



DEFI·ANT



The Defi-Ant project
Whitepaper

Abstract

An airline ticket or a new car may now be purchased with a single click, but transactions involving a mortgage take longer. Many forms of transactions take time, whether it's waiting for documentation or settling a debt.

Gold, fine art and real estate, for example, are more difficult to transfer, requiring buyers and sellers to deal with mounds of paperwork and time-consuming procedures.

It is feasible to unlock the value of real-world assets and swap them in instantaneously by representing them as digital tokens on a distributed digital ledger or blockchain. And this is just what Defi-Ant aims to accomplish.



Introduction

Time delays, complexity, and inefficiency abound in today's cross-border payment procedures when it comes to selling real-world assets. Defi-Ant develops contracts that transform physical assets into Non-Fungible Tokens (NFTs), a unique digital identifier that represents the underlying asset. NFTs will be used by Defi-Ant to connect credible real-world assets to cryptocurrencies.

Defi-Ant is a platform for trading and exchanging real estate and its financial derivatives.

Payments are the lifeblood of global trade, yet real-time payment is still a work in progress.

The possibility to migrate real-world assets onto a blockchain, whether for transactions or other asset classes, provides the benefits of a secure digital platform while keeping the asset's qualities.

"Securitization" is the practice of pooling contractual obligations like mortgages, personal debt, car loans, or receivables and selling these cash flows to investors as standard units. Since the early 1970s, this method has been more popular and widely used. "Tokenization," on the other hand, takes a step farther. It monetizes the "right to use" rather than restructuring cash flows like securitization. Defi-Ant aims to bridge the gaps of Securitization by tokenizing real estate assets.

Numerous sorts of financial assets, such as cash displayed as figures on a screen, are already digital. Tokens, on the other hand, make it possible for particular assets to transfer quickly between digital platforms or networks.

As geographic obstacles are reduced, opportunities for international trade expand. Tokenization can open up new markets for assets that were previously frozen, illiquid, or underutilized, as well as new types of partial ownership.



The Defi-Ant project

Property investors are now paying in cryptocurrencies, and sellers have the choice of accepting the digital currencies or having them converted into USD. Industry players are also looking into the blockchain's strength, transparency, and reliability as a feasible option for documenting property titles as well as transfers during the sales process.

Defi-Ant project is the next decentralized network that connects real assets via NFTs. Defi-Ant is a service that facilitates P2P trades by facilitating 1:1 chat trading for a variety of digital assets with ease and convenience. You can locate a trader who offers the digital asset you seek on Defi-Ant.

Blockchain

Experience a hybrid financial system on a public blockchain. Defi-Ant is a new Defi protocol and project that everyone can participate in.

Real Assets

Defi-Ant is a cryptocurrency financial system that connects real-world assets to cryptocurrency financial systems. Real assets are unquestionably valuable and secure, but they do have some drawbacks. To make transactions more convenient, our platform adds actual assets to cryptocurrency financial systems.

Real Estate & Mortgage & Bond

To connect real estate assets, mortgages, and bonds into NFTs, Defi-Ant creates a variety of contracts. These are unique contracts that can be trusted.



Challenges of digitization in the real estate industry

A decade ago, the link between digital and real estate didn't seem so evident. The real estate industry has a reputation for being outdated, stagnant, and slow to accept new technologies. Unlike other industries that touch only a portion of the population, real estate affects everyone of us on a daily basis. Housing is the first item of expenditure for most people and one of the primary concerns, whether they rent or buy.

The introduction of new technology in the real estate sector (PropTech) forces traditional stakeholders to reconsider their offers and property marketing strategies. The real estate industry is undergoing uberization, with people seeking innovation and new features.

To put it another way, the digitization of the real estate industry necessitates the adoption of technology tools that will disrupt conventional procedures and applications.

However, the sector has not fully altered; we will still be living in houses and apartments in 2022, and property developers will continue to construct properties. Thus, the digitalization of real estate will have a number of implications for the industry.

New Stakeholders

Historic actors in the real estate business have ruled the market for decades. New technologies have opened the door for new companies to enter the market. Virtual apartment tours, digitization of sales, personalisation of accommodation, online customer evaluations, collaborative dwellings, pooling of common areas, and other tech setup have produced technologies to alleviate the persistent problem for the real estate business.

