

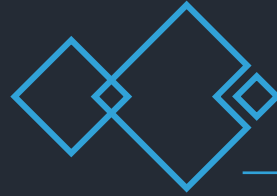


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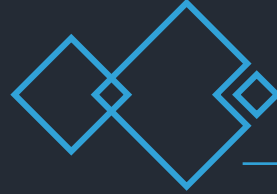
# Yearn Loans Finance

W H I T E P A P E R

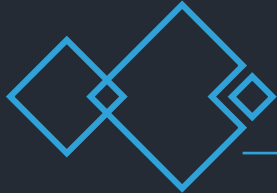
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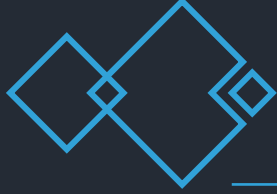
**INTRODUCTION**



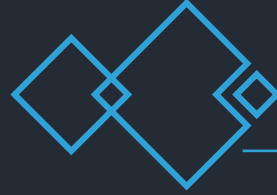
**YLFY ECOSYSTEM**



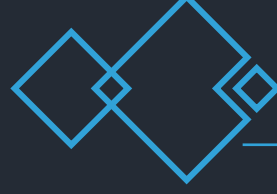
**TOKENOMICS**



**TOKEN  
INFORMATION**



**ROADMAP**



**CONTACT**

# INTRODUCTION

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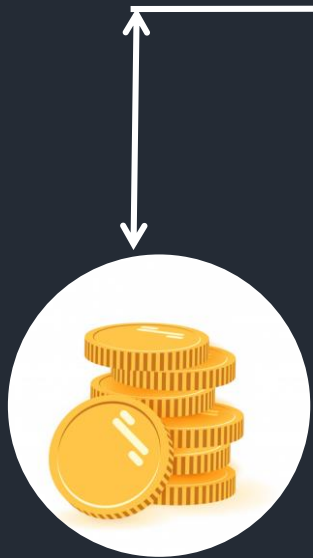
DeFi is Financial Instrument's in the Form of Services and Applications Built on the Blockchain. The Main Task of Decentralized is to Become an Alternative to the Banking Sector and Replace the Traditional Technologies of the Current Financial System with Open Source Protocol's. That is, Open Access to Decentralized Lending and New Investment Platform's for a Large Number of People and Allow them to Receive Passive Income from Cryptocurrency Assets , as Well as Save on Fee's for Transfers, Loans and Deposit's.

Most of the Existing DeFi are Built on the Ethereum blockchain and the Number of New Applications in the Field of Decentralized Finance is Growing Steadily.

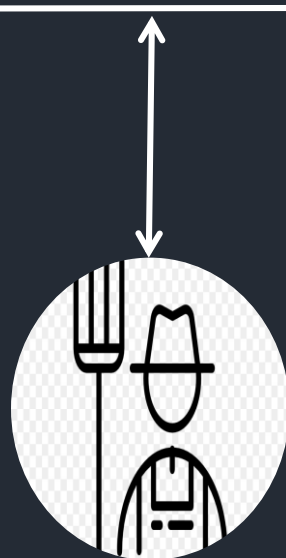
DeFi is Bringing a Revolution to Personal Finance, and Yet all that is Needed is to Become a Part of this Revolution is an Internet Connection and a Smartphone! The Alternatives to Traditional Centralized Finance that this New Financial Ecosystem Offer's Include Decentralized Loans, Decentralized Oracles, and Non-Custodial Token Exchanges.

**Yearn Loans Finance (YIFI)** : Yearn Loans Finance is Platform for Loanse Cryptoasset's and Staking, Liquidity Farming, Vault, Vote ,Borrowers Get Money without Selling Cryptoasset's. Lender's Offer Loans and Earn Competitive Return's.

