



# Stability of Real $C^*$ -Algebras

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*Abstract.* We will give a characterization of stable real  $C^*$ -algebras analogous to the one given for complex  $C^*$ -algebras by Hjelmberg and Rørdam. Using this result, we will prove that any real  $C^*$ -algebra satisfying the corona factorization property is stable if and only if its complexification is stable. Real  $C^*$ -algebras satisfying the corona factorization property include AF-algebras and purely infinite  $C^*$ -algebras. We will also provide an example of a simple unstable  $C^*$ -algebra, the complexification of which is stable.

## 1 Introduction

Let  $\mathcal{K}$  be the real  $C^*$ -algebra consisting of compact operators on a real, infinite dimensional, separable Hilbert space. We say that a real  $C^*$ -algebra  $A$  is *stable* if it is isomorphic to  $A \otimes \mathcal{K}$  (throughout this paper, tensor products will be over the real numbers unless otherwise indicated). As in the complex case, there is an isomorphism  $\mathcal{K} \otimes \mathcal{K} \cong \mathcal{K}$ , implying that a real  $C^*$ -algebra  $A$  is stable if and only if it is isomorphic to  $B \otimes \mathcal{K}$  for some real  $C^*$ -algebra  $B$ . In this paper, we investigate the relationship between the stability of a real  $C^*$ -algebra and the stability of its complexification  $A_{\mathbb{C}} = \mathbb{C} \otimes A = A + iA$ . The calculation

$$\mathbb{C} \otimes (A \otimes \mathcal{K}) = (\mathbb{C} \otimes A) \otimes_{\mathbb{C}} (\mathbb{C} \otimes \mathcal{K}) = A_{\mathbb{C}} \otimes_{\mathbb{C}} \mathcal{K}_{\mathbb{C}}$$

shows that if  $A$  is stable as a real  $C^*$ -algebra, then  $A_{\mathbb{C}}$  is stable as a complex  $C^*$ -algebra. The converse is not true in general, as we will see in Section 4.

However, we will present results which provide a converse for a large class of real  $C^*$ -algebras. More specifically, our main theorem states that any real  $C^*$ -algebra satisfying the corona factorization property is stable if the complexification is. We will prove that this class includes both real AF-algebras and real purely infinite  $C^*$ -algebras. These results appear in Section 3.

To facilitate the proofs of the results mentioned above, we will develop in Section 2 a set of equivalent characterizations of stability for real  $C^*$ -algebras as well as some permanence properties for the stable  $C^*$ -algebras that follow, which are analogous to those results in [8].

## 2 Characterization of Stability for Real $C^*$ -Algebras

For a real  $C^*$ -algebra  $A$ , let  $F(A)$  be the set of all positive elements in  $A$  that have a positive multiplicative identity in  $A$ ; that is,

$$F(A) = \{a \in A_+ \mid ba = a \text{ for some } b \in A_+\}.$$

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For  $a$  and  $b$  in  $A$ , we write  $a \sim b$  if  $a$  and  $b$  are Murray-von Neumann equivalent; that is, there exists  $x$  in  $A$  such that  $x^*x = a$  and  $xx^* = b$ . Also, we write  $a \perp b$  if  $ab = ba = 0$ .

**Theorem 2.1** *Let  $A$  be a real  $\sigma$ -unital  $C^*$ -algebra. Then the following are equivalent:*

- (S0)  $A$  is stable.
- (S1) For all  $a \in F(A)$ , there exists  $b \in A_+$  such that  $a \sim b$  and  $a \perp b$ .
- (S2) For all  $a \in F(A)$  and for every  $\epsilon > 0$ , there exist  $b, c \in A_+$  such that  $\|a - b\| < \epsilon$ ,  $b \sim c$  and  $\|bc\| < \epsilon$ .
- (S3) For all  $a \in F(A)$  and for every  $\epsilon > 0$ , there exists a unitary  $u \in \tilde{A}$  such that  $\|auau^*\| < \epsilon$ .
- (S4) There is a sequence  $\{e_n\}_{n=1}^\infty$  of mutually orthogonal and equivalent projections in  $\mathcal{M}(A)$  such that the infinite sum  $\sum_{n=1}^\infty e_n$  converges to  $1_{\mathcal{M}(A)}$  in the strict topology on  $\mathcal{M}(A)$ .
- (S5) For all  $a \in A_+$  and all  $\epsilon > 0$ , there exists  $b \in A_+$  such that  $\|ab\| < \epsilon$  and  $a \sim b$ .

And if  $A$  has a countable approximate identity consisting of projections then each condition above is equivalent to the following:

- (S6) For all projections  $p \in A$  there is a projection  $q \in A$  such that  $p \sim q$  and  $p \perp q$ .

These characterizations are identical to those given in [8], except for (S3), which is a weaker version of their Proposition 2.2(d). Note that the proof of (c)  $\Rightarrow$  (d) in [8, p. 157] uses the complex structure in an essential way. We will prove Theorem 2.1 in stages in the rest of this section, referring to [8] when the proofs are the same.

First we will present some corollaries, including the following collection of permanence properties.

**Corollary 2.2** *Suppose that  $A$  is a real  $C^*$ -algebra.*

- (P1) *If  $A$  is  $\sigma$ -unital and is an inductive limit of stable  $\sigma$ -unital real  $C^*$ -algebras, then  $A$  is stable.*
- (P2) *If  $A$  is stable, then so is every ideal in  $A$  and every quotient of  $A$ .*
- (P3) *If  $B$  is a stable real sub- $C^*$ -algebra of  $A$  containing an approximate identity for  $A$ , then  $A$  is stable.*
- (P4) *If  $A$  is a  $\sigma$ -unital and stable and if  $G$  is a countable discrete group acting on  $A$ , then  $A \rtimes_\alpha G$  is stable.*
- (P5) *If  $A$  is a  $\sigma$ -unital and stable and  $a \in A$  is positive with norm at most 1, then  $(1 - a)A(1 - a)$  is stable.*

**Proof** The proofs of (P1) and (P2) are the same as in the complex case; see [8, Corollary 4.1] and [14, Corollary 2.3(ii)]. We will provide a proof of (P3) below, and the proof of (P4) follows from (P3) as in [8, Corollary 4.5].

For (P3), we show that  $A$  satisfies condition (S3) if  $B$  does. Let  $a$  be in  $F(A)$ , and let  $\epsilon$  be a positive number. Since  $B$  has an approximate identity that is an approximate identity of  $A$  and since  $F(B)$  is dense in  $B_+$ , there exists  $e$  in  $F(B)$  with  $\|e\| = 1$  such that  $2\|a\|\|a - ae\| < \frac{\epsilon}{2}$ . Then there exists a unitary  $w$  in  $\tilde{B}$  such that

$(\|a\|^2 + 1) \|ewew^*\| < \frac{\epsilon}{2}$ . Then we have

$$\begin{aligned} \|awaw^*\| &\leq \|awaw^* - aewaw^*\| + \|aewaw^* - aeweaw^*\| + \|aeweaw^*\| \\ &\leq \|a - ae\| \|a\| + \|a\| \|a - ae\| + \|a\| \|ewe\| \|a\| \\ &= 2 \|a - ae\| \|a\| + \|a\|^2 \|ewew^*\| < \frac{\epsilon}{2} + \frac{\epsilon}{2} = \epsilon. \end{aligned}$$

For (P5), let  $B = \overline{(1 - a)A(1 - a)}$  and let  $b \in F(B) \subseteq F(A)$ . Approximating  $a + b$  with elements in  $F(A)$  and using condition (S3), we obtain a sequence of unitaries  $u_n \in \tilde{A}$  such that  $\lim_{n \rightarrow \infty} \|u_n(a + b)u_n^*(a + b)\| = 0$ . The rest of the proof proceeds as in [8, Corollary 4.3]. ■

Recall that any complex  $C^*$ -algebra  $A$  can be considered a real  $C^*$ -algebra by forgetting the structure of complex scalar multiplication. Since the characterization of (S5) is the same as that given in [8] and makes no reference to the field of scalars used, we immediately have the following corollary.