These services are mostly targeted at real estate professionals, but they are also intended for end users of homes, i.e., individuals. With new stakeholders come greater competitions in the real estate industry, but there is a good side to it. A digitized asset is unique and will only increase in value over time, digitizing your assets now will give enough time to grow in value, rather than wait for a year or beyond before digitizing the assets.

New uses

The challenges of real estate digitizing for real estate agents are to adopt new methods and/or new applications that allow them to boost business by adding real value to their offerings. People should not make the mistake of adopting digital processes haphazardly and without anticipating positive outcome, but rather have the essential perspective to identify the weakness of its activity and customers, which can be addressed by implementing digital solutions. There are numerous new applications for digitizing the real estate sector, including searching for properties online, touring properties in virtual reality, digitizing property sales, maintaining your property remotely, and so on.

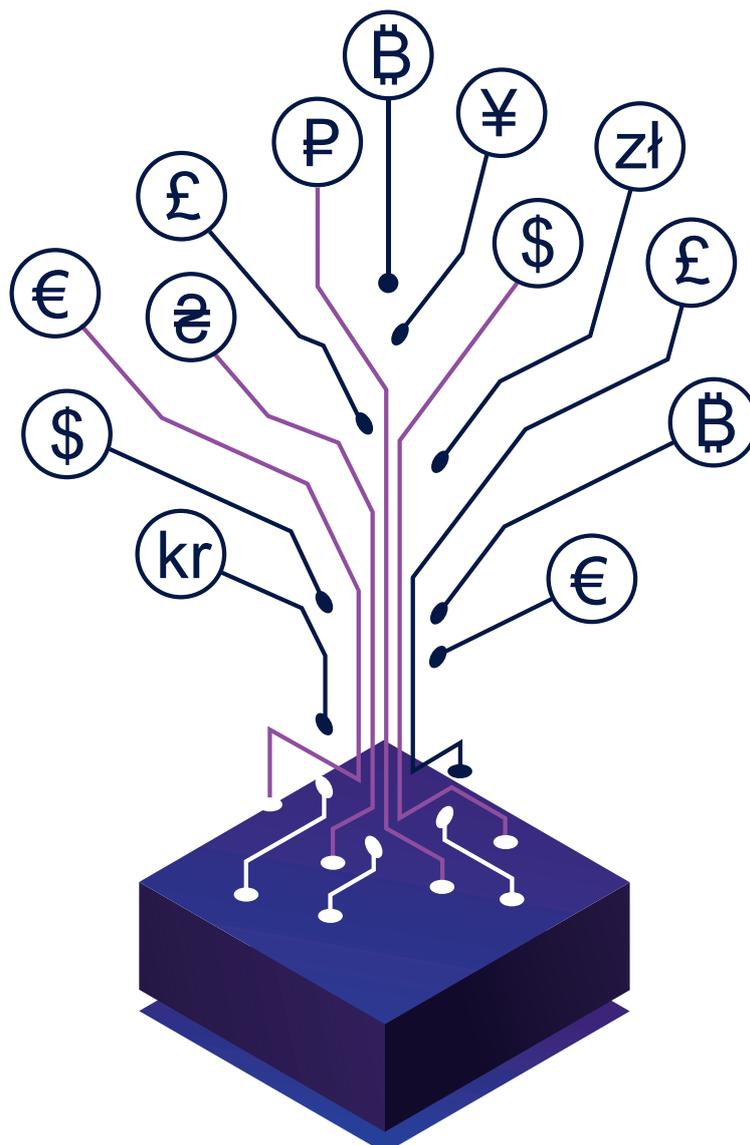
Challenges of digitization in the real estate industry

New Processes

The real estate sector's digitization has produced new uses, but it has also modified the procedures of current participants. In 90% of situations, real estate marketing begins with the internet.

The sector's current participants have to adjust to market changes, implement new processes, train in new technology, and rethink their offers and marketing.

The digitization of real estate, which has been driven primarily by start-ups, has prompted other stakeholders to follow suit. To digitize their real estate transactions, many developers and market leaders have used the unique and innovative system.