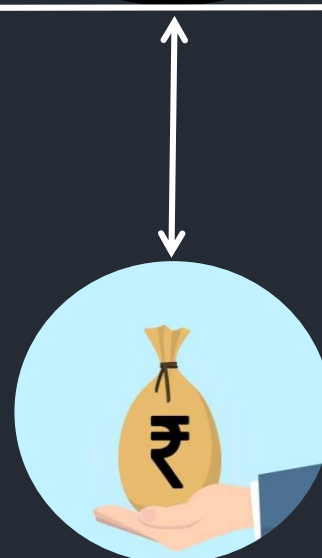
# Yearn Loans Finance Ecosystem



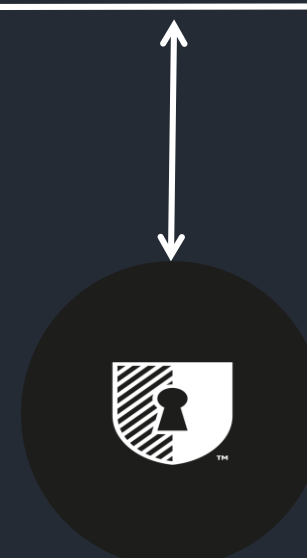
1. STAKING



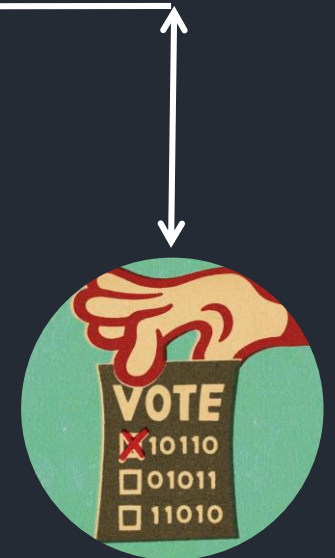
2. FARMING



3. LOANS



4. VAULT



5. VOTE

# 1. STAKING

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It is a Modern Platform that Allow's YIFi and Other Token Holder's to Store their Asset's in a Specially Designed contract. The Storage Percentage is Set Automatically Depending on the Price of the Underlying Asset's and the Number of Assets in the Pool.

Staking Consist's of Keeping Token's in a Cryptocurrency Wallet in Order to Earn a Reward and Support the Security and Operation's of the Blockchain Network.

By Purchasing and Staking the YIFi Token you Earn Both Interest and the YLS Governance Token.

The Minimum Bet Amount and the Annual Percentage Rate for Token Holder's will be Announced in Q4 2020.

## 1.1 STAKING

# STAKING

YlFi / YLS

**Annual profit up to 50%**

The minimum amount for staking will be determined by voting. User can unstake anytime

Tokens: YlFi or YLS

Staking fee: 1%

Unstake fee: 0.5%



Stake @ <https://yloans.finance/stake>

## 2. FARMING

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Yield Farming, “Agriculture of Yield”, is an Activity Carried Out by User's (Investors, Traders) Who have Asset's in Cryptocurrencies to use these to Invest them and Obtain the Highest Possible Return on their Investment.

YiFi-Farm Offers Cryptocurrency Holders to Pool their Asset's Together to Provide a Large Pool of Liquidity for Everyone who wants to Exchange this Asset, as a Return, he Receives a Lucrative Reward Straight into the Wallet.

Similar to Traditional Agriculture, it is Carried Out in Cycle's of Productivity.

Farming Consists in Receiving a Reward in Native Protocol Token's for Granting Loans or Obtaining Loan's, or for Providing Liquidity to Decentralized Exchanges and Voting.

## 3.LOANS

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Our Decentralized Loan Platform Offers Tremendous Earning Opportunities for Borrowers and Lenders. Complete Stand-Alone Platform, No Human Intervention. All Transactions take Place Through Smart Contract's.

The Loan is Provided by Securing the Loan Amount with Some Valuable Asset.

The Decentralized Platform will Allow Borrowers to Place their Request for a Loan, where all the Necessary Information will be Provided: Loan Amount, Collateral Asset, Loan term. Thus, Lenders, By Voting , Using the YIFi Token, will Determine the Value of the Collateralized Asset, at what Annual Percentage the Loan will be Provided.

Continued...



## Let's Look At an Example.

The Borrower Submits an Application for 10,000 USDT, thereby Securing the Transaction with a Pledge Amount of 30-50% More than the Loan Amount, Depending on the Value of the Asset.

By Voting, the Lenders Determined the Amount of the Collateral in the Amount of 14,000 USDT, as well as the Interest Rate of 2% Per Day. The Borrower Planned to take a Loan for 14 days.

Lender's Provide an Amount of 10,000 USDT to the Loan Pool, and the Borrower Transfers a Collateral Amount Equivalent to 14,000 USDT, and Immediately Receives a Loan Amount of 10,000 USDT Using the Smart Contract. 14 Day's After the Transfer of 10,000 USDT, the Borrower is Refunded the Collateral Amount Minus 14% of the Loan Amount, in this Example it is Equal to 8,600 USDT. It Turn's Out that the Borrowed Pool Earned for this Transaction is 1,400 USDT.

Continued...

## What Does the Platform Get?

10% of the Pool Profit

## What Do Lender's Get?

90% of the Pool Profit. Each Participant will Receive a Percentage in Proportion to the Contribution, the Larger the Contribution, the Higher the Percentage, as well as an Additional Percentage, Depending on the Number of **YIFi Token's** in the Creditor's Personal Account.

The Lender Can Earn Extra Money if he/she Provides an Equivalent Amount of the **YIFi Token** Contribution to the Pool. Upon Completion of the Transaction, he will Receive Additional YLS Tokens by Staking in the Borrowed Pool.

The Company, 50% of the Profit's will be Directed to the Purchase of **YIFi** and **YLS Token's**, in the Future to Burn these Token's, thereby Creating a Deficit and Increasing the Value of Token's

## 4. VAULT

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YIFi-Vault is a Protocol that Automates Yield Farming. It Uses AI and BigData to Look for Innovative Farming Strategies, with the Objective of Bringing Maximum Yield to the Community.

## 5. VOTE

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YLFi-Vote Offer's Decentralized Platform that Allow's Community to Perform On-Chain Voting. All this Voting Data is Record on Blockchain which Act's as a Decentralized, Immutable Ledger, Leaving no Place of Bureaucratic Manipulation or Rigging.