**Corollary 2.3** *Let  $A$  be a  $\sigma$ -unital complex  $C^*$ -algebra. Then  $A \otimes_{\mathbb{C}} \mathcal{K}_{\mathbb{C}}$  is isomorphic to  $A$  as complex  $C^*$ -algebras if and only if  $A \otimes \mathcal{K}$  is isomorphic to  $A$  as real  $C^*$ -algebras.*

**Proof of equivalence of (S1), (S2), and (S3)** The statement (S1)  $\Rightarrow$  (S2) is immediate. The proofs of [8, Lemmas 2.3 and 2.5] work the same way in the real case to prove (S2)  $\Rightarrow$  (S3). Also, the proof of (S3)  $\Rightarrow$  (S1) is the same as the proof of the (b)  $\Rightarrow$  (c) implication of [8, Proposition 2.2], including Lemma 2.4. ■

We define an element  $a$  in a real  $C^*$ -algebra  $A$  to be *strictly positive* if it is strictly positive in the complexification  $A_{\mathbb{C}}$ , that is, if  $\phi(a) > 0$  for every nonzero positive linear functional  $\phi$  on  $A_{\mathbb{C}}$ . As in [8] we define

$$f_{\epsilon}(x) = \begin{cases} 0 & 0 \leq t \leq \epsilon \\ \epsilon^{-1}t - 1 & \epsilon \leq t \leq 2\epsilon \\ 1 & 2\epsilon \leq t, \end{cases}$$

and for every strictly positive element  $a$  we define

$$F_a(A) = \{b \in A_+ \mid \exists \epsilon > 0 : f_{\epsilon}(a)b = b\}.$$

If  $a \in A$  is strictly positive, then the sequence  $\{f_{1/n}(a)\}$  is an approximate identity for  $A$ . Indeed, as in [11, Proposition 3.10.5] it is an approximate identity for  $A_{\mathbb{C}}$ . Also, note that if  $\{e_n\}$  is an approximate identity for  $A$ , then  $a = \sum_{n=1}^{\infty} e_n/2^n$  is a strictly positive element of  $A$  (again see [11, Proposition 3.10.5]).

**Lemma 2.4** *Let  $A$  be a  $\sigma$ -unital real  $C^*$ -algebra that satisfies (S1). Then the following hold for every strictly positive element  $a$ :*

- (i) *For all  $b \in F_a(A)$ , there exists  $c \in F_a(A)$  with  $b \sim c$  and  $b \perp c$ .*
- (ii) *For all  $\epsilon > 0$ , there exists a projection  $p \in \mathcal{M}(A)$  satisfying  $1 - p \perp f_{\epsilon}(a)$ ,  $p \sim 1$ , and  $1 - p \gtrsim 1$ .*

**Proof** If  $a$  is a positive element in a real  $C^*$ -algebra, then  $\overline{aAa}$  is hereditary. (Although the hereditary  $C^*$ -algebra generated by  $a$  may be strictly smaller. In the language of [16],  $\overline{aAa}$  is the regular hereditary  $C^*$ -algebra generated by  $a$ .) With this in mind, the proof is the same as the proof of [8, Lemma 2.6]. ■

**Proof of equivalence of (S0), (S1), and (S4)** Using Lemma 2.4, we can use the same argument as in the proof of [8, Theorem 2.1]. ■

**Proof of equivalence of (S0) and (S5)** Condition (S5) directly implies (S2). For the other direction, let  $a$  be a positive element of a stable  $C^*$ -algebra  $A$ , and let  $\epsilon > 0$ . We may assume that  $\|a\| \leq 1$  and  $a \neq 0$ . Also, we may assume that  $\epsilon < 1$ . Since  $F(A)$  is dense in  $A_+$ , there exists  $a_0$  in  $F(A)$  such that  $\|a - a_0\| < \frac{\epsilon}{8}$ .

By (S3), there exists a unitary  $u$  in  $\tilde{A}$  such that  $\|a_0ua_0u^*\| < \frac{\epsilon}{2}$ . Set  $x = ua^{\frac{1}{2}}$  and set  $b = xx^* = uau^*$ . Then  $a \sim b$  and

$$\begin{aligned} \|ab\| &\leq \|a_0ua_0u^*\| + \|ab - aua_0u^*\| + \|a_0ua_0u^* - a_0ua_0u^*\| \\ &\leq \frac{\epsilon}{2} + \|a\| \|a - a_0\| + \|a - a_0\| \|a_0\| < \frac{\epsilon}{2} + \frac{\epsilon}{8} + \frac{\epsilon}{8} (1 + \frac{\epsilon}{8}) < \epsilon. \end{aligned} \quad \blacksquare$$

**Proof of equivalence of (S0) and (S6)** This is proved in the same way as in Section 3 of [8]. ■

### 3 The Corona Factorization Property

As in [10], we define the corona factorization property for a real  $C^*$ -algebra as follows. A projection is *norm-full* in  $A$  if the only ideal in  $A$  containing  $p$  is  $A$  itself.

**Definition 3.1** A real  $C^*$ -algebra  $A$  has the *corona factorization property* if every norm-full projection  $p$  in the multiplier algebra  $\mathcal{M}(A \otimes \mathcal{K})$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A \otimes \mathcal{K})}$ .

Note that  $A$  has the corona factorization property if and only if  $A \otimes \mathcal{K}$  has the corona factorization property. The goal of this section is to prove the following theorems. Recall from [16] that a real  $C^*$ -algebra  $A$  is *purely infinite* if the subalgebra  $\overline{aAa}$  contains an infinite projection for every  $a \in A^+$ .

**Theorem 3.2** Let  $A$  be a real  $C^*$ -algebra with the corona factorization property. Then  $A$  is stable if and only if  $A_{\mathbb{C}}$  is stable.

**Theorem 3.3** The following classes of real  $C^*$ -algebras satisfy the corona factorization property:

- (i) *AF-algebras*
- (ii) *separable, simple, purely infinite  $C^*$ -algebras  $A$  such that  $A_{\mathbb{C}}$  is also purely infinite.*

**Corollary 3.4** A real  $C^*$ -algebra  $A$  in either of the classes mentioned above is stable if and only if  $A_{\mathbb{C}}$  is stable.

Peter Stacey has pointed out that in the case of AF-algebras, the same result can be obtained via a  $K$ -theoretic argument using scale.

