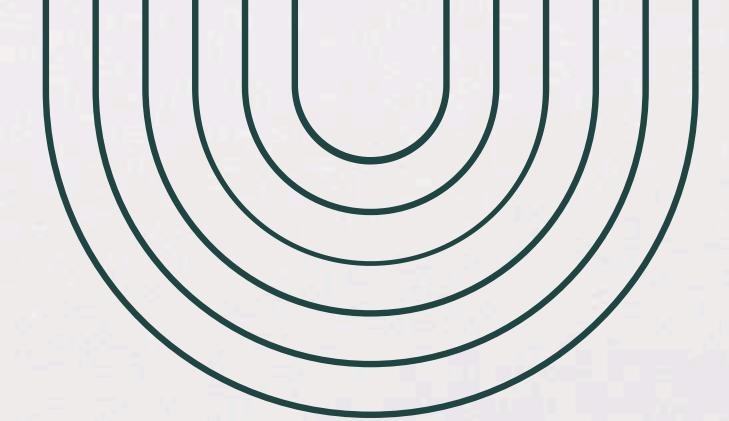


 Environment Track

PropGuard AI

Protect Nature, Preserve Life

DYNAMIC PROPERTY VALUATION FOR MORTGAGE
RISK MITIGATION WITH CLIMATE RISK ANALYSIS



AUSTRALIA NODE ● ● ● ● ●

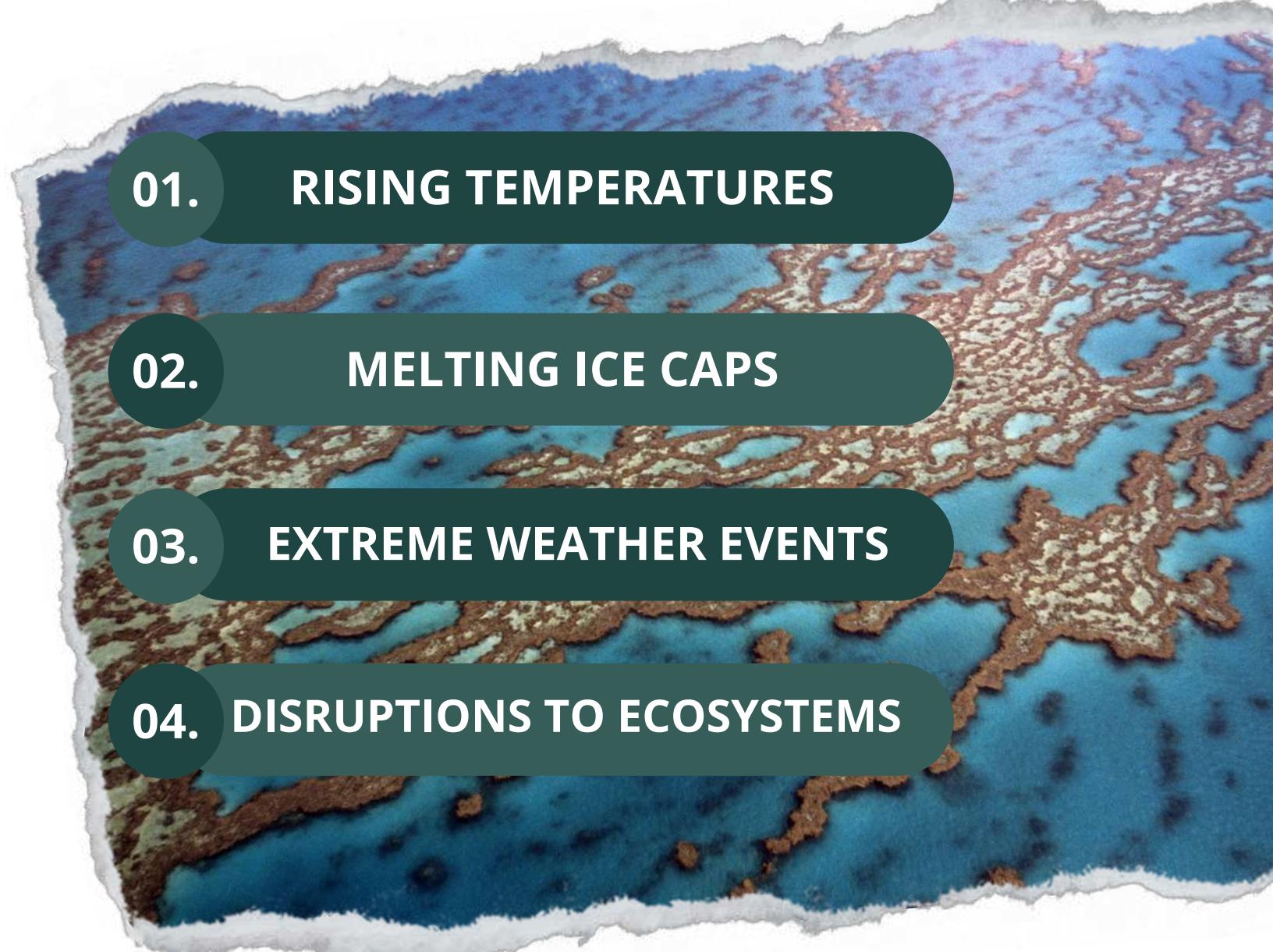
What is Climate Change? *

Climate change refers to long-term alterations in Earth's temperature, weather patterns, and atmospheric conditions driven mostly by human activities such as fossil fuel combustion, deforestation, and industrial operations. These activities emit greenhouse gases, including carbon dioxide and methane, which trap heat in the atmosphere and contribute to global warming.



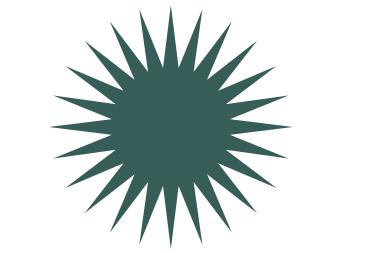
Effects on the Environment

Climate change has far-reaching environmental impacts, particularly for ecosystems and biodiversity. Rising global temperatures cause glaciers and polar ice caps to melt, raising sea levels and endangering coastal communities with inundation. Extreme weather events such as hurricanes, droughts, and wildfires have also increased in frequency and severity, causing damage to forests, farmlands, and wildlife habitats.

- 
01. **RISING TEMPERATURES**
 02. **MELTING ICE CAPS**
 03. **EXTREME WEATHER EVENTS**
 04. **DISRUPTIONS TO ECOSYSTEMS**

Climate Change?

& HUMAN IMPACT



- Food & water scarcity
- Displacement due to rising sea levels
- Economic losses (agriculture, infrastructure damage)



Climate change has severe social and economic consequences, affecting millions of people worldwide. Rising global temperatures and unpredictable weather patterns contribute to food and water scarcity, as droughts, floods, and extreme heat reduce crop yields and disrupt food production. Many communities, especially in developing countries, struggle with limited access to clean water, leading to health crises and conflicts over resources.

1 in 5 Australian properties now face environmental risks

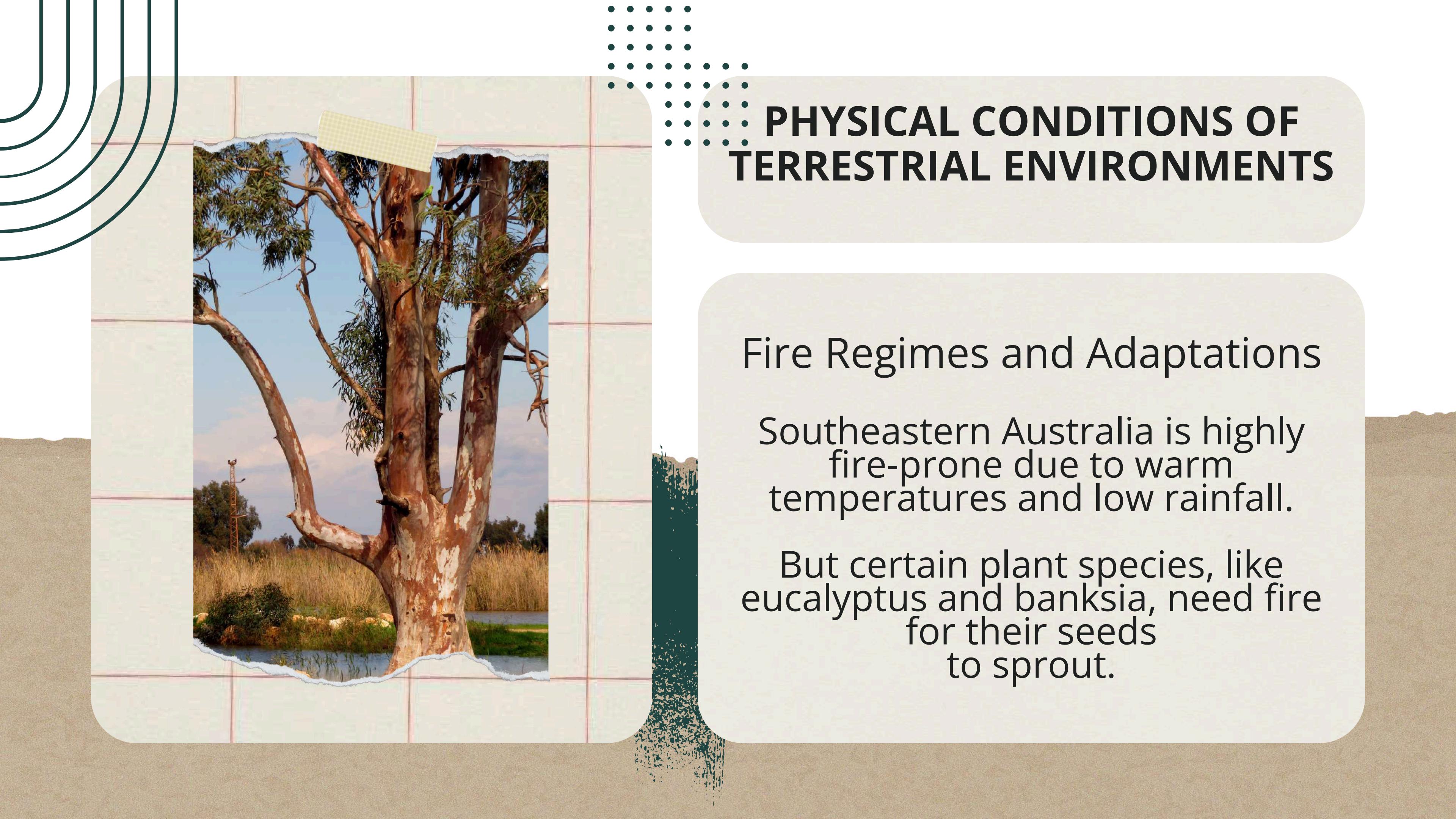
Identifying the physical conditions in aquatic or terrestrial environments and how they change over time. 150+ ADIs & 16k mortgage brokers require CPS 230 compliance.

Climate risk driving 20% annual increase in insurance premiums.

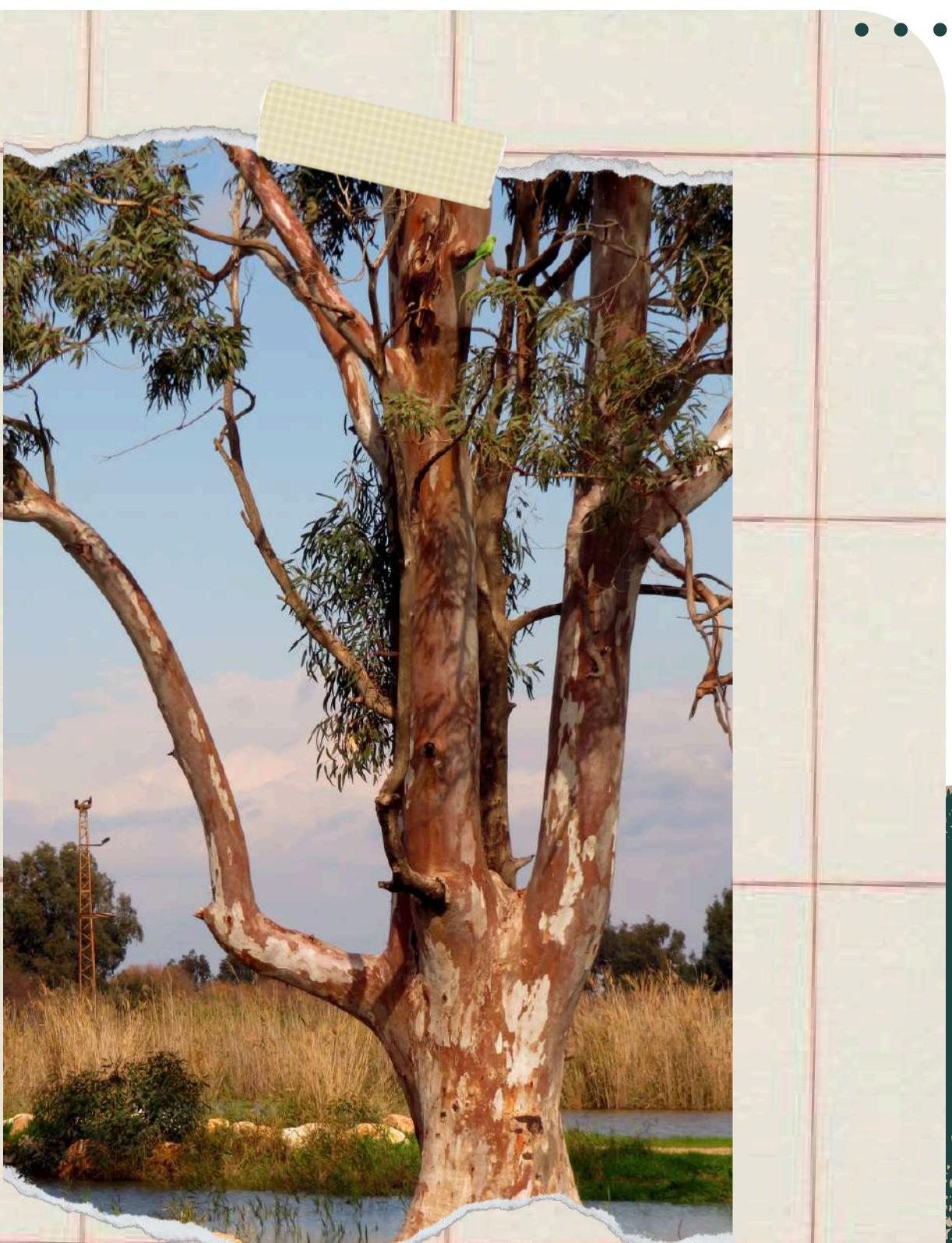


UNDERSTANDING CHANGES OVER TIME





PHYSICAL CONDITIONS OF TERRESTRIAL ENVIRONMENTS



Fire Regimes and Adaptations

Southeastern Australia is highly fire-prone due to warm temperatures and low rainfall.

But certain plant species, like eucalyptus and banksia, need fire for their seeds to sprout.

PHYSICAL CONDITIONS OF AQUATIC ENVIRONMENTS

Salinity and Tidal Patterns

Salinity and tidal patterns in Australia's coastal areas, estuaries and inland water bodies can vary substantially.

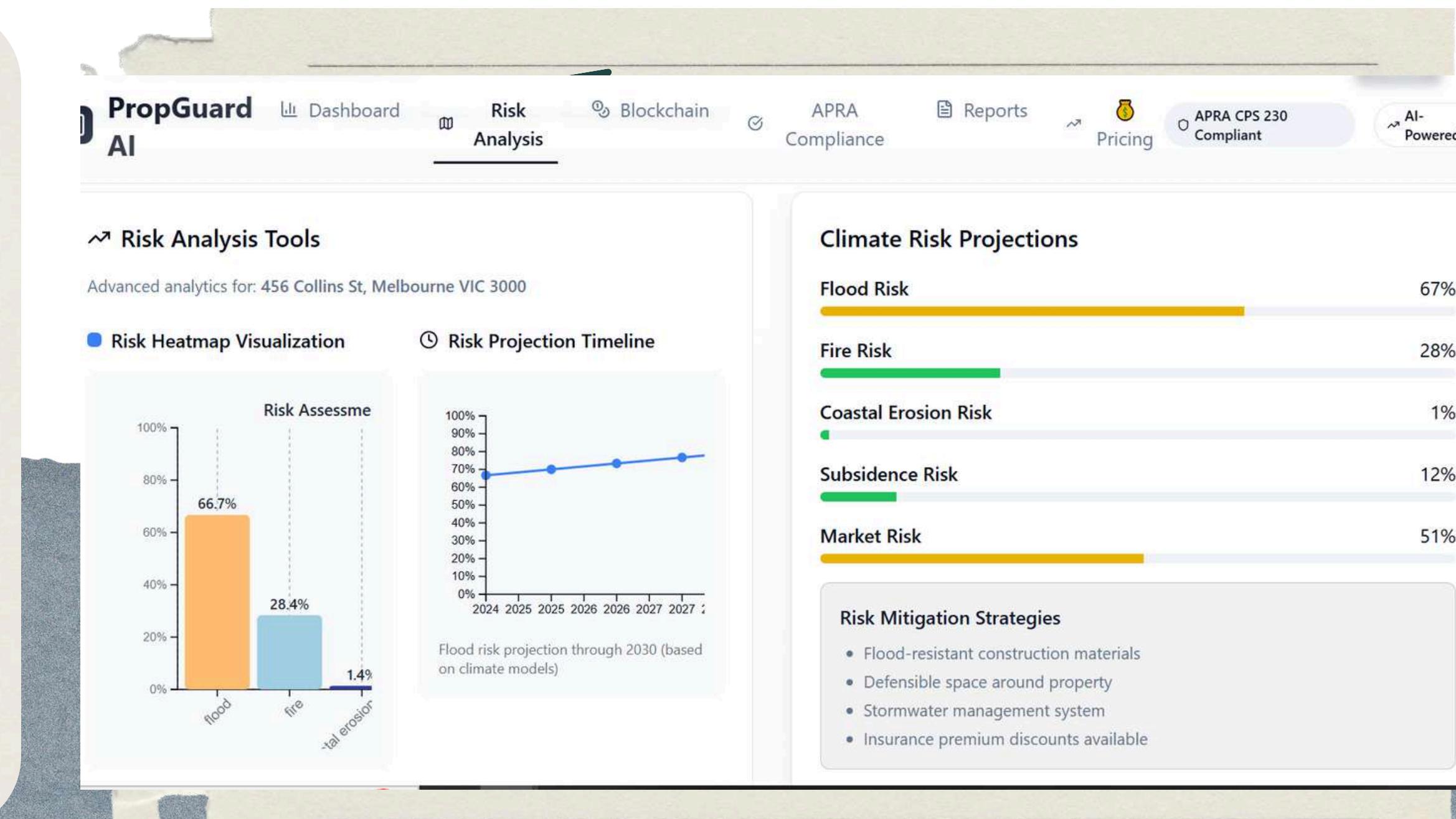
For example, North West Australia's large continental shelf causes massive tides in Kimberley.



PROPERTY RISK ASSESSMENT IS BROKEN (\$2.3T AUSTRALIAN MORTGAGE MARKET.)

Outdated mortgage collateral valuations are exposing banks to unprecedented financial and environmental risks.

- **✗ Outdated flood maps (10+ years old)**
- **🌡️ Zero climate projections in valuations**
- **🔥 Bushfire risks ignored in 78% of loans**
- **💧 Water scarcity never factored**





\$17B Lost to Climate-Blind Lending

Climate Risk Crisis

\$1.3 billion

annual losses from
stale collateral valuations

45 days

average appraisal
turnaround lag

40% default increase

in high-risk loans
over last 2 years

Manual appraisal
processes cost \$500



vbefiaccfitdia
cause maccunte-
loan risk assass.



Incomplete
CPS 250 compliance



Manual processes
prone to errors

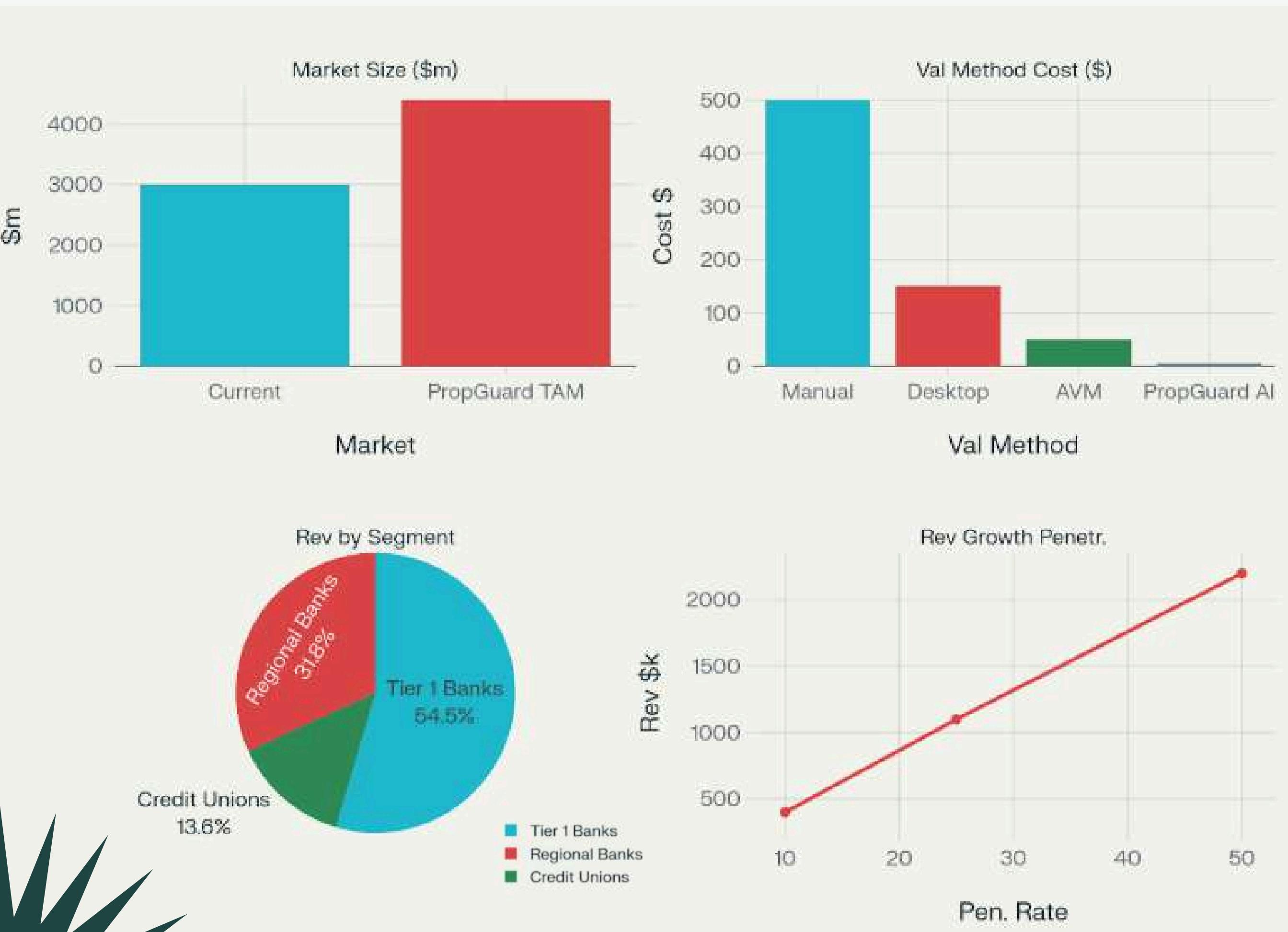
Regulatory and Compliance Challenges

- Incomplete CPS 230 compliance
- Manual processes prone to errors

ENVIRONMENT

Mortgage defaults up 40% in climate vulnerable zones.

Climate change is an urgent global crisis, evidenced by rising temperatures, melting glaciers, and increasing sea levels. Since 1880, Earth's average temperature has risen by approximately 1.1°C , leading to the rapid loss of Arctic ice and the shrinking of glaciers in Greenland and Antarctica.





The Problem

Average Appraisal Turnaround Time

Environmental hazard spikes

Environmental hazard spikes



Bushfire Risk

50

10

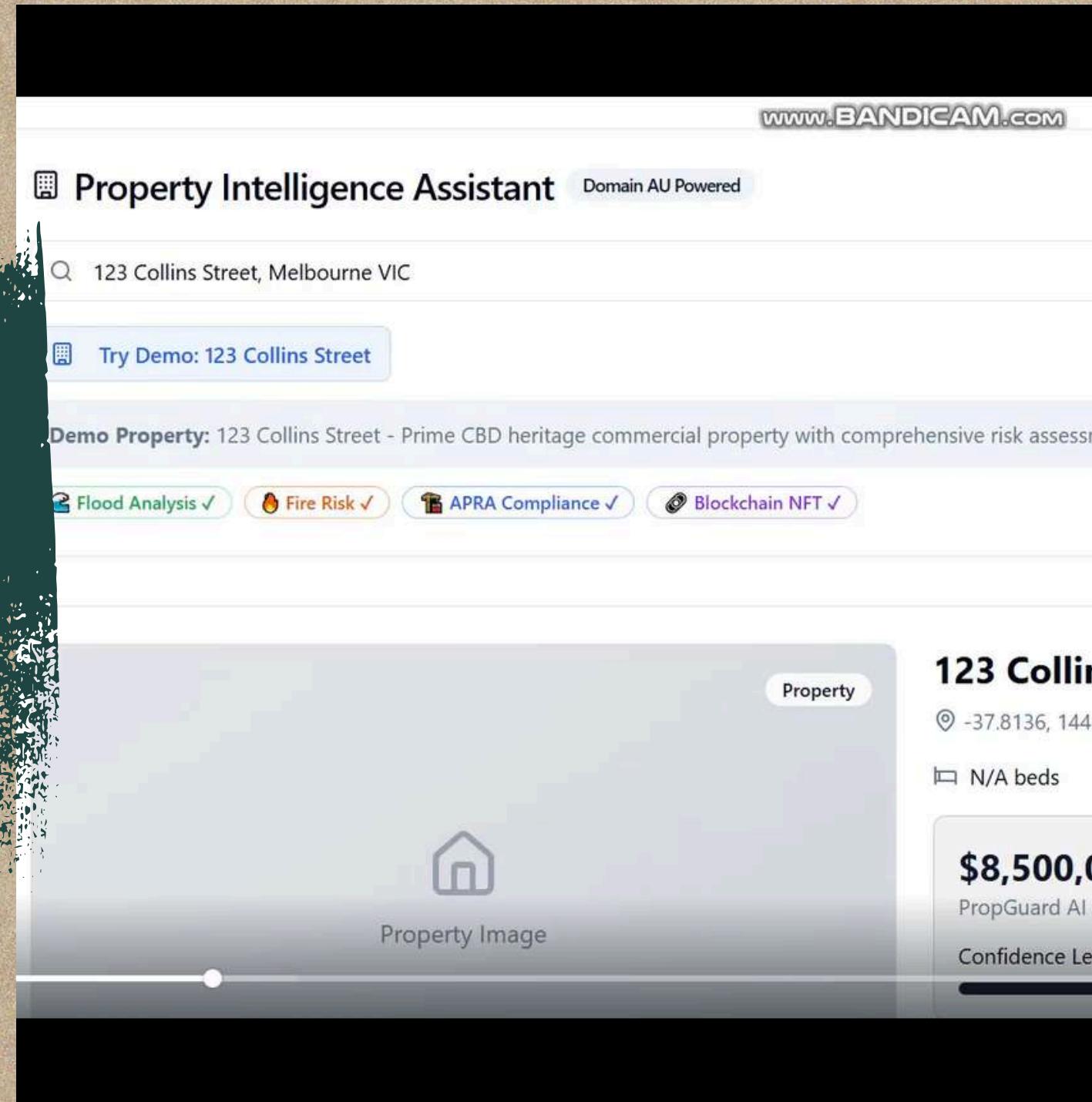
1AN

Delayed valuations
cause inaccurate
loan risk assessment

80%
LVR

30%
Ar Bick
Loorls

Delayed valuations cause
inaccurate loan risk assessment



Property Intelligence Assistant

Your AI Co-Pilot for Smarter Property Decisions

- **Ask Anything, Get Instant Insights**
 - "What's the 10-year flood risk for 123 Collins Street?"
 - "Show me comparable sales within 1km in the last 90 days."
 - "Summarize this property's APRA compliance report."
- **Natural Language Interface**
 - No need for spreadsheets or manual searches — just chat.
 - Handles complex queries across property, climate, and compliance data.
- **Always Up-to-Date**
 - Live feeds from property APIs, market data, and climate databases.
- **From Insight to Action**
 - Generates blockchain-verified reports ready for banks, insurers, or regulators.

Like having a property analyst, compliance officer, and climate scientist in your pocket.

[Dashboard](#)[Risk Analysis](#)[Blockchain](#)[APRA Compliance](#)[Reports](#)[Pricing](#)

Property Intelligence Assistant

Domain AU Powered

 123 Collins Street, Melbourne VIC 3000[Analyze](#)[Try Demo: 123 Collins Street](#)**Demo Property:** 123 Collins Street - Prime CBD heritage commercial property with comprehensive risk assessment and \$8.5M valuation[Flood Analysis ✓](#)[Fire Risk ✓](#)[APRA Compliance ✓](#)[Blockchain NFT ✓](#)

Data Source

healthy

[Demo Mode](#)[Live APIs](#)[Auto](#)

API Status:

Supabase

PropGuard

NASA FIRMS

RealtyBase

Generate Report

Export Data

View Comparable

Property Location & Risk Analysis

Climate Metrics

24.5°C
Temperature 68%
Humidity

12 km/h
Wind Speed 85/100
Air Quality

CO₂ Level:
415 ppm
UV Index:
6/10



Map

123 Collins Street, Melbourne VIC
3000

Melbourne VIC 3000

4.5★ Property rating

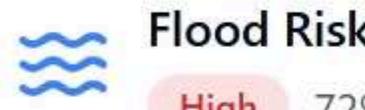
+

-

SAT

Cloud icon

Climate Risk Assessment



Risk Mitigation Recommendations

- Consider flood insurance and drainage improvements
- Regular property risk assessments recommended



72

High

800m to Yarra River



45

Medium

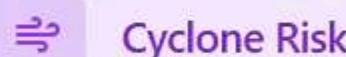
4.2km to bushland



38

Low

No direct exposure



10

Very Low

Southern latitude

Real world impact and scalability potential

LOCAL IMPACT (AUSTRALIA)



Automated 100K+
property risk reports
for top AU lenders

REGIONAL SCALE-UP (UK & EUROPE)



EU-compliant ESG +
climate hazard scoring engine

GLOBAL SCALE (USA & ASIA)



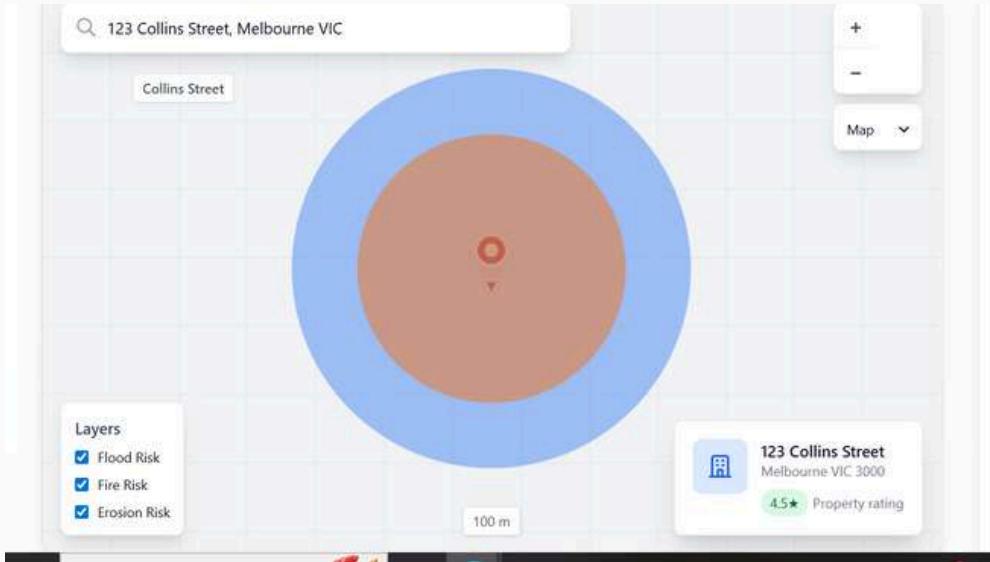
Scalable to 50M+ proper
ties / month across 4 contin

Physical Conditions of Terrestrial Environments

TEMPERATURE AND RAINFALL

Australia's terrestrial habitats vary from arid deserts to temperate forests, with diverse temperature and rainfall conditions.

In high-temperature and high-rainfall areas, plant life thrives and living organisms adapt. For example, some animals become nocturnal to avoid daytime heat.



Climate Risk Exposure Calculator

Enter Postcode

e.g. 3000

Calculate Risk Exposure

Homeowner Risk Check

Property Address

Start typing address...



Mortgage Broker Dashboard

Compare property valuations, assess client risk profiles, and share comprehensive reports with clients instantly. Streamline your mortgage advisory process with APRA-compliant data.



Property Valuation Comparison

Property 1 Address

Search for first property address

Property 2 Address

Search for second property address



Client Risk Profiles

Select Client

Choose a client

Property Analytics

AI Valuation

\$927,680



Current market value estimate

● AI Confidence: 92%

Climate Risk Assessment

Flood Risk

67%

Bushfire Risk

28%

Market Volatility

51%

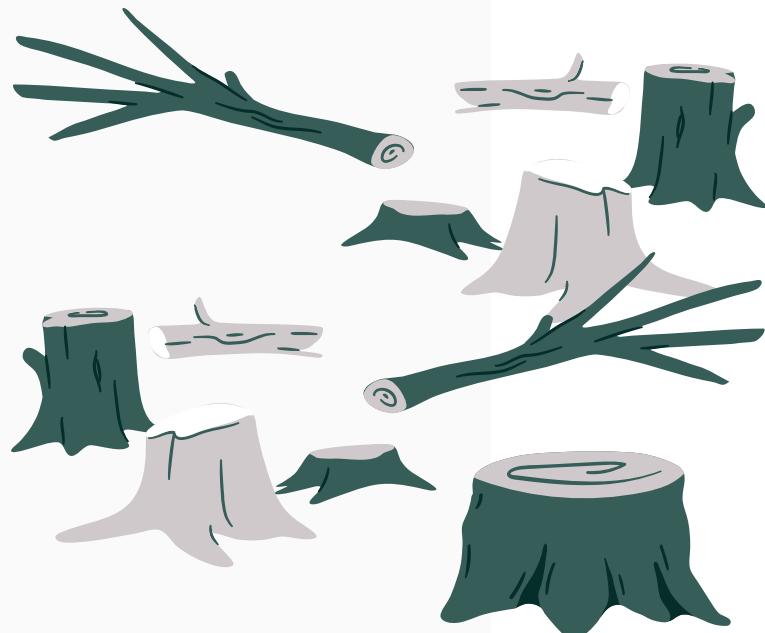
Subsidence Risk

12%

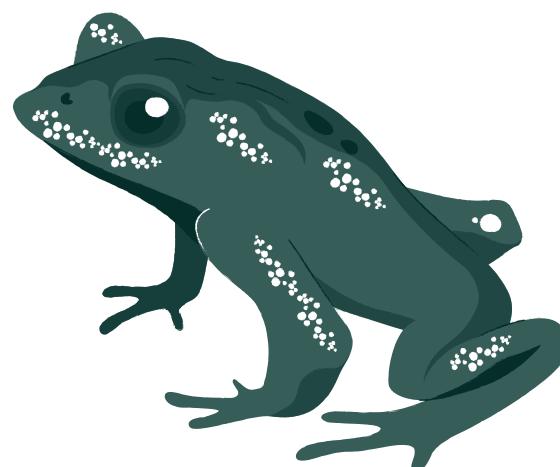
Changes in Terrestrial Environments

Climate change is one of the most pressing challenges facing our planet today, affecting ecosystems, economies, and communities worldwide. Rising global temperatures, extreme weather events, and environmental degradation are clear signs of its impact, threatening food security, water availability, and human livelihoods.

LAND CLEARING



INTRODUCTION OF INVASIVE SPECIES



CLIMATE CHANGE



ALTERED FIRE REGIMES



Australian terrestrial environments are changing from both natural processes and human actions.

Real world impact and scalability potential

CONSIDER AN ENVIRONMENT NEAR WHERE YOU LIVE.

- WHAT ORGANISMS LIVE THERE?
- HOW DID IT CHANGE OVER THE YEARS?
- WHAT WOULD HAPPEN IF IT WERE TO COMPLETELY DISAPPEAR?

\$1.3B+
Risk-adjusted loan
savings for Tier 1 banks

90%+
address-level coverage
across English-speaking

98% faster
AI-led valuation
vs traditional methods

10X lower
underwriting time
in catastrophe zones

5.2%

Expected Yield

7.4%

Capital Growth

8.8

Investment Score

Market Insights

Positive Indicators

- Strong rental demand in area
- Infrastructure development nearby
- Below market average days on market

Risk Factors

- Climate risk exposure
- Market volatility in segment
- Interest rate sensitivity

Generate Report

Export Data

View Comparable

Property Location & Risk Analysis

Property Valuation Calculator

Get instant APRA-compliant property valuations with integrated climate risk assessment and market sentiment analysis.

Property Address

Enter property address...

Get Valuation

Valuation Results

Base Value:

Climate Adjustment: %

Final Valuation:

APRA Compliance Status

Climate Risk Disclosure 

Valuation Methodology

Monitoring Systems 

Last Audit:

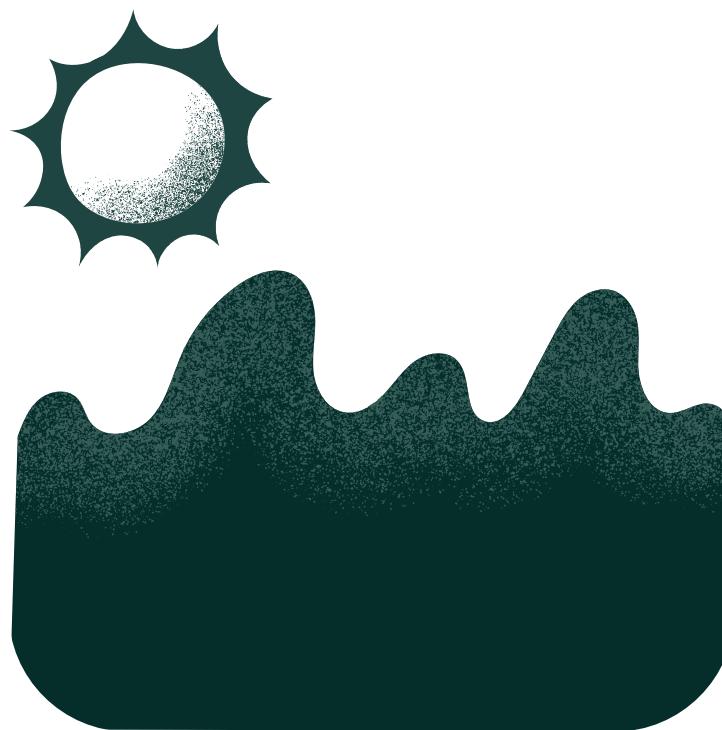
Changes in Aquatic Environments

Unfortunately, natural processes and human activities are causing changes in aquatic environments at an unprecedented and accelerated rate.

WATER POLLUTION



RISING SEA TEMPERATURES



CHANGES IN RAINFALL AND RUNOFF

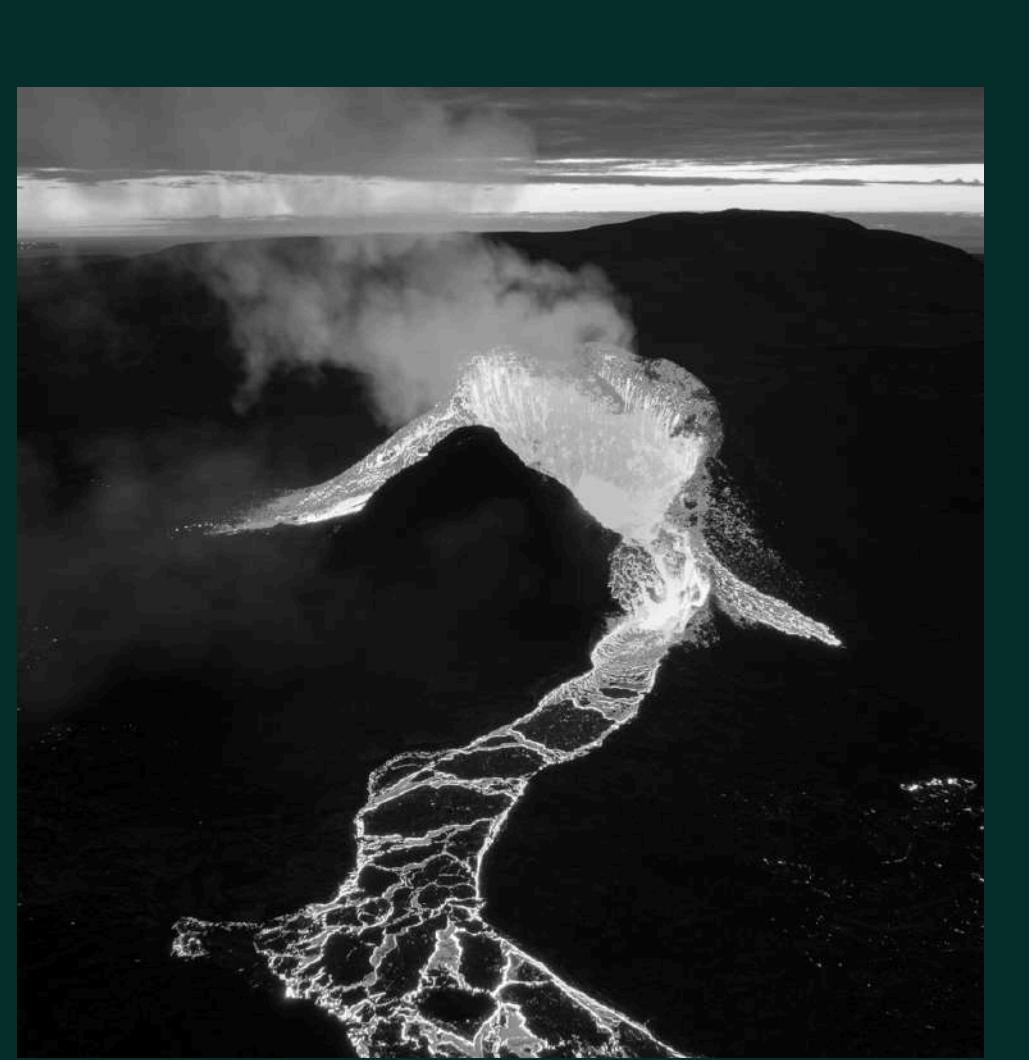
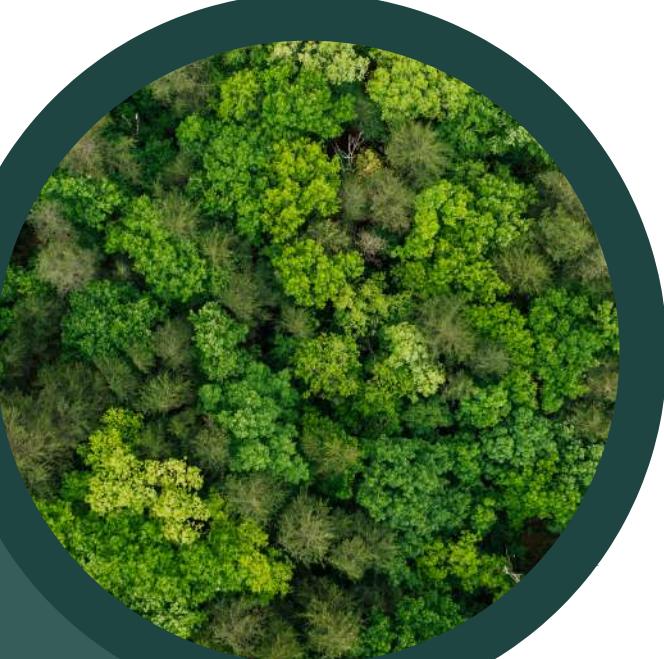


URBANISATION



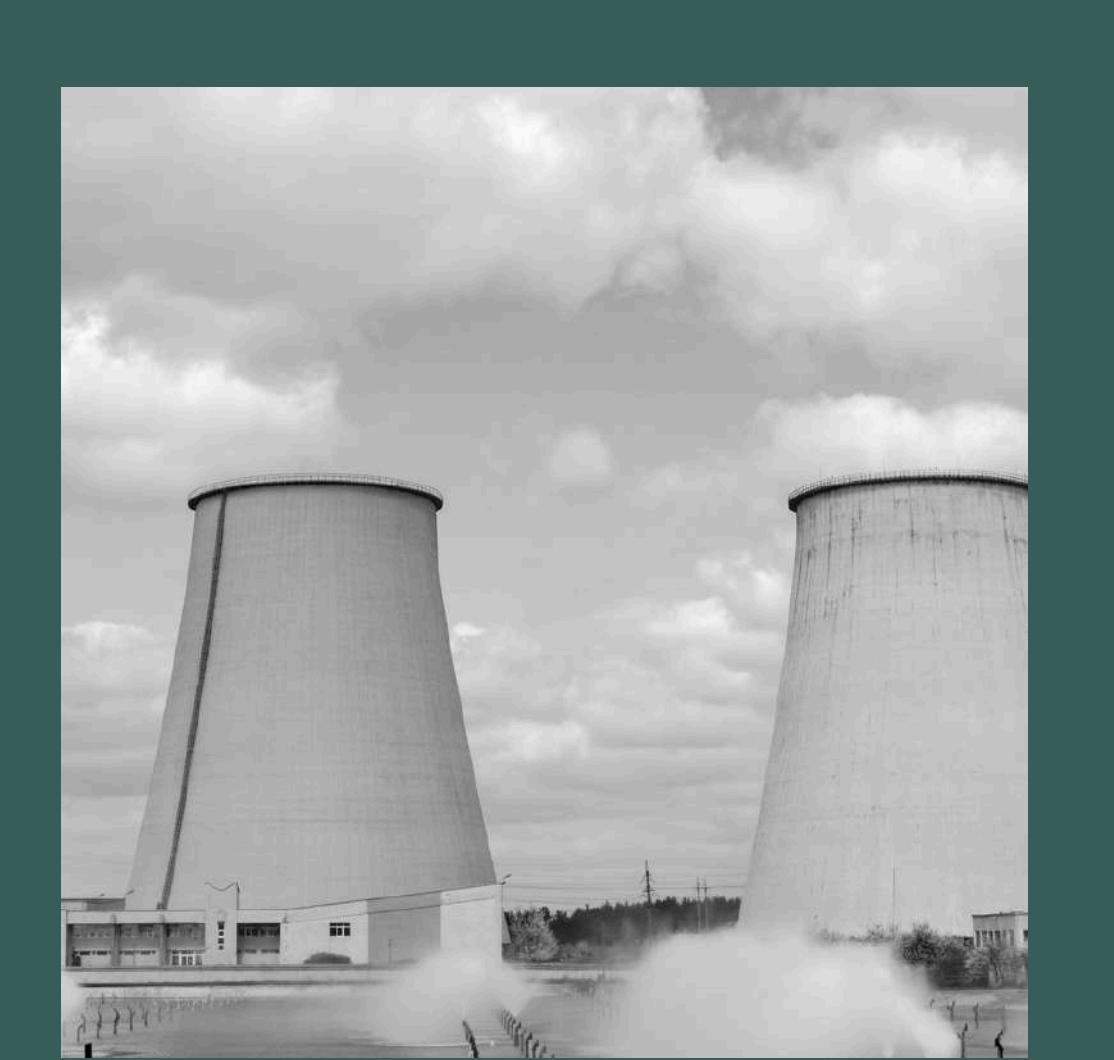
CLIMATE

AI-Driven Environmental Risk Mitigation



Community Action

Highlight community evacuation planning integration



Risk Assessment

Drought risk scoring for high risk regions like Show live coastline change detection (satellite timelapse)

Vulnerable Koalas

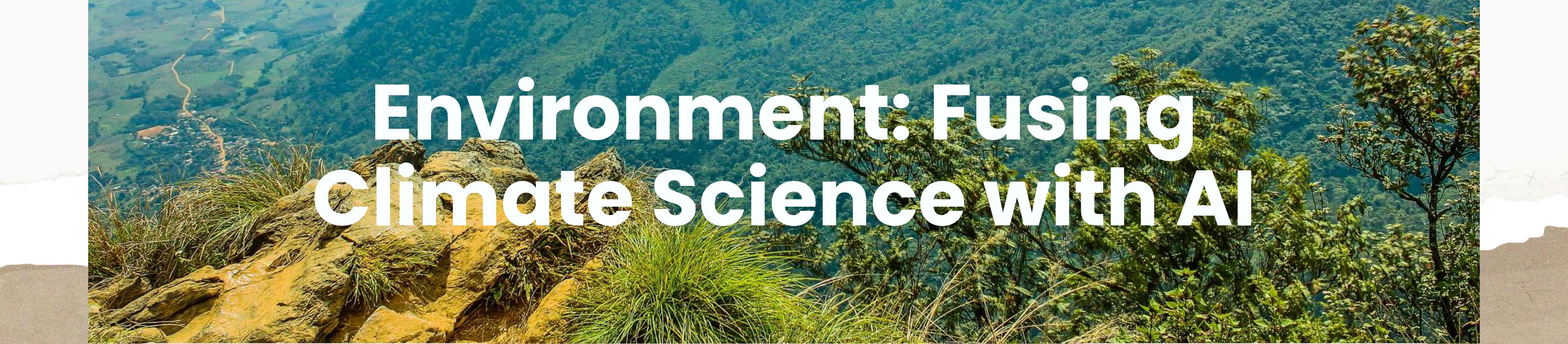
THE IUCN (INTERNATIONAL UNION FOR CONSERVATION OF NATURE) LISTS KOALAS AS VULNERABLE.

WHILE IT IS NOT YET EXTINCT, THE CHANGES IN ITS HABITAT OVER THE YEARS HAVE LED TO A SIGNIFICANT DECLINE IN ITS POPULATION IN THE WILD.

IT FACES A HIGH RISK OF EXTINCTION UNLESS THREATS TO ITS SURVIVAL ARE ADDRESSED.



What would happen if koalas became extinct?



Environment: Fusing Climate Science with AI



Satellite Change Detection

TensorFlow CNN tracks coastline erosion/vegetation loss Protected Assets \$850M in high-risk zones

Climate Sentiment Engine

Ollama scores news/blog panic levels → risk multiplier TCFD climate risk reporting compliant



Carbon Impact Scoring



Embedded emissions tracking per property
Supports UN Sustainable Development Goal 11

Generate New Report

Property Address

123 Collins Street

Report Preview

Property: 123 Collins Street

Estimated Time: 2-3 minutes

Report Type

Full Valuation Report

Full Valuation Report

Risk Assessment Only

APRA Compliance Report

Market Analysis

Generate Report

Sample Report Preview

Sample valuation report would appear here with full property analysis, risk assessment, and compliance information.



Dashboard

Risk Analysis

Blockchain

APRA Compliance

Reports

Pricing

Report Library

Generate Report

Templates

Analytics

247Reports Generated
+12% this month**98.7%**Accuracy Rate
Above target**2.3s**Avg Generation Time
-15% faster

Report Usage Analytics

Full Valuation Reports

147

Risk Assessments

62

APRA Compliance

38

Regulatory Reporting Schedule

www.BANDICAM.com

Upcoming Reports

APRA Monthly

Jan 15

Prepared

Risk Exposure

Mar 31

Not Started

CPS 230 Cert

Jun 30

In Progress

[View Report](#)

[Start Report](#)

[Continue](#)

⚠ Active Compliance Items

❗ CPS 234: Encryption Standards Update

Encryption standards update required by 2024-03-31

High Priority

[View Details](#)

📅 NCCP Annual Assessment

Annual borrower assessment due 2024-02-15

Medium Priority

[Schedule](#)

✓ Audit Logs Extension

Data retention audit logs need 7-year extension

[Configure](#)

[Dashboard](#)[Risk Analysis](#)[Blockchain](#)[APRA Compliance](#)[Reports](#)[Pricing](#)

CPS230

98%

Compliant

Last audit: 2024-01-05

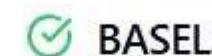


NCCP

95%

Compliant

Last audit: 2023-12-15



BASEL3

92%

Compliant

Last audit: 2023-12-10



CPS234

88%

Review Required

Last audit: 2023-11-20

🛡 APRA CPS 230 Operational Resilience

Business Continuity

RTO: 4 hours

RPO: 1 hour

Last test: 2023-11-15

Compliant

Data Security

Encryption: AES-256

Access controls: MFA

Audit trail: Complete

Compliant

Third-Party Management

Critical vendors: 12

Risk assessments: 100%

Contingency plans: Active

Compliant

Incident Management

2023 incidents: 3

Avg resolution: 6.2 hrs

Escalation protocol: Tested

Compliant

">\$ LVR Analysis

📊 Portfolio Risk Distribution

Mortgage Broker Dashboard

Compare property valuations, assess client risk profiles, and share comprehensive reports with clients instantly. Streamline your mortgage advisory process with APRA-compliant data.



Property Valuation Comparison

Property 1 Address

Search for first property address

Property 2 Address

Search for second property address



Client Risk Profiles

Select Client

Choose a client

Climate Risk Exposure Calculator

Enter Postcode

e.g. 3000

Calculate Risk Exposure

Homeowner Risk Check

Property Address

Start typing address...

Check Risk & Generate Report

Climate Disaster Response Module



Emergency Response Dashboard

Active Disaster Events

Generate APRA Disaster Report

SMS Template

Select SMS template

Risk Exposure Results

https://github.com/OpenxAI-Network/global-accelerator-2025/t...

Files

main

Go to file

00_HACKATHON-SUBMISSIONS

demo-app-ENVIRO-TRACK

nextjs-app

nix

.gitignore

README.md

flake.lock

flake.nix

ollama-model.txt

demo-app-GAMEJAM-TRACK

demo-app-LEARNAI-TRACK

demo-app-SOCIAL-NETWORK-T...

demo-app-SOUNDWAVE-TRACK

demo-app-TEXTSTREAM-TRACK

global-accelerator-2025 / demo-app-ENVIRO-TRACK /

Dead-Earth Project

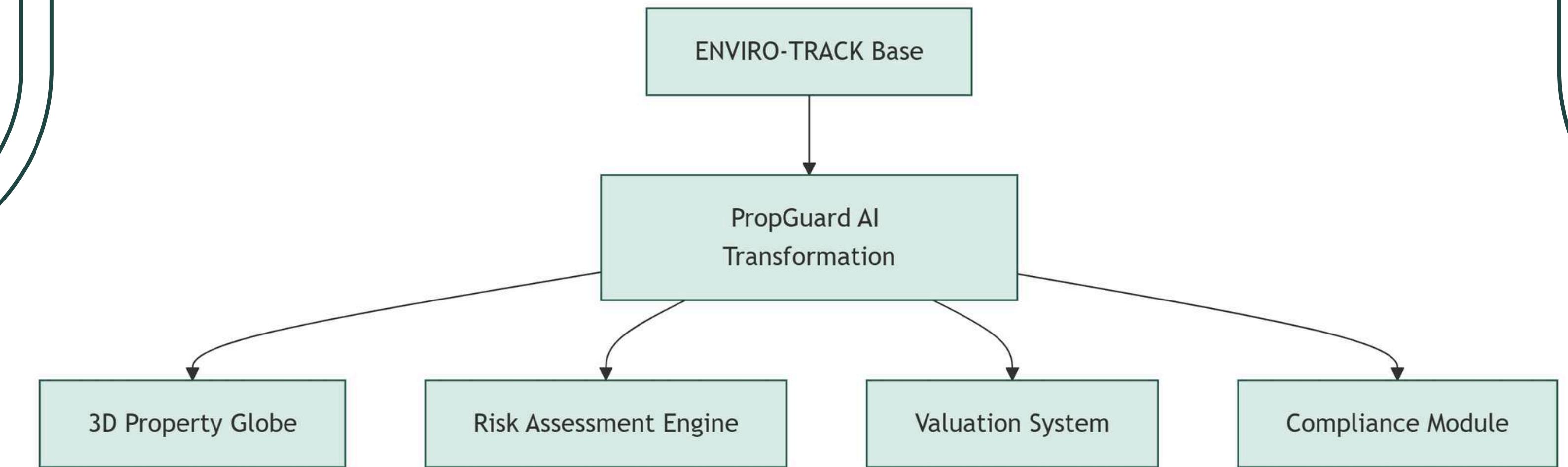
OpenxAI Global AI Accelerator - ENVIRO-TRACK Submission

Project Overview

Dead-Earth is an AI-controlled 3D globe simulation that demonstrates the devastating effects of pollution and climate change on our planet. Users give natural language commands to the AI, which calculates realistic environmental impacts and controls the Earth's health in real-time.

Features

- **3D Interactive Globe:** Built with Three.js for immersive visualization
- **AI-Controlled Simulation:** Natural language commands processed by deepseek-r1:8b
- **Realistic Environmental Calculations:** AI calculates CO₂, toxicity, temperature, and population impacts
- **Live Environmental Metrics:**
 - CO₂ levels (ppm)
 - Air toxicity levels
 - Global temperature changes
 - Population counters (humans, animals, plants)
 - Ocean acidification



- Interactive, rotating globe with real-time property mapping.
- Zoom from global view to individual parcels in seconds.
- Overlays for market data, climate risks, and infrastructure.
- Combines visual impact with actionable location insights.

- Integrates property, climate, market, and infrastructure data.
- Produces a single composite risk score for each property.
- Predicts risk trends over the next 10 years.
- Covers environmental, market, and socio-economic factors.

- AI-driven valuations in under one second.
- Uses sales history, economic indicators, and satellite imagery.
- Decentralized computation with XNode for consensus accuracy.
- Blockchain-backed audit trail for full transparency.

- Built to meet APRA CPS 230 and global standards.
- Auto-logs every valuation and risk score to blockchain.
- Embeds data source, methodology, and timestamp metadata.
- Always audit-ready, reducing cost and human error.

Enviro Track Demo App → PropGuard

Repurposed Simulation Engine



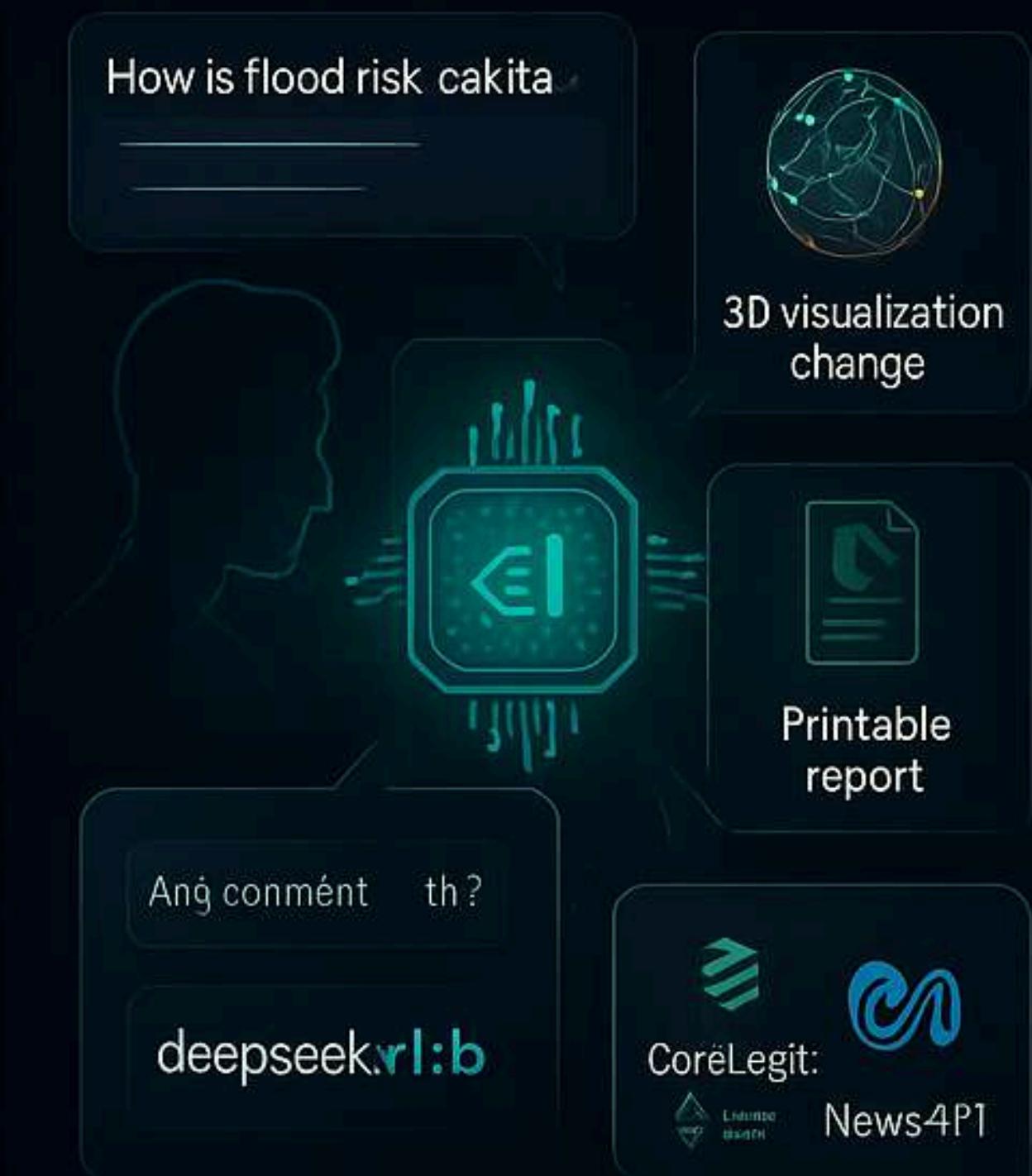
Programmed Command Processor



3D Interactive Globe Renovated



Real-Time NLP-Driven Interaction



AI Earth Controller

▷ Start Auto-Simulation

↻ Reset Earth

Cut down the Amazon rainforest

↗ Send

Example Commands:

Add 1 million V8 trucks to the world

Build 1000 coal power plants

Cut down the Amazon rainforest

Smash a meteor into Earth

Start a nuclear war

Impact Analysis:

Error: Failed to process command. Please try again.

⚠️ Earth Metrics

⚡ CO₂ Level: 415 ppm

⚠️ Air Toxicity: 5.0%

🌡️ Temperature: 30.0°C

👤 Humans: 9.0B

凡本网: 100.0B

凡本网: 1000.0B

💧 Ocean pH: 8.10

❄️ Ice Melting: 10.0%

⚠️ Pollution: 0.0%



AI Model:

Llama 3.2 (1B) - Fast, minimal reasoning (default)

Recent AI Requests:

No commands yet

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↻ Reset Earth

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Recent AI Requests:

No commands yet

AI Earth Controller

▷ Start Auto-Simulation

↻ Reset Earth

Type your environmental command

↗ Send

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凡本网: 1000.0B

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⚠️ Pollution: 0.0%

AI Model:

Llama 3.2 (1B) - Fast, minimal reasoning (default)

Recent AI Requests:

No commands yet

AI Earth Controller

Pause Auto-Simulation

Reset Earth

Type your environmental command

Send

Example Commands:

Add 1 million V8 trucks to the world

Build 1000 coal power plants

Cut down the Amazon rainforest

Smash a meteor into Earth

Start a nuclear war

Earth Metrics

CO₂ Level: 415 ppm

Air Toxicity: 5.0%

Temperature: 30.0°C

Humans: 9.0B

Animals: 100.0B

Plants: 1000.0B

Ocean pH: 8.10

Ice Melting: 10.0%

Pollution: 0.0%

AI Model:

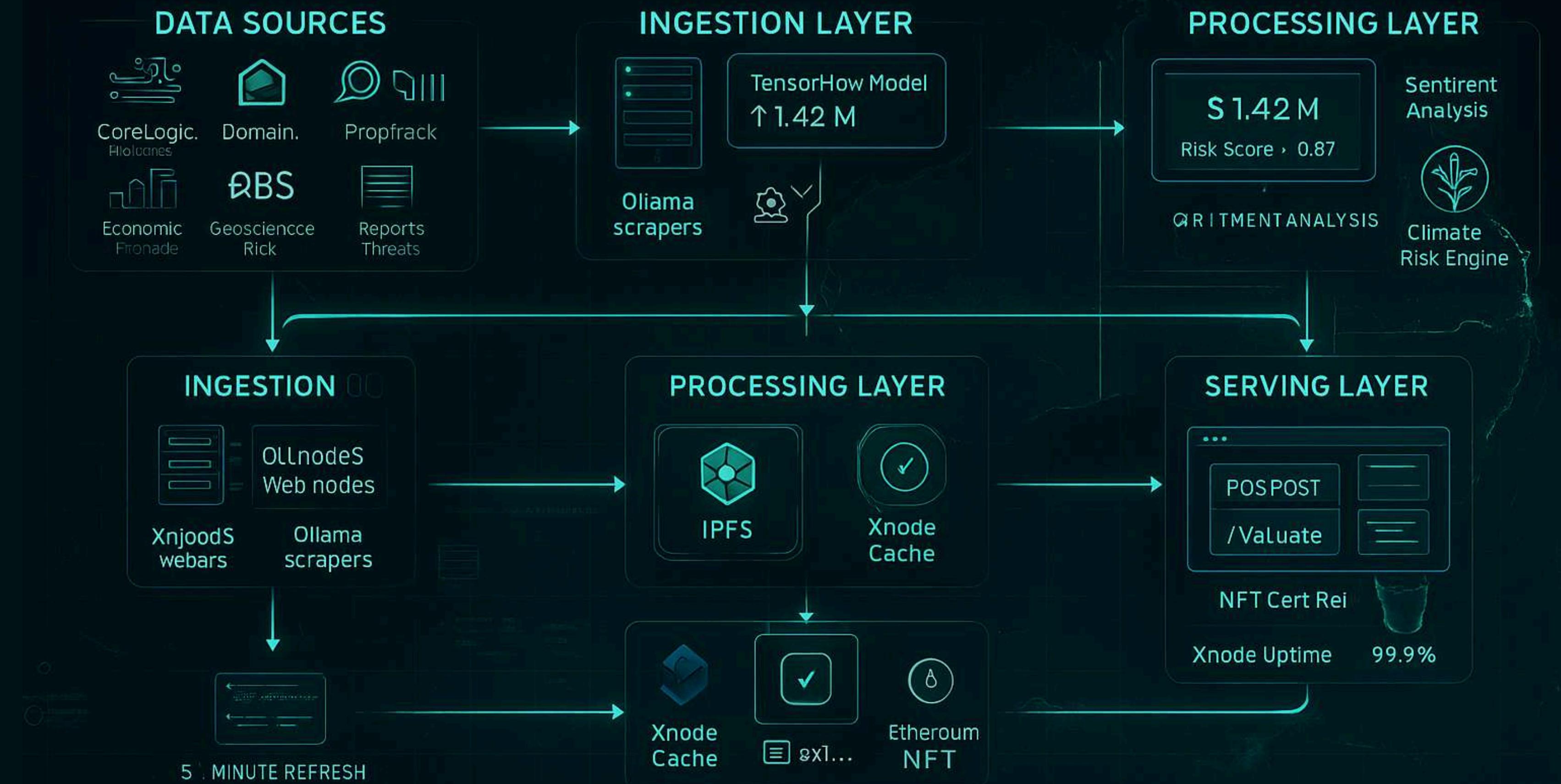
Llama 3.2 (1B) - Fast, minimal reasoning (default)

Recent AI Requests:

No commands yet

HOW IT WORKS: PROPGUARD AI DATA PIPELINE

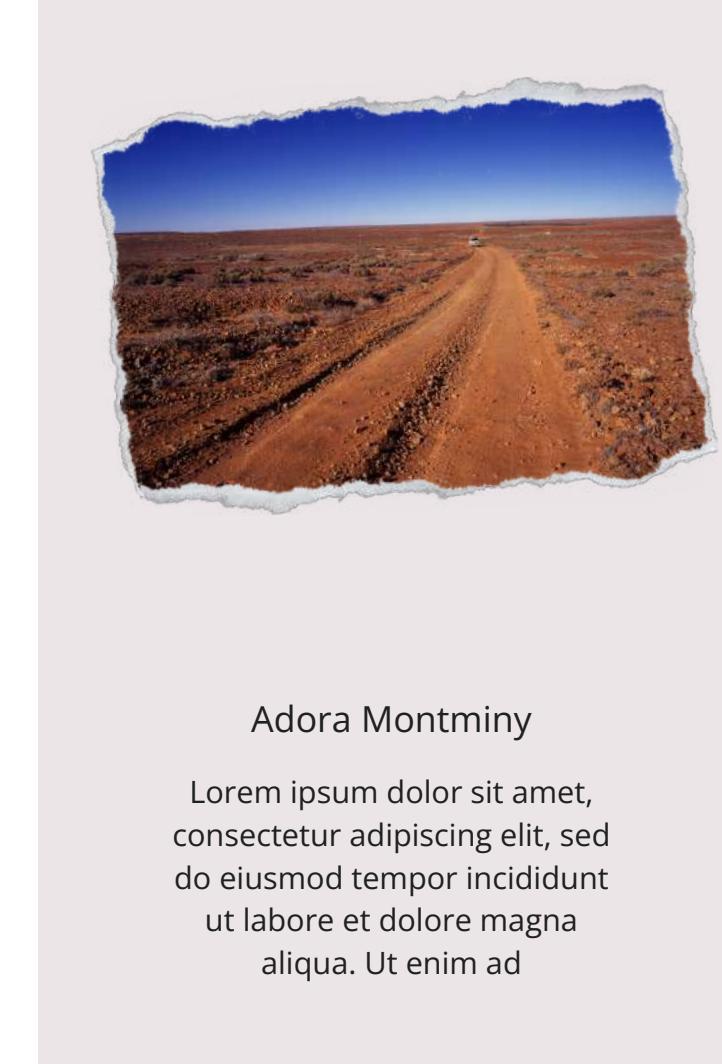