# TOKEN INFORMATION



**Ticker : YLFI**

**Type : ERC20**

**Blockchain Network : Ethereum**

**Token Decimal : 18**

**Click On the Below Logo to Explore**



**Ticker : YLS**

**Type : ERC20**

**Blockchain Network : Ethereum**

**Token Decimal : 18**

**Click On the Below Logo to Explore**



# TOKENOMICS



YlFi

<b>Total Supply</b>	<b>:</b>	<b>3,845 YlFi</b>
<b>YlFi Circulating Supply</b>	<b>:</b>	<b>2,145 YlFi</b>
<b>YlFi Staking Contract</b>	<b>:</b>	<b>1,000 YlFi</b>
<b>Public Sale</b>	<b>:</b>	<b>1,845 YlFi</b>
<b>Marketing, Partnership</b>	<b>:</b>	<b>500 YlFi</b>
<b>Liquidity, Exchange</b>	<b>:</b>	<b>300 YlFi</b>

- Team Token's Amount will be Locked for 6 Month's.
- Liquidity will be Locked for 12 Month's.



YlS

YlS Token is a Part of the YlFi Ecosystem that is Designed to Maximize Yields and Rewards for YlFi. YlFi Revenues will be Used to Buyback YlS

<b>Total Supply</b>	<b>:</b>	<b>10000 YlS</b>
<b>YlFi Reward pool's</b>	<b>:</b>	<b>6000 YlS</b>
<b>YlFi Holders</b>	<b>:</b>	<b>3500 YlS</b>
<b>Team Marketing/Liquidity</b>	<b>:</b>	<b>380 YlS</b>
<b>Liquidity Uniswap</b>	<b>:</b>	<b>120 YlS</b>

# ROADMAP

## 2020 Q3

- Planning and development of Yearn Loans Finance (YIFi).

## 2020 Q4

- YIFi Public Presale.
- Not Sold Token's will be Burned.
- Liquidity, Exchange : 300 YIFi
- Exchanges Listing at : Uniswap, Hotbit and another
- Listing at : CoinStats, BlockFolio, CoinCodex, Coinpaprika, Coinmarketcap, CoinGecko.
- Marketing Campaign.
- Presentation Staking Token ecosystem YIFi
- Launch of the Staking Platform.
- Launch of the Liquidity Farming Platform

## 2021 Q1

- Launch of the Loans Platform.
- Launch of the Loans Storage Liquidity Pools
- Launch of the Vault Platform
- Development Stable Token Ecosystem YIFi
- 2rd Marketing Campaign.

## 2021 Q2

- Presentation Stable Token Ecosystem YIFi
- Launch of the Vote Platform
- 3rd Marketing Campaign.

## 2021 Q3

- Development of Mobile App for Loans Platform, Staking, Liquidity Farming, Vault, Vote.
- 4rd Marketing Campaign.

# AUDIT DETAIL'S :

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<https://www.dpanquan.com/> Completed <https://yloans.finance/> - Staking Smart Contract Audit.

## AUDIT RESULT :

[https://www.dpanquan.com/storage/13318/files/20201205/20201205183600\\_58362.pdf](https://www.dpanquan.com/storage/13318/files/20201205/20201205183600_58362.pdf)

## AUDIT CERTIFICATE :

[https://www.dpanquan.com/storage/13318/files/20201205/20201205183651\\_75628.pdf](https://www.dpanquan.com/storage/13318/files/20201205/20201205183651_75628.pdf)



# EXPLORE US :

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YLFi



YLS



YLFi



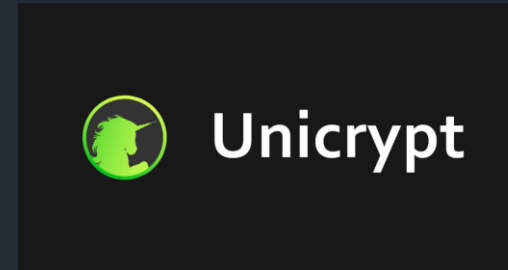
YLFi



YLFi



YLFi



YLFi



YLFi

More to come, stay tuned...

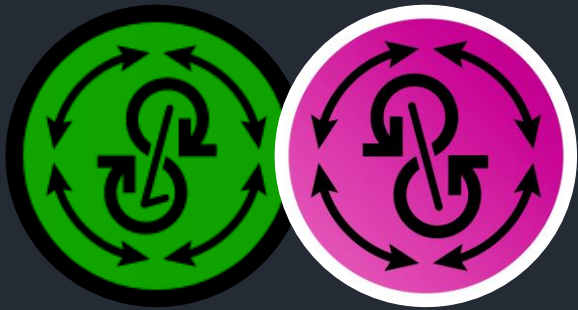
\*CLICK ON THE LOGO'S TO EXPLORE

# CONNECT US :

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\*CLICK ON THE LOGO'S TO CONNECT



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**Thank You !**  
**Yearn Loans Finance**

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