We note that Zhang's Dichotomy for real purely infinite  $C^*$ -algebras follows using Corollary 3.4 from the same result in the complex case ([19, Theorem 1.2]) with the additional assumption that  $A_{\mathbb{C}}$  is purely infinite. Unfortunately, the question of whether or not the complexification of a purely infinite real  $C^*$ -algebra is purely infinite is open (see [16] for partial results).

However, we note that simply by repeating the argument of [1, Section 27.5] we can prove Zhang's Dichotomy in full generality.

**Theorem 3.5** (Zhang's Dichotomy) *Every real  $\sigma$ -unital, simple, and purely infinite  $C^*$ -algebra  $A$  is either unital or stable.*

Following Cuntz in [7], we consider the following conditions that can be placed on a set  $\mathcal{P}$  of projections of a real  $C^*$ -algebra  $A$ .

- ( $\Pi_1$ ) If  $p$  and  $q$  are in  $\mathcal{P}$  and  $p$  is orthogonal to  $q$ , then  $p + q$  are in  $\mathcal{P}$ .
- ( $\Pi_2$ ) If  $p$  is an element of  $\mathcal{P}$  and  $q$  is a projection of  $A$  such that  $p \sim q$ , then  $q$  is an element of  $\mathcal{P}$ .
- ( $\Pi_3$ ) For all  $p$  and  $q$  in  $\mathcal{P}$ , there exists  $e$  in  $\mathcal{P}$  such that  $p \sim e$ ,  $e < q$ , and  $q - e$  is an element of  $\mathcal{P}$ .
- ( $\Pi_4$ ) If  $p$  and  $q$  are projections in  $A$  with  $p \leq q$  and  $p \in \mathcal{P}$ , then  $q \in \mathcal{P}$ .

If  $p$  is a projection, then  $[p]$  will denote the Murray–von Neumann equivalence class represented by  $p$ . Using similar techniques as in [7, Theorem 1.4] one can show that the following holds.

**Theorem 3.6** *Let  $A$  be a real  $C^*$ -algebra with a non-empty subset  $\mathcal{P}$  of projections in  $A$  satisfying ( $\Pi_1$ ), ( $\Pi_2$ ), and ( $\Pi_3$ ) above. Then  $G = \{[p] : p \in \mathcal{P}\}$  is a group with the natural addition  $[p] + [q] = [p' + q']$ , where  $p'$  and  $q'$  are elements of  $\mathcal{P}$  chosen such that  $p \sim p'$ ,  $q \sim q'$ , and  $p'$  is orthogonal to  $q'$ . Moreover, if  $A$  is a unital real  $C^*$ -algebra and in addition  $\mathcal{P}$  satisfies ( $\Pi_4$ ), then the obvious map from  $G$  to  $K_0(A)$  is a group isomorphism.*

As in the complex case, we say that a projection  $p$  in a real  $C^*$ -algebra  $A$  is *properly infinite* if there are orthogonal projections  $p_1$  and  $p_2$  with  $p_1 \sim p_2 \sim p$ .

**Lemma 3.7** *If the set  $\mathcal{P}$  of properly infinite norm-full projections in a real  $C^*$ -algebra  $A$  is nonempty, then it satisfies ( $\Pi_1$ ), ( $\Pi_2$ ), ( $\Pi_3$ ), and ( $\Pi_4$ ).*

**Proof** ( $\Pi_1$ ) Suppose  $p$  and  $q$  are elements of  $\mathcal{P}$  and  $p$  is orthogonal to  $q$ . Then there exist projections  $p_1, p_2 \leq p$  and  $q_1, q_2 \leq q$  such that  $p_1$  is orthogonal to  $p_2$ ,  $q_1$  is orthogonal to  $q_2$ ,  $p_1 \sim p_2 \sim p$ , and  $q_1 \sim q_2 \sim q$ .

Set  $r_1 = p_1 + q_1$ ,  $r_2 = p_2 + q_2$ , and  $r = p + q$ . A computation shows that  $r_1$  is orthogonal to  $r_2$ ,  $r_1 \sim r_2 \sim r$ , and  $r_1, r_2 \leq r$ .

( $\Pi_2$ ) Let  $p$  be an element of  $\mathcal{P}$  and  $p'$  be a projection such that  $p \sim q$ . Since  $p$  is an element of  $\mathcal{P}$ , there exist orthogonal projections  $p_1$  and  $p_2$  such that  $p_1, p_2 \leq p$  and  $p_1 \sim p_2 \sim p$ . Since  $p \sim q$ , there exists  $v$  in  $A$  such that  $vv^* = p$  and  $v^*v = q$ .

Let  $q_1 = v^* p_1 v$  and  $q_2 = v^* p_2 v$ . A computation shows that  $q_1$  is orthogonal to  $q_2$ , that  $q_1 \sim q_2 \sim q$ , and that  $q_1, q_2 \leq q$ .

(II<sub>4</sub>) Let  $p$  be an element of  $\mathcal{P}$  and let  $q$  be a projection such that  $p \leq q$ . Since  $p$  is norm-full in  $A$ , there is a positive integer  $n$  such that we have

$$q \sim q' \leq \text{diag}(p, \dots, p)$$

in  $M_n(A)$ . Since  $p$  is an element of  $\mathcal{P}$ , there exist  $n$  mutually orthogonal projections  $p_1, \dots, p_n$  in  $pAp$  all of which are Murray–von Neumann equivalent to  $p$ . Thus  $\text{diag}(p, \dots, p) \sim p_1 + \dots + p_n \leq p$ . Therefore,  $q \lesssim p$ , i.e.,  $q$  is Murray–von Neumann equivalent to a subprojection of  $p$ . Since  $p$  is an element of  $\mathcal{P}$ , there exist orthogonal projections  $p_1$  and  $p_2$  in  $pAp$  such that  $p_1 \sim p_2 \sim p$ . Therefore,  $q \lesssim p_1 \leq p$  and  $q \lesssim p_2 \leq p$ . Hence, there exist orthogonal projections  $q_1$  and  $q_2$  in  $pAp \subset qAq$  such that  $q_1 \sim q_2 \sim q$ . Since  $p = pq$  and  $p$  is norm-full in  $A$ ,  $q$  is norm-full in  $A$ . Hence,  $q$  is an element of  $\mathcal{P}$ .

(II<sub>3</sub>) Let  $p$  and  $q$  be elements of  $\mathcal{P}$ . As in the proof of (II<sub>4</sub>), we have that  $p \lesssim q$ . Therefore,  $p \sim e \leq q$  for some projection  $e$ , which is in  $\mathcal{P}$  by (II<sub>2</sub>). Therefore, there exist orthogonal projections  $e_1$  and  $e_2$  such that  $e_1 \sim e_2 \sim e$  and  $e_1, e_2 < e$ . Note that  $e_1 + e_2 \leq e \leq q$ . So,  $e_2 \leq q - e_1 < q$ . Since  $e \sim e_2$ , by (II<sub>2</sub>) we have that  $e_2$  is an element of  $\mathcal{P}$ . By (II<sub>4</sub>), we have that  $q - e_1$  is an element of  $\mathcal{P}$ . ■

**Proposition 3.8** *Let  $A$  be a real  $C^*$ -algebra and let  $p$  and  $q$  be norm-full, properly infinite, projections of  $A$ . Then  $[p]_0 = [q]_0$  if and only if  $p$  is Murray–von Neumann equivalent to  $q$ .*

**Proof** By (II<sub>3</sub>), we may assume that  $p$  and  $q$  are orthogonal. Let  $r = p + q$ . The projection  $r$  is norm-full, so by [2, Proposition 9], we have  $[p]_0 = [q]_0$  in  $K_0(A)$  if and only if  $[p]_0 = [q]_0$  in  $K_0(rAr)$ . By Theorem 3.6 and Lemma 3.7, this holds if and only if  $p$  and  $q$  are Murray–von Neumann equivalent. ■

**Lemma 3.9** *Let  $A$  be a real  $C^*$ -algebra. Then  $\mathcal{M}(A \otimes \mathcal{K})$  contains a unital copy of  $\mathcal{O}_n^{\mathbb{R}}$  for all  $n$ .*

**Proof** There is a faithful representation of the real Cuntz algebra  $\mathcal{O}_n^{\mathbb{R}}$  on a separable real Hilbert space (see [15, p. 4]). Therefore,  $B(H) = \mathcal{M}(\mathcal{K})$  contains a unital copy of  $\mathcal{O}_n^{\mathbb{R}}$ . Then the unital embedding  $\mathcal{M}(\mathcal{K}) \hookrightarrow \mathcal{M}(A \otimes \mathcal{K})$  completes the proof. ■

**Proposition 3.10** ([5, Theorem 4.23]) *Let  $A$  be a stable real  $C^*$ -algebra. Then a projection  $p$  in  $\mathcal{M}(A)$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A)}$  if and only if  $pAp$  is a norm-full, stable sub- $C^*$ -algebra of  $A$ .*

**Proof** It is clear that if  $p$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A)}$ , then  $pAp$  is norm-full in  $A$  and stable. Conversely, suppose  $pAp$  is norm-full and stable in  $A$ . Then  $(pAp)_{\mathbb{C}} \cong pA_{\mathbb{C}}p$  is norm-full in  $A_{\mathbb{C}}$  and stable. Then by [5, Theorem 4.23], the projection  $p$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A_{\mathbb{C}})}$  and hence is norm-full in  $\mathcal{M}(A_{\mathbb{C}}) \cong \mathcal{M}(A)_{\mathbb{C}}$ . It follows that  $p$  is norm-full in  $\mathcal{M}(A)$ .

Now Lemma 3.9 implies that  $p$  is properly infinite, since it is the unit of  $\mathcal{M}(pAp) \cong p\mathcal{M}(A)p$ . As  $K_0(\mathcal{M}(A)) = 0$  by [2, Theorem 4], Proposition 3.8 implies that  $p$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A)}$ . ■

**Proof of Theorem 3.2.** The “only if” direction is clear. We prove the “if” direction. Suppose  $A_{\mathbb{C}}$  is stable as a complex  $C^*$ -algebra. Then by Corollary 2.3,  $A_{\mathbb{C}}$  is stable as a real  $C^*$ -algebra. Note that  $A_{\mathbb{C}}$  can be embedded into  $M_2(A)$  such that there exists an approximate identity of  $A_{\mathbb{C}}$  that is an approximate identity of  $M_2(A)$ . Therefore, by Corollary 2.2(P3),  $M_2(A)$  is stable.

We claim that  $M_2(A)$  stable implies  $A$  stable. Let  $\{e_{ij}\}_{i,j=1}^{\infty}$  be the standard system of matrix units of  $\mathcal{K}$ , and let  $p = 1_{\mathcal{M}(A)} \otimes e_{11} \in \mathcal{M}(A) \otimes \mathcal{K}$ . Then  $A \cong p(A \otimes \mathcal{K})p$  is a norm-full hereditary real sub- $C^*$ -algebra of  $A \otimes \mathcal{K}$ . By Lemma 3.9, there are isometries  $s_1$  and  $s_2$  in  $\mathcal{M}(A \otimes \mathcal{K})$  such that  $s_1s_1^* + s_2s_2^* = 1_{\mathcal{M}(A)}$ . Letting  $q = s_1ps_1^* + s_2ps_2^*$ , we have  $q(A \otimes \mathcal{K})q \cong M_2(A)$ . Since  $p(A \otimes \mathcal{K})p$  is a norm-full real sub- $C^*$ -algebra of  $A \otimes \mathcal{K}$ , so is  $q(A \otimes \mathcal{K})q$ . Therefore, by Proposition 3.10,  $q$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A \otimes \mathcal{K})}$ . Hence,  $q$  is a norm-full projection of  $\mathcal{M}(A \otimes \mathcal{K})$ . Hence,  $p$  is a norm-full projection of  $\mathcal{M}(A \otimes \mathcal{K})$ . Since  $A \otimes \mathcal{K}$  satisfies the corona factorization property,  $p$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A \otimes \mathcal{K})}$ . Hence  $A = p(A \otimes \mathcal{K})p \cong A \otimes \mathcal{K}$ . ■

We now turn to the proof that real AF-algebras satisfy the corona factorization property. We begin by considering the case of a complex AF-algebra. The following result is closely related to, but does not exactly fall under the scope of, [10, Proposition 2.1].

**Lemma 3.11** *Let  $A$  be a stable complex AF-algebra. Then for every norm-full projection  $p \in \mathcal{M}(A)$ ,  $p$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A)}$ .*

**Proof** Let  $p$  be a norm-full projection in  $\mathcal{M}(A)$ . We will first show that  $pAp$  is stable. Since it is AF, it is enough to show that  $pAp$  has no bounded trace by [14, Proposition 3.4].

Suppose on the contrary that  $pAp$  has a bounded trace. Since  $p$  is a norm-full projection in  $\mathcal{M}(A)$ ,  $pAp$  is full in  $A$ . By [4, Corollary 2.6],  $pAp \otimes \mathcal{K}$  is isomorphic to  $A$ . Hence, we can extend  $\tau$  to a lower-semicontinuous trace on  $A$ , which in turn extends to a trace  $\tilde{\tau}$  on  $\mathcal{M}(A)_+$ . Note that  $\tilde{\tau}(1_{\mathcal{M}(A)}) = \infty$ , since otherwise  $\tilde{\tau}$  restricts to a bounded trace on  $A$ , contradicting the fact that  $A$  is stable.

Since  $p$  is a norm-full projection in  $\mathcal{M}(A)$ , there exist  $x_1, \dots, x_n \in \mathcal{M}(A)$  such that

$$1_{\mathcal{M}(A)} = \sum_{k=1}^n x_k p x_k^* .$$

Hence,

$$\tilde{\tau}(1_{\mathcal{M}(A)}) \leq \tilde{\tau}(p) \sum_{k=1}^n \|x_k x_k^*\| ,$$

which implies that  $\tilde{\tau}(p) = \infty$ .

Since  $A$  is a complex AF-algebra, there exists an approximate identity  $\{e_n\}_{n \in \mathbb{N}}$  of  $A$  consisting of projections.

Since  $\tau$  is a bounded trace on  $pAp$ ,

$$|\tau(p e_n p)| \leq \|\tau\| \|p e_n p\| \leq \|\tau\| \|p\| .$$

Hence,

$$\tilde{\tau}(p) = \limsup_{n \rightarrow \infty} \tau(e_n p e_n) = \limsup_{n \rightarrow \infty} \tau(p e_n p) \leq \|\tau\| \|p\| < \infty,$$

which is a contradiction to the fact that  $\tilde{\tau}(p) = \infty$ .