The importance of Defi-Ant in asset management

Defi-Ant addresses some of the issues that asset managers encounter, as well as the importance of utilizing digital in a smart and coordinated manner. Many asset managers are wrestling with how to extract benefit from modern digital technologies in an ever-changing and often confusing digital ecosystem

According to recent study, some people have yet to begin their digital journey, while others have begun but become disoriented, wasting resources and time without seeing meaningful outcomes. Some, on the other hand, are successfully embracing digital, indicating that the opportunities are endless

A broader, more purposeful, and more collaborative strategy is required to get the most out of your digital trip. When considering the sources of value in general, the risk of failure can be lowered by testing value hypotheses in an agile, iterative manner instead of a big bang approach.

These are just a few examples of how combining information from a variety of assets can result in a significant increase in value. Despite the advantages, many people are not getting the most out of their investment. Based on where you are on the technological curve, you may have difficulty selecting the appropriate technology, while others are waiting for it to mature and require hard evidence. Some organizations have a hazy notion of what "digital" implies, while others lack digital leadership to move this forward.

A good understanding of risk is important. Due to the size of their investment in their assets, asset owners are subjected to significant risk - political, financial and managerial. When the stakes are high, it's sometimes better to wait. However, if digitization is approached with caution and strategy, the dangers of experimenting with new technologies are negligible in comparison to the benefits that might be realized. Why wouldn't you go ahead and do it? Why would you put it off? Waiting for someone else to take lead will have a negative influence on your competitive position in the market. That is the reason why Defi-Ant is offering a platform to digitize and tokenize your asset with zero risk, and the best time to act is now.

Adopting Defi-Ant does not have to be an all-or-nothing situation. Download the Defi-Ant app, register, leverage on the readily available resources, and expand from there. Utilize existing trading questions, comments, trader evaluation and acquire more value (and practical) insights that can lead to increased efficiency, overcome difficulties, and even generate extra revenue profit on your assets. Many projects similar to Defi-Ant will definitely spring up and all more asset owners will eventually adopt them, it is only better if you join the adoption early.

How does Defi-Ant work?

Defi-Ant develops contracts that transform physical assets into Non-Fungible Tokens (NFTs), a digital identification that represents the underlying asset. NFTs will be used by Defi-Ant to connect reliable real-world assets to cryptocurrencies. Defi-Ant is a platform for trading and exchanging real estate and its financial derivatives with ease. Defi-Ant operates through a wallet and it is a wallet owned by an individual, rather than a wallet issued by an exchange. Individual transaction characteristics are preserved while coins are directly sent. Defi-Ant is a service that allows people to make secure transactions through a brokerage system.

There are three utility coins in the wallet:

NSP

NSP is used to invest in home titles. People can purchase real estate property as an investment property or as a permanent residence, and their ownership is recognized by a title.

Titles can be issued to show who owns what, whether it's personal or real estate. NSP makes investing easier, faster, and safer, with options ranging from sole ownership to community property titles.

Title is transferable and assumable

The primary purpose of NSP is property ownership, which reflects a home buyer or owner in the real world.

DANT

DANT is a Mortgage bonds NFT. Since the principal is protected by a valued asset, DANT provides investor the security they need.

The interest percentage of a homeowner's mortgage is used to cover the profit on these mortgage bonds. Upscaling of investment and security interests is guaranteed with DANT.

The coin's fundamental function is to support the acquisition of a property, and it represents banks who issue mortgages to property buyers. Mortgage NFT is purchased with the coin. For their gains, anyone can purchase the Mortgage NFT. The principal of the Mortgage NFT holder is never touched; only interest is given to the holder each month.

When important changes or decisions must be made for a specific property, the majority vote of 51% will overrule the remaining 49%, and the decision will take full effect.

The coins will also earn interest if they are staked. The interest rate will range between 4% and 10%.

How does Defi-Ant work?

VLCT

VLCT will be used to fund mortgage loans. Your NFT, like a car, house, or other investment, can be used as collateral for crypto loans. Cryptocurrency loan is usually same-day funding, and no credit check

The coin's primary function is to provide a loan to anyone who purchases it and is willing to put Mortgage

NFT and Ownership NFT as collateral. Furthermore, the loan can only be used to buy a mortgage NFT or an ownership NFT

When a loan is made, there is a 10% loan origination fee, an APR ranging from 8.99 to 14.99 percent, and weekly payments. The loan term will range from 12 to 36 months.

