

República Dominicana PLG (Para La Gente)

Token RDPLG

Created and Developed by Peter Alexander

Token Created 12/15/2021

Token Prelaunch: 01/10/2023

Introduction

The RDPLG token has been created to bring about economical and generational wealth change in the developing country of La República Dominicana. Currently millions of Dominican citizens feel the crushing effect of living paycheck to paycheck without the ability of owning their own home. Current banking regulations and rates crush the under privileged, with astronomical loan rates including mortgage interest rates that average between 10% and 12% APY. These rates make it nearly impossible for a single person or a couple to purchase their first home within El Gran Santo Domingo, where more than 60% of the country's population resides.

The RDPLG token is going to be sold for the specific reason of creating a reinvesting lending institution that will provide mortgages at historically low rates never before seen in the modern banking age in La República Dominicana. Rates will be offered at 7% APY fixed for 30 years. All loan payments minus operational cost will be reinvested into additional mortgages, which will allow for the institution to never run out of funds for new loans, in turn it will provide a never-ending supply that will allow generational wealth building opportunities for the under privileged of La República Dominicana, for the next 175 years. Unlike many other token projects currently in existence this project aims at being totally transparent in all aspects of its operations. All funds that

are transferred to the project will be logged and available for audit by any current token holder.

Tokens Issued and Available for Purchase

The amount of RDPLG tokens created is finite. There are only twenty billion tokens available, of those twenty billion, one billion will be sold to the public during prelaunch. The remaining nineteen billion tokens will be held out of circulation by the creator of the project, until the billion tokens from the prelaunch have been sold. After the initial one billion tokens have been sold and the lending institution created has received all the funds from that offering, the creator will offer up for sale an additional four billion tokens for sale at the current market value. After those four billion tokens have entered circulation and sold the creator will burn five billion of the remaining fifteen billion tokens that remain. The last ten billion tokens will be left in the original wallet and released at a time TBD.

Tokens Value & Backing

The value of the RDPLG token will never decline less than the initial value of the mortgages issued. This is only possible because of the physically backed value provided by the real estate, the lending institution will issue the mortgages for. As history has shown most properties increase in value over time, especially in high population centers like Santo Domingo where most of the properties will be located.

The mortgages will be mainly provided to individuals who already have pre-existing mortgages with other lending institutions who wish to refinance at our lower rate, this allows for higher equity in the homes we are lending too, securing the lending institutions investment from a loss. The lending institution will also provide mortgages to first time home buyers that are purchasing affordable housing options. Another market the lending institution will work with is the new home construction market that is currently exploding in La República Dominicana. This market requires the new home owner to pay 40-50% of the homes cost during construction and the remaining 60-50% is required as a lump sum at the time of completion. This is a prime market to provide mortgages to, as the equity in the home the lending institution provides the loan to will already be 40-50%, there for the risk of a loss is very slim.

The value of RDPLG will increase as the value of future payments of mortgages increase. For EXAMPLE, if the lending institution issues \$500 million dollars (1 billion tokens) of mortgages each with a fixed 7% APY interest rate over a 30-year period, that half a billion dollars (1 billion tokens) is now worth \$1,197,544,491.32. Now if the lending institution re-invest all the monthly principal and 95% percent of the interest generated from those monthly payments every year, for the next 30 years, that billion dollars is now worth \$3,806,127,521.33.

RDPLG Token/Lending Institution Transparency

Transparency from start to finish is one of the main attributes that will set the RDPLG token apart from the rest of the tokens/lending institutions in the current market. The level of transparency will be unparalleled, from start to finish any individual RDPLG owner can trace his or her purchase of RDPLG to the lending institution's bank account. Any current RDPLG token holder can AT THEIR OWN COST (plus the hourly wage cost for one of RDPLG accountants to perform the audit alongside the third-party auditor) request a recognized licensed third-party auditing firm to audit the lending institutions books at any time with-in reason excluding US and RD federal holidays. To prevent delays and any issues that may occur, only 2 RDPLG token holders may request for their auditors to perform an audit at any given time. RDPLG/the lending institution may deny the request of an audit from a firm if it feels the request is being performed in bad faith. For example, to gain access to RDPLG's computer system for malicious reasons, and if the auditing firm that the token holder wishes to use is not licensed and recognized by an international auditing firm association. The Auditing firm must be operating for at least 10 years and cannot have any association with any illicit activities or entities that perform illicit activities. All funds received from buyers will be able to be traced from purchase to loan origination. All customer information will be held privately, but all buyers will be assigned a public id number that will

allow for those who are interested to track the money that entered from the purchase of the RDPLG, all the way to the origination of the loan the funds were used for.

Compared to Bitcoin/Shiba Inu

If you compare RDPLG to the likes of Bitcoin and Shiba Inu you would be wasting your time. Unlike Bitcoin and Shiba Inu, RDPLG will have a solid backing to hold its value without the wild valuation swings you may see with Bitcoin and Shiba Inu. This is made possible due to 100% of the funds (excluding cost Coinbase or Robinhood may charge to complete the token purchase) used to purchase RDPLG will go into the loans to purchase the homes previously spoken of, which in turn will back the value of our token. So, you will never see the RDPLG token fall below your initial purchase price of \$0.50 per token, if you purchased the RDPLG during our initial offering. The RDPLG lending institution will only issue mortgages where it can identify and secure a minimum of 30% equity in order to insure zero losses in case of default.

Conclusion

RDPLG is a token that has been created to help all sides of those involved in the RDPLG project. If we breakdown the positive impact RDPLG will have, we can see those who purchase the token will be investing in the generational wealth of the side that is soliciting the funds to purchase their home. Which allows them to pay drastically less

for their homes, compared to the current mortgage market in La República Dominicana. RDPLG will be the first and only re-investment token/lending institution that will continue to re-invest 100% of the principal portion of payments and 95% or more of the interest portion of the payments. All sides of this project will prosper and help future generations continue to move out of poverty by passing on their generationally built wealth from those who dared to make a difference. We await what the future brings for all those involved, with confidence and love.