We have just shown that  $pAp$  is a stable complex AF-algebra. Therefore,  $\mathcal{M}(pAp) \cong p\mathcal{M}(A)p$  is properly infinite. Hence,  $p$  is a norm-full, properly infinite projection in  $\mathcal{M}(A)$ . Thus,  $p$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A)}$ . ■

**Lemma 3.12** *Let  $A$  be a real AF-algebra and  $p, q$  be projections in  $A$ . Then  $[p] < [q]$  holds in  $K_0(A)$  if and only if  $[p] < [q]$  in  $K_0(A_{\mathbb{C}})$ .*

Consequently, since  $A$  and  $A_{\mathbb{C}}$  both have cancellation,  $p$  is Murray–von Neumann equivalent to a proper sub-projection of  $q$  in  $A$  if and only if  $p$  is Murray–von Neumann equivalent to a proper sub-projection of  $q$  in  $A_{\mathbb{C}}$ .

**Proof** We have  $K_{-1}(A) = 0$  for any finite dimensional real  $C^*$ -algebra, so the same is true for any real AF-algebra. Thus the exact sequence ([15, Theorem 1.4.7])

$$K_{n-1}(A) \rightarrow K_n(A) \rightarrow K_n(A_{\mathbb{C}}) \rightarrow K_{n-2}(A) \rightarrow K_{n-1}(A)$$

implies that the inclusion  $A \hookrightarrow A_{\mathbb{C}}$  induces a monomorphism on the ordered groups  $(K(A), K^+(A)) \rightarrow (K(A_{\mathbb{C}}), K^+(A_{\mathbb{C}}))$ . ■

**Proof of Theorem 3.3(i)** Let  $A$  be a real AF-algebra, which we may assume is stable. Let  $p$  be a norm-full projection in  $\mathcal{M}(A) \subset \mathcal{M}(A_{\mathbb{C}})$ . Since  $p$  is a norm-full projection in  $\mathcal{M}(A)$ , we have that  $p$  is a norm-full projection in  $\mathcal{M}(A_{\mathbb{C}}) = \mathcal{M}(A)_{\mathbb{C}}$ . Hence, by Lemma 3.11,  $p$  is Murray–von Neumann equivalent in  $\mathcal{M}(A_{\mathbb{C}})$  to  $1_{\mathcal{M}(A_{\mathbb{C}})} = 1_{\mathcal{M}(A)}$ .

Let  $\{e_n\}_{n \in \mathbb{N}}$  and  $\{p_n\}_{n \in \mathbb{N}}$  be sequences of finite rank orthogonal projections in  $A$  such that

$$\sum_{n=1}^{\infty} e_n = 1_{\mathcal{M}(A)} \quad \text{and} \quad \sum_{n=1}^{\infty} p_n = p$$

where the sums converge in the strict topology of  $\mathcal{M}(A)$ , hence also in the strict topology of  $\mathcal{M}(A_{\mathbb{C}})$ .

Set  $q_n = \sum_{k=1}^n p_k$ . We will inductively construct a strictly increasing sequence  $\{n_k\}_{k \in \mathbb{N}}$  such that  $e_k$  is Murray–von Neumann equivalent to a proper projection of  $q_n - q_{n_{k-1}}$ . Since  $e_1 \leq 1_{\mathcal{M}(A)}$  and  $1_{\mathcal{M}(A)} \sim p$  in  $\mathcal{M}(A_{\mathbb{C}})$ , there exists  $n_1$  and a unitary  $u$  in the unitization of  $A_{\mathbb{C}}$  such that  $ue_1u^* < q_{n_1}$ . By Lemma 3.12,  $e_1$  is Murray–von Neumann equivalent to a proper sub-projection of  $q_{n_1}$  in  $A$ .

Consider the projections  $1_{\mathcal{M}(A)} - e_1$  and  $p - q_{n_1}$ . A computation shows that these projections are norm-full projections. Hence, by Lemma 3.11,  $1_{\mathcal{M}(A)} - e_1 \sim 1_{\mathcal{M}(A)} \sim p - q_{n_1}$  in  $\mathcal{M}(A_{\mathbb{C}})$ . Since  $e_2$  is a sub-projection of  $1_{\mathcal{M}(A)} - e_1$ , there exists  $n_2 > n_1$  and a unitary  $v$  such that  $ve_2v^* < q_{n_2} - q_{n_1}$ . Thus, by Lemma 3.12,  $e_2$  is Murray–von Neumann equivalent to a proper sub-projection of  $q_{n_2} - q_{n_1}$  in  $A$ .

We now continue this process by considering the norm-full projections  $1_{\mathcal{M}(A)} - e_1 - e_2$  and  $p - q_{n_2}$ . To get  $n_3 > n_2$  such that  $e_3$  is Murray–von Neumann equivalent



to a proper sub-projection of  $q_{n_3} - q_{n_2}$ . Continuing this process we get the desired sequence  $\{n_k\}_{k \in \mathbb{N}}$ .

Let  $v_k \in A$  such that  $v_k^* v_k = e_k$  and  $v_k v_k^* \leq q_{n_k} - q_{n_{k-1}}$ . Set  $v = \sum_{k=1}^{\infty} v_k$ , where the sum converges in the strict topology of  $\mathcal{M}(A)$ . Since  $\{e_k\}_{k \in \mathbb{N}}$  and  $\{q_{n_k} - q_{n_{k-1}}\}_{k \in \mathbb{N}}$  are collections of mutually orthogonal projections, we have that

$$v^* v = \sum_{k=1}^{\infty} e_k = 1_{\mathcal{M}(\mathcal{K}_R \otimes A)} \quad \text{and} \quad v v^* \leq \sum_{k=1}^{\infty} (q_{n_k} - q_{n_{k-1}}) = \sum_{k=1}^{\infty} p_k = p$$

Therefore,  $p$  is a norm-full properly infinite projection in  $\mathcal{M}(A)$ . Hence,  $p$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A)}$ . ■

Finally, we work toward the proof that a real purely infinite  $C^*$ -algebra whose complexification is also purely infinite satisfies the corona factorization property. As observed by Stacey in [16], the proof in the complex case of the equivalence of the properties of real rank zero, FS, and HP (in [6]) carries over to give us the same theorem in the real case. Also, the proof of the following is the same as in the complex case in [6].

**Proposition 3.13** *Let  $A$  be a real  $C^*$ -algebra. For  $p$  in  $\mathcal{M}(A)$ ,  $RR(A) = 0$  if and only if  $RR(pAp) = 0$  and  $RR((1_{\mathcal{M}(A)} - p)A(1_{\mathcal{M}(A)} - p)) = 0$ .*

**Proposition 3.14** *Let  $A$  be a  $\sigma$ -unital real  $C^*$ -algebra with real rank zero. Then there exists a sequence of pairwise orthogonal projections  $\{p_k\}_{k=1}^{\infty}$  in  $A$  such that  $\{\sum_{k=1}^n p_k\}_{n=1}^{\infty}$  is an approximate identity of  $A$  consisting of projections.*

*Consequently,  $\sum_{k=1}^{\infty} p_k = 1_{\mathcal{M}(A)}$  where the sum converges in the strict topology.*

**Proof** Let  $\{e_n\}_{n=1}^{\infty}$  be an approximate identity of  $A$ . Since  $RR(A) = 0$ , every hereditary sub- $C^*$ -algebra has an approximate identity consisting of projections (property (HP)). So there exists a projection  $p_1$  in  $A$  such that  $\|(1_{\mathcal{M}(A)} - p_1)e_1\| < 1$ . Repeating the argument in the corner algebra  $(1_{\mathcal{M}(A)} - p_1)A(1_{\mathcal{M}(A)} - p_1)$ , there exists a projection  $p_2$  orthogonal to  $p_1$  such that

$$\|(1_{\mathcal{M}(A)} - p_2)(1_{\mathcal{M}(A)} - p_1)e_2(1_{\mathcal{M}(A)} - p_1)\| < \left(\frac{1}{2}\right)^2.$$

So,  $\|(1_{\mathcal{M}(A)} - (p_1 + p_2))e_2\| < \frac{1}{2}$ . Repeating this same process, we inductively define pairwise orthogonal projections  $\{p_n\}_{n=1}^{\infty}$  such that

$$\left\| \left( 1_{\mathcal{M}(A)} - \sum_{k=1}^n p_k \right) e_n \right\| < \frac{1}{n}.$$

A computation shows that  $\{\sum_{k=1}^n p_k\}_{n=1}^{\infty}$  is an approximate identity of  $A$ . ■

**Lemma 3.15** *Let  $A$  be a  $\sigma$ -unital, non-unital, real  $C^*$ -algebra with real rank zero. If  $p$  is a projection in  $\mathcal{M}(A)$ , then there exists a sequence of pairwise orthogonal projections  $\{e_n\}_{n=1}^{\infty}$  in  $A$  such that  $p = \sum_{n=1}^{\infty} e_n$ , where the sum converges in the strict topology.*

**Proof** By Proposition 3.13,  $pAp$  is a real  $C^*$ -algebra with real rank zero. By Proposition 3.14, there exists a sequence of pairwise orthogonal projections  $\{e_n\}_{n=1}^\infty$  in  $pAp$  such that  $\sum_{k=1}^\infty e_k = 1_{\mathcal{M}(pAp)}$  in the strict topology of  $\mathcal{M}(pAp)$ .

Set  $q_n = \sum_{k=1}^n e_k$  and note that  $pq_n = q_n p = q_n$  for all  $n$ . For any element  $a \in A$  and any  $\epsilon > 0$  there is an  $N \in \mathbb{N}$  such that for all  $n \geq N$ ,

$$\|pa^*ap(q_n - p)\| < \epsilon^2.$$

Then we get that

$$\begin{aligned} \|aq_n - ap\|^2 &= \|(q_n - p)a^*a(q_n - p)\| = \|(q_n - p)pa^*ap(q_n - p)\| \\ &\leq \|pa^*ap(q_n - p)\| < \epsilon^2. \end{aligned}$$

Therefore,  $aq_n \rightarrow ap$  for all  $a \in A$ , where the convergence is in the norm of  $A$ . By a similar argument or by applying adjoints, we get  $q_n a \rightarrow pa$  for all  $a \in A$ . Hence  $\sum_{k=1}^\infty e_k = p$  in the strict topology of  $\mathcal{M}(A)$ . ■

**Proof of Theorem 3.3(ii)** Assume that  $A$  is simple and stable and that  $A_C$  is purely infinite. We first consider the case in which  $A_C$  is also simple.

Let  $p$  be a norm-full projection in  $\mathcal{M}(A \otimes \mathcal{K})$ . Let  $\pi$  denote the canonical projection from  $\mathcal{M}(A \otimes \mathcal{K})$  onto  $\mathcal{Q}(A \otimes \mathcal{K})$ . We will first show that  $\pi(p)$  is an infinite projection in  $\mathcal{Q}(A \otimes \mathcal{K})$ .

Since  $A \otimes \mathcal{K}$  is a real  $C^*$ -algebra with real rank zero, by Lemma 3.15 there exists a sequence of pairwise orthogonal projections  $\{e_k\}_{k=1}^\infty$  in  $A \otimes \mathcal{K}$  such that  $p = \sum_{k=1}^\infty e_k$ , where the convergence of the sum is in the strict topology. Since  $A \otimes \mathcal{K}$  is a real, simple, purely infinite  $C^*$ -algebra, there exists a sequence of pairwise orthogonal projections  $\{f_k\}_{k=1}^\infty$  of  $A \otimes \mathcal{K}$  such that

- (i)  $f_k$  is Murray–von Neumann equivalent to  $e_{k+1}$  and
- (ii)  $f_k$  is a proper subprojection of  $e_k$

for all  $k$  in  $\mathbb{N}$ .

Choose  $v_k$  in  $A \otimes \mathcal{K}$  such that  $v_k v_k^* = e_{k+1}$  and  $v_k^* v_k = f_k$ . Set  $v = \sum_{k=1}^\infty v_k$ . A computation shows that the sum converges in the strict topology and that

$$\begin{aligned} vv^* &= \sum_{k=1}^\infty v_k v_k^* = \sum_{k=1}^\infty e_{k+1} = p - e_1 \text{ and} \\ v^* v &= \sum_{k=1}^\infty v_k^* v_k = \sum_{k=1}^\infty f_k = p - \sum_{k=1}^\infty (e_k - f_k). \end{aligned}$$

Since  $e_k - f_k$  are nonzero projections for all  $k$ , the sum  $\sum_{k=1}^\infty (e_k - f_k)$  is not an element of  $A \otimes \mathcal{K}$ . Therefore,  $\pi(vv^*) = \pi(p)$  and

$$\pi(p - v^* v) = \pi\left(\sum_{k=1}^\infty (e_k - f_k)\right) \neq 0.$$

We have just shown that  $\pi(p)$  is an infinite projection.

By [16, Theorem 4.4],  $\mathcal{Q}(A \otimes \mathcal{K})$  is a simple, real  $C^*$ -algebra (here we make use of the assumption that  $A_{\mathbb{C}}$  is simple). We show that it is also purely infinite. Indeed  $\mathcal{Q}(A_{\mathbb{C}} \otimes_{\mathbb{C}} \mathcal{K}_{\mathbb{C}}) \cong \mathcal{Q}(A \otimes \mathcal{K})_{\mathbb{C}}$  is purely infinite by [18, Theorem 1.3] (here we require the assumption that  $A_{\mathbb{C}}$  is both simple and purely infinite). So, by [16, Theorem 3.3] (together with [3]),  $\mathcal{Q}(A \otimes \mathcal{K})$  is purely infinite. By [16, Proposition 4.1], there exists  $x$  in  $\mathcal{M}(A \otimes \mathcal{K})$  such that  $\pi(xpx^*) = 1_{\mathcal{Q}(A \otimes \mathcal{K})}$ .

It is easy to see that for every  $y$  in  $A \otimes \mathcal{K}$ , there exists an infinite rank projection  $r \in 1 \otimes \mathcal{M}(\mathcal{K}) \subset \mathcal{M}(A \otimes \mathcal{K})$  such that  $\|yr\| < \epsilon$ . Letting  $s \in 1 \otimes \mathcal{M}(\mathcal{K})$  be an isometry such that  $ss^* = r$ , we have  $\|s^*ys\| < \epsilon$ .

Applying this observation to the element  $1_{\mathcal{M}(A \otimes \mathcal{K})} - xpx^*$  of  $A \otimes \mathcal{K}$ , we obtain an isometry  $s$  in  $\mathcal{M}(A \otimes \mathcal{K})$  such that

$$\|1_{\mathcal{M}(A \otimes \mathcal{K})} - s^*xpx^*s\| = \|s^*(1_{\mathcal{M}(A \otimes \mathcal{K})} - xpx^*)s\| < 1.$$

There exists a positive element  $y$  of  $\mathcal{M}(A \otimes \mathcal{K})$  such that

$$y^{-\frac{1}{2}}s^*xpx^*sy^{-\frac{1}{2}} = 1_{\mathcal{M}(A \otimes \mathcal{K})}.$$

Hence,  $1_{\mathcal{M}(A \otimes \mathcal{K})}$  is Murray–von Neumann equivalent to a subprojection of  $p$ . Since  $1_{\mathcal{M}(A \otimes \mathcal{K})}$  is properly infinite,  $p$  is properly infinite. Hence,  $p$  is a norm-full, properly infinite projection of  $\mathcal{M}(A \otimes \mathcal{K})$ . Therefore,  $p$  is Murray–von Neumann equivalent to  $1_{\mathcal{M}(A \otimes \mathcal{K})}$ .

In the case that  $A_{\mathbb{C}}$  is not simple, let  $\psi$  be the conjugate linear automorphism on  $A_{\mathbb{C}}$  defined by  $\psi(a + ib) = a - ib$ . Take  $A_1$  to be a minimal non-trivial ideal and take  $A_2 = \psi(A_1)$ . Then it is easily proven that  $A_{\mathbb{C}} \cong A_1 \oplus A_2$ . Furthermore, the homomorphism from  $A$  to  $A_i$ , given by the inclusion in  $A_{\mathbb{C}}$ , composed with the projection on  $A_i$ , is an isomorphism of real  $C^*$ -algebras. It follows that each  $A_i$  is a simple and purely infinite complex  $C^*$ -algebra. By [10, Proposition 2.1], each  $A_i$  has the coronal factorization property. It follows that  $A$  has the corona factorization property. ■

## 4 Examples

In this section we prove the following theorem.

- Theorem 4.1** (i) *There exists a nonstable real  $C^*$ -algebra  $B$  such that  $\mathbb{C} \otimes B$  is stable.*  
 (ii) *There exists a nonstable real  $C^*$ -algebra  $B$  such that  $\mathbb{C} \otimes B$  is not stable, but  $M_2(B)$  is stable.*

Furthermore, in either case,  $B$  can be taken so that  $B$  and  $\mathbb{C} \otimes B$  are simple and have stable rank equal to one.

The following lemma is the real analog of [13, Proposition 3.6] and has the same proof, using Theorem 2.1.

**Lemma 4.2** *Suppose  $A$  is a real  $C^*$ -algebra with projections  $e, p_1, p_2, \dots$  and let*

$$(4.1) \quad B = \overline{\bigcup_{j=1}^{\infty} q_j(A \otimes \mathcal{K})q_j},$$

where  $q_j = p_1 \oplus p_2 \oplus \dots \oplus p_j \in M_j(A) \subset A \otimes \mathcal{K}$ .

- (i) If  $e \otimes 1_n \sim p_j \otimes 1_n$  for all  $j$ , then  $M_n(B)$  is stable.
- (ii) If, in addition to (i),  $e$  is not equivalent to a subprojection of  $q_j \otimes 1_{n-1}$  for any  $j$  then  $M_{n-1}(B)$  is not stable.

**Lemma 4.3** *There exists a real  $C^*$ -algebra  $A$  with projections  $e, p_1, p_2, \dots$  such that*

- (i)  $e \sim p_j$  in  $\mathbb{C} \otimes A$  for all  $j$ ;
- (ii)  $e$  is not equivalent in  $A$  to a subprojection of  $p_1 \oplus p_2 \oplus \dots \oplus p_j$  for any  $j$ .

**Proof** Let  $\mathbb{T}$  be the unit circle in the complex plane. Let  $C = M_2(\mathbb{R}) \otimes C(\mathbb{T}, \mathbb{R})$ , and let  $e, p \in C$  be projections corresponding respectively to the one-dimensional trivial bundle  $\theta_1$  and to the Möbius bundle  $\mu$  over  $\mathbb{T}$ . Then  $e \approx p$  in  $C$ , since these bundles are not isomorphic, but as the complexification of these two bundles are isomorphic, we have  $e \sim p$  in  $\mathbb{C} \otimes C$ .

In  $K$ -theory we have  $[p] \neq [e]$  but  $c([p]) = c([e])$ . Indeed, under the appropriate homomorphisms we can identify  $[p] = (1, 1)$  and  $[e] = (1, 0)$  in  $K_0(C) \cong \mathbb{Z} \oplus \mathbb{Z}_2$ , and  $c([p]) = c([e]) = 1$  in  $K_0(\mathbb{C} \otimes C) \cong \mathbb{Z}$ . Furthermore the Stiefel–Whitney classes are  $sw(\mu) = 1 + x$  and  $sw(\theta_1) = 1$ , where  $H^*(\mathbb{T}; \mathbb{Z}_2) = \mathbb{Z}_2[x]/(x^2)$ .

Let  $A = M_2(\mathbb{R}) \otimes (\bigotimes_{i=1}^\infty C(\mathbb{T}, \mathbb{R}))$  and let  $\iota_j: C \rightarrow A$  be the unital homomorphism induced by inclusion of  $C(\mathbb{T}, \mathbb{R})$  into the  $j$ -th factor of  $\bigotimes_{i=1}^\infty C(\mathbb{T}, \mathbb{R})$ . Let  $p_j = \iota_j(p)$ , and let  $e$  also denote the image of  $e$  in  $A$  under  $\iota_1$ . In  $\mathbb{C} \otimes A$  we have  $e \sim p_j$  for all  $j$ , establishing (i).

For (ii) assume that  $e \sim f$  in  $A$ , where  $f$  is a subprojection of  $p_1 \oplus p_2 \oplus \dots \oplus p_n$ . Then there is a projection  $f'$  such that  $f \oplus f' = p_1 \oplus \dots \oplus p_n$ . Let  $\nu, \nu'$ , and  $\mu_i$  denote the vector bundles over  $T^\infty$  corresponding to the projections  $f, f'$ , and  $p_i$  respectively. Since  $e \sim f$ , we have  $sw(\nu) = 1$ .

Then in  $H^*(T^\infty; \mathbb{Z}_2) = \mathbb{Z}_2[x_1, x_2, \dots]/(x_1^2, x_2^2, \dots)$  we have

$$\begin{aligned} sw(\nu') &= sw(\nu) sw(\nu') = sw(\mu_1) sw(\mu_2) \dots sw(\mu_n) \\ &= (1 + x_1)(1 + x_2) \dots (1 + x_n) . \end{aligned}$$

This implies  $sw_n(\nu') = \prod_{i=1}^n x_i$ . But this is impossible, since the vector bundle  $\nu'$  has dimension less than  $n$ . ■

**Lemma 4.4** *There exists a real  $C^*$ -algebra  $A$  with projections  $e, p_1, p_2, \dots$  such that*

- (i)  $e \otimes 1_2 \sim p_j \otimes 1_2$  in  $M_2(A)$  for all  $j$ ;
- (ii)  $e$  is not equivalent in  $\mathbb{C} \otimes A$  to a subprojection of  $p_1 \oplus p_2 \oplus \dots \oplus p_j$  for any  $j$ .

**Proof** Let  $C = M_4(C(S^2, \mathbb{R}))$ , and let  $e, p \in \mathbb{C} \otimes C$  be projections corresponding respectively to the (complex) 2-dimensional trivial bundle  $\theta_2$  and the direct sum  $2\beta_U$  of two copies of the complex 1-dimensional Bott bundle over  $S^2$ . Then  $e \approx p$  in  $\mathbb{C} \otimes C$ , but we will show that  $e \otimes 1_2 \sim p \otimes 1_2$  in  $M_2(C)$ . Indeed, a real vector bundle of dimension  $n$  over  $S^2$  is determined by the homotopy type of its clutching map  $S^1 \rightarrow GL(\mathbb{R}^n)$ . But since  $\pi_1(GL(\mathbb{R}^n)) = \mathbb{Z}_2$  for all  $n \geq 3$ , we have  $p \oplus p \sim e \oplus e$ .

In  $K$ -theory we have  $K_0(\mathbb{C} \otimes C) \cong \mathbb{Z} \oplus \mathbb{Z}$  and  $K_0(C) \cong \mathbb{Z} \oplus \mathbb{Z}_2$ . With this identification, we have  $[e] = (2, 0)$ ,  $[p] = (2, 2)$  and  $[r(e)] = [r(p)] = (2, 0)$ .

Similar to the proof to Lemma 4.3, let  $A = M_4(\mathbb{R}) \otimes (\bigotimes_{i=1}^{\infty} C(S^2, \mathbb{R}))$ , and we have corresponding projections  $e, p_j \in A$ . The projections  $p_j$  correspond to vector bundles  $\mu_n$  over  $(S^2)^\infty$ . In  $M_2(A)$  we have  $r(e) \sim r(p_j)$  for all  $j$ , and in  $\mathbb{C} \otimes A$  we have that  $e$  is not a subprojection of  $p_1 \oplus p_2 \oplus \dots \oplus p_j$ , since the chern classes are given by  $\text{ch}(\theta_2) = 1$  and  $\text{ch}(\mu_1 \oplus \mu_2 \oplus \dots \oplus \mu_j) = \prod_{i=1}^j (1 + x_i)$ , where  $H^*((S^2)^\infty) = \mathbb{Z}[x_1, x_2, \dots, ]/(x_1^2, x_2^2, \dots)$ . ■

**Proof of Theorem 4.1: non-simple case** Let  $A$  be the real  $C^*$ -algebra from Lemma 4.3 and define  $B$  as in equation (4.1). Since  $e \sim p_j$  holds in  $\mathbb{C} \otimes A$ , we have  $e \otimes 1_2 \sim p_j \otimes 1_2$  in  $M_2(A)$ . Then by Lemma 4.2(ii) (with  $n = 2$ ), we have that  $B$  is not stable. Now note that

$$B_{\mathbb{C}} \cong \overline{\bigcup_{j=1}^{\infty} q_j(A_{\mathbb{C}} \otimes \mathcal{K})q_j}.$$

Therefore Lemma 4.2(i) applied to  $\mathbb{C} \otimes A$  shows that  $\mathbb{C} \otimes B$  is stable. This proves part (i).

For part (ii), let  $A$  be the real  $C^*$ -algebra from Lemma 4.4 and define  $B$  as in equation (4.1). Since  $e \otimes 1_2 \sim p_j \otimes 1_2$  in  $M_2(\mathbb{C} \otimes A)$ , Lemma 4.2(ii) immediately gives that  $\mathbb{C} \otimes B$  is not stable. Finally, since  $e \otimes 1_2 \sim p_j \otimes 1_2$  holds in  $M_2(A)$ , part (i) of the same lemma tells us that  $M_2(B)$  is stable. ■

**Proof of Theorem 4.1: simple case** We now describe how to construct examples that are simple. We will use the same construction as Rørdam in [13, Section 5], following Villadsen in [17]. The only differences are our choice of the initial topological space  $X$  and that we will be using functions with values in matrices over  $\mathbb{R}$  instead of  $\mathbb{C}$ . To begin, choose sequences  $\{k_i\}$ ,  $\{m_i\}$ , and  $\{d_i\}$  as in [13]. Let  $X = \mathbb{T}$  and define  $X_i = X^{d_i}$  and  $A_i = M_{2m_i}(C(X_i, \mathbb{R}))$ . Then we get connecting maps  $\phi_i: A_i \rightarrow A_{i+1}$  defined by

$$\phi_i(f)(x) = \text{diag}((f \circ \pi_1^i)(x), (f \circ \pi_2^i)(x), \dots, (f \circ \pi_i^i)(x), f(x_i))$$

for any  $f \in A_i$  and  $x \in X_{i+1}$ . In this expression,  $\pi_1, \dots, \pi_i$  are certain projections from  $X_{i+1}$  onto distinct factors of  $X_i$  and  $x_i \in X_i$  are points selected such that for each  $i$ , the union of the images of  $x_j \in X_j$  under all possible compositions of projections  $X_j \rightarrow X_i$  for all  $j \geq i$  is dense in  $X_i$ .

Then as in [13] the limit  $A = \lim_{i \rightarrow \infty} A_i$  is simple, as is the complexification  $\mathbb{C} \otimes A$ . Furthermore, using the projections  $e, p \in A_1$  from the proof of Lemma 4.3 we obtain, as in the proof of [13, Proposition 5.2], a sequence of projections  $e, p_1, p_2, \dots \in A$  satisfying the statement of Lemma 4.3.

The  $C^*$ -algebra  $B$  obtained as in equation (4.1) is a real regular hereditary sub- $C^*$ -algebra (in the sense of [16]) of the simple  $C^*$ -algebra  $A \otimes \mathcal{K}$ . The proof of [9, Theorem 3.2.8] carries over to the case of real  $C^*$ -algebras to show that a real hereditary sub- $C^*$ -algebra of a simple  $C^*$ -algebra is simple. Therefore,  $B$  is simple, as is  $\mathbb{C} \otimes B$ .

Finally, we note that [17, Proposition 10] implies that the  $C^*$ -algebra  $A_{\mathbb{C}}$  above has stable rank one, and [12, Theorem 3.3] shows that  $M_n(A_{\mathbb{C}})$  has real rank one for all  $n$ . This property is preserved by direct limits, so  $A_{\mathbb{C}} \otimes \mathcal{K}$  has real rank one. The method

of proof of Lemma 3.4 can be used to show that the corner algebras  $q_j(A_{\mathbb{C}} \otimes \mathcal{K})q_j$  then have real rank one. Hence  $B_{\mathbb{C}}$  has real rank one. All of these results cited apply in the case of real  $C^*$ -algebras (with the same proofs) to show that  $B$  also has real rank one.

Finally, to create a simple, stable rank one, real  $C^*$ -algebra satisfying Theorem 4.1(ii) we repeat the above construction using the space  $X = S^2$  and the projections  $e$  and  $p$  described in the proof of Lemma 4.4. ■

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