Advantages of Defi-Ant Trading

Great User Interface

We (the team) recognize that a good UI design adds to a great user experience, and our goal is to give you the best app experience possible.

Low Fees

Despite being one of the first to tokenize real assets, we still keep our end-user in mind when it comes to fees; you'll be astonished at how affordable trading with the Defi-Ant app is.

Personal Cryptocurrency Wallet Authentication

Beyond transactions, personal verification opens up additional possibilities. It provides more convenience and eliminates the problems of plastic, keys, and identification cards.

Direct Matching

Defi-Ant platform is designed to match the exact specification of trade you are looking for, using different filters you can find the right assets and start trading instantly.

Defi-Ant P2P Trading Intermediary Service

Convenient Trading Registration

Any member can easily make a sale or a purchase. For the trading price, you have the option of selecting your preferred currency. You must prove the wallet address that stores the cryptocurrency you are selling while registering a sale post in order to register and boost the trading's reliability.

- Write a simple and clear trade post
- Wallet confirmation feature
- Trading currency selection function

Trading Question Comment

Getting questions and answers about deals is quick and easy with questions in the form of comments.

You can open up and diversify communication between the person who registered the trade and the member who wishes to make a transaction by using comments.

- Each trade is complemented by a comment service.
- A small community feature that allows users to ask questions and exchange information with the rest of the community.
- Quick feedback through notification

Trader Evaluation Function

Simply rate the traders with whom you've transacted. It makes it easier for more people to find good traders.

- Allow sellers to provide trade evaluations to traders
- Use a star rating system for the buyer's trading evaluations
- The star ratings from the trading evaluations are reflected in the seller's rating

Bookmark

You may start trading right away by bookmarking good trades, sellers, and buyers.

- You can save your favorite trades or sellers to your favorites list.
- In the bookmark, you can find the favorites you've added.
- You can quickly locate the deals you're interested in or the seller's trading posts.

Convenient Trading List

At a glance, you can see all of your registered sales posts, buy posts, ongoing trades, and 1:1 one-on-one talks.

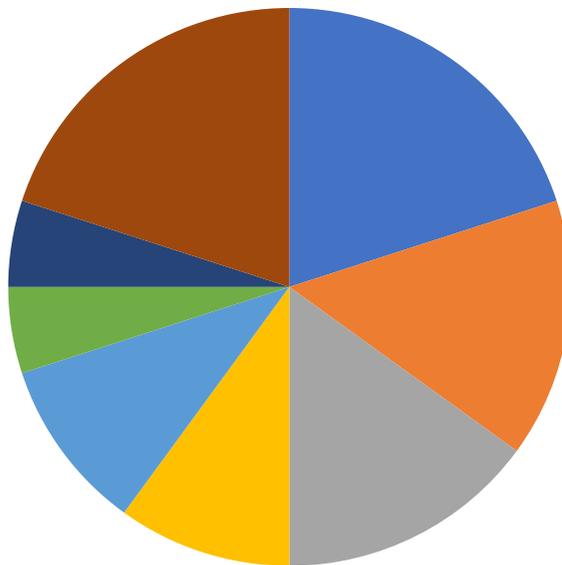
- Examine the list of sales, buy, and conversation posts you've created.
- You can modify the order or delete the post.
- You can move to the chat currently in progress from the participation post.

Tokenomics

DANT Coins Tokenomics will be designed and operated in a structure to maintain the fairness of the ecosystem.

The detailed token operation policy will be updated in the future.

DANT Token Allocation



- DANT Protocol
- Partner
- Sales
- Marketing
- Development
- ECOSystem
- Founder, Team, Advisor

Roadmap



Summary

Tokenization is part of a bigger movement in fintech over the previous decade that has seen asset democratization and typical gatekeepers disintermediated.

The development of crypto market in the last several years has expedited this trend, giving investors better accessibility to investments and more control.

At its most basic level, property tokenization makes it far easier to acquire and sell real estate assets, improving market liquidity while also enhancing transparency and security, as well as lowering costs and risk when opposed to traditional private real estate securities.

Defi-Ant is the key to achieving this feat and more.