

BIP39 WORD LIST #336 • 2026-06-26



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Non-fungible tokens (NFTs) have not only revolutionized the world of digital ownership but have also introduced new opportunities for leveraging assets. One emerging trend is borrowing against your NFT collection, where holders use their digital collectibles as collateral to obtain loans, typically in cryptocurrencies like Ethereum or stablecoins. This practice allows NFT owners to unlock liquidity without selling their prized assets, and navigate financial needs with greater flexibility. Various decentralized finance (DeFi) platforms and NFT lending protocols have sprung up to facilitate these transactions. On such platforms, NFT holders propose loan terms, select their NFTs as collateral, and, if matched with a lender, receive the loan with the smart contract securing the NFT. Should the borrower default, the NFT is transferred to the lender, minimizing the lending risk. The valuation of NFTs for collateral purposes is determined by factors like rarity, collection popularity, recent sale prices, and overall market sentiment. However, borrowing against NFTs also involves risks. Due to the volatile and illiquid nature of NFT markets, the value of the collateral can fluctuate significantly, potentially leading to liquidation events. Additionally, high-interest rates and platform fees can erode borrowed funds, underscoring the need for careful financial planning. Security is another concern, as users must trust third-party smart contracts and platforms with their valuable holdings. Despite risks, the ability to access fast liquidity without liquidation through traditional markets is seen as a major benefit for NFT holders. As the NFT ecosystem matures, new lending models and risk management solutions are expected to arise, making borrowing against your NFT collection a potentially mainstream financial tool. For current and prospective NFT holders, understanding the mechanics, risks, and platforms involved is crucial before leveraging such assets.

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GENERATED BIP39 MNEMONICS

1) oxygen best object protect myself forest smile nasty swim away
harvest monkey

2) kind have doctor tumble dignity screen close music version famous
ketchup outer

3) educate galaxy turn metal hand easy enable hammer monster solve
police baby

4) churn force right cement casino payment easy novel woman delay
ability powder

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GENERATED BIP39 MNEMONICS

- 5) enable crush caution pole mask behind off stumble foam banner erode
maze
- 6) wasp bargain eye wood toy iron prison elephant pulp tuna treat swamp
- 7) ribbon antique nest party erupt hurdle organ sick minimum vapor
cliff license
- 8) machine fiber time pave antenna debris soul secret same grid fancy
portion
- 9) connect share side junior sand accuse update indoor note prison
coach express
- 10) mirror soldier lawsuit ring wave earn oblige swamp degree question
leisure theory
- 11) empower gap gather use february twice wide mimic stage song puzzle
wood
- 12) mushroom agent network cactus brick talk symptom basic category
travel impose option
- 13) knee churn gas addict staff marine away hard brain firm photo
auction
- 14) book good rapid smart write cool enhance shock creek month away
wine
- 15) what idea manual output risk pool wide soon express cloth license
infant
- 16) valid interest mixture roast clever envelope gasp extend grid
crystal usage talent
- 17) army embrace garage regret when reopen parrot target cricket long
trumpet glow
- 18) fix stomach gasp casual echo topic hobby bleak mango enough lottery
bean
- 19) knock smart rescue wine horn giggle tower tiny refuse tomato
chuckle debris
- 20) almost oxygen video senior scrub process school jealous general hat
swift cricket
- 21) visual fame old practice dog flat employ involve crime release
winner power
- 22) theory slush surprise million upgrade crash topple room trumpet
label addict rotate
- 23) shine ability actress grocery tide road attend seven media become
long dad
- 24) slide artefact dentist course chief ski hole dust prize magnet
problem dilemma
- 25) camp obtain october wealth junior talent invest rigid invite match
fortune genre

GENERATED BIP39 MNEMONICS

26) say horse drink vital buddy owner term smooth funny hospital shock
annual

27) idea cute nephew game duty unhappy medal express fork whale edge
wait

28) pulse stadium critic stable wild merge valid vault live amateur pet
taxi

29) olympic laundry office parent blast tiny parade dentist awful
reopen note whale

30) adjust embark stem donkey animal laptop pink physical tape crime
sweet apart

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