KEYGROW RENT-TO-OWN PROGRAM

The Revolutionary Path to Homeownership Powered by AXIOM Protocol

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1. Program Overview

Mission:
Make homeownership accessible to everyone, regardless of credit score or savings, by providing transparent, accelerated pathways to property ownership.

Funding Model:
20% of all AXIOM platform revenue goes into a Real Estate Acquisition Fund distributed monthly to active KeyGrow participants based on tier multipliers.

Key Differentiators:

- Daily equity accrual (not monthly)
- Payment streak bonuses (up to +50%)
- Maintenance Mining rewards
- Dynamic Progress NFT visualization
- Blockchain-verified transparency on Peaq
- No predatory interest rates
- Comprehensive property analysis

2. How KeyGrow Works

Step 1: Registration
Create an AXIOM account, complete your financial profile, define goals, choose a tier, and pay the one-time registration fee.

Step 2: Property Selection & Analysis
Browse AXIOM marketplace properties or submit your own. The AI-powered analysis estimates down payment, closing costs, rent, ROI, and DTI ratios using Tovodata's 300+ data points.

Step 3: Savings Acceleration
Combine personal savings with KeyGrow fund allocations to accelerate your down payment goal.

Step 4: Daily Equity Accrual
Your rent payments convert into equity shares daily with multipliers based on payment streaks and maintenance participation.

Step 5: Homeownership Transition
Once 100% equity is reached (24–36 months typical), the title transfers to your name with no balloon payments.

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3. KeyGrow 2.0 Revolutionary Features

Daily Equity Accrual:
Earn equity daily instead of monthly for faster ownership progress.

Payment Streak Bonuses:
Receive higher multipliers for consistent on-time payments (up to 150%).

Maintenance Mining:
Earn additional equity by maintaining the property and submitting verified documentation.

Dynamic Progress NFT:
Track your homeownership journey visually as your NFT evolves through stages of growth and achievement.

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4. Revenue Allocation Model

AXIOM Revenue Streams Include:

- Fractional real estate fees
- Management and liquidity fees
- Registration fees
- NFT marketplace fees
- Syndication profits

Distribution Example (for $50,000/month revenue):

- 20% → KeyGrow Fund ($10,000)
- 30% → Operations & Development
- 25% → Token Staking Rewards
- 15% → Team & Advisors
- 10% → Marketing

Example Participant Allocation:
A Silver-tier renter may receive around $1,250/month, reducing a 100-month saving timeline to just 19 months.

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5. Tier System & Multipliers

Bronze: 1.25x | $500 Fee | Basic access
Silver: 1.5x | $1,000 Fee | Priority access
Gold: 2.0x | $1,500 Fee | VIP access + advisor
Platinum: 2.5x | $2,000 Fee | Concierge service

Upgrade tiers anytime by paying the difference.

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6. Payment Streak Bonuses

Maintain payment consistency to earn multipliers up to +50%.

- 30 days: Bronze (110%)
- 90 days: Silver (120%)
- 180 days: Gold (130%)
- 365 days: Platinum (150%)

Grace periods and emergency freezes protect long-term streaks.

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7. Maintenance Mining Program

Earn shares by:

- Weekly photos and inspections
- Energy-saving proof
- Completing small repairs
- Referring new participants
- Completing financial education modules

Average users earn an extra 3–6 equity shares per month, accelerating ownership timelines.

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8. Dynamic Progress NFT

Your NFT evolves visually as you progress from 0–100% equity.

- 0–25%: Seed Stage
- 26–50%: Growth Stage
- 51–75%: Maturity Stage
- 76–100%: Achievement Stage

The NFT updates automatically, displays ownership stats, and can later serve as DeFi collateral or proof of creditworthiness.

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9. Property Acquisition Analysis

KeyGrow integrates real-world data to calculate affordability, DTI, ROI, and timeline projections.
Includes:

- Purchase & ARV comparisons
- Down payment and closing cost estimates
- Loan structure and rate based on credit score

- AI recommendations to accelerate ownership

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10. Financial Timeline Calculator

Compare different participant scenarios (Bronze–Platinum) and see how monthly allocations reduce your time to down payment by 5–8 years.

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11. Affordability Assessment

KeyGrow calculates your Debt-to-Income (DTI) ratio and provides recommendations:

- ≤28% Excellent
- 29–36% Good
- 37–43% Fair
- 43% Challenging

Higher credit scores lower rates and improve affordability dramatically.

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12. Blockchain Integration (Peaq)

Peaq blockchain ensures:

- Near-zero gas fees ($0.00025 per transaction)
- Sub-second confirmation
- Transparent, immutable records
- Smart contracts for revenue allocation, equity tracking, and NFT updates
- DeNet for secure off-chain data storage

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13. Registration & Onboarding

Steps:

1. Create account and connect wallet
2. Submit personal and financial profile
3. Set property goals
4. Select tier and pay registration fee
5. Receive NFT and access dashboard

Onboarding takes about one week, with first allocations starting in month one.

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14. Real-World Examples

Jennifer (Teacher, Silver Tier):
Saved 3.3 years off timeline; 33% of down payment funded by KeyGrow.

Marcus (Developer, Gold Tier):

Reached homeownership in 3.1 years; earned positive rental cash flow.

Maria (Nurse, Bronze→Silver):
Cut her 14-year goal to under 7 years through tier upgrade and credit repair.

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15. Why KeyGrow Beats Traditional Rent-to-Own

Traditional programs often have predatory rates, balloon payments, and no equity portability.
 KeyGrow offers:

- Fair market pricing
- No balloon payments
- Daily blockchain-tracked equity
- Transferable shares
- Maintenance-based rewards
- Transparent smart contracts

Comparison:

Feature	Traditional	KeyGrow 2.0
Interest Rate	12–15%	0%
Balloon Payment	Yes	None
Transparency	Low	High
Ownership Progress	Monthly	Daily
Extra Rewards	None	Maintenance Mining

Conclusion

KeyGrow redefines rent-to-own through blockchain transparency, real-world equity, and community-driven ownership.

Benefits Summary:

- 20% of platform revenue funds your down payment
- Daily equity accrual & streak bonuses
- Maintenance Mining and NFT rewards
- Peaq blockchain transparency
- No balloon payments or hidden fees
- Achievable ownership in 3–8 years

Get Started:

1. Visit axiomprotocol.app/keygrow
2. Register and select your tier
3. Connect wallet and track your progress toward homeownership

The Future of Homeownership is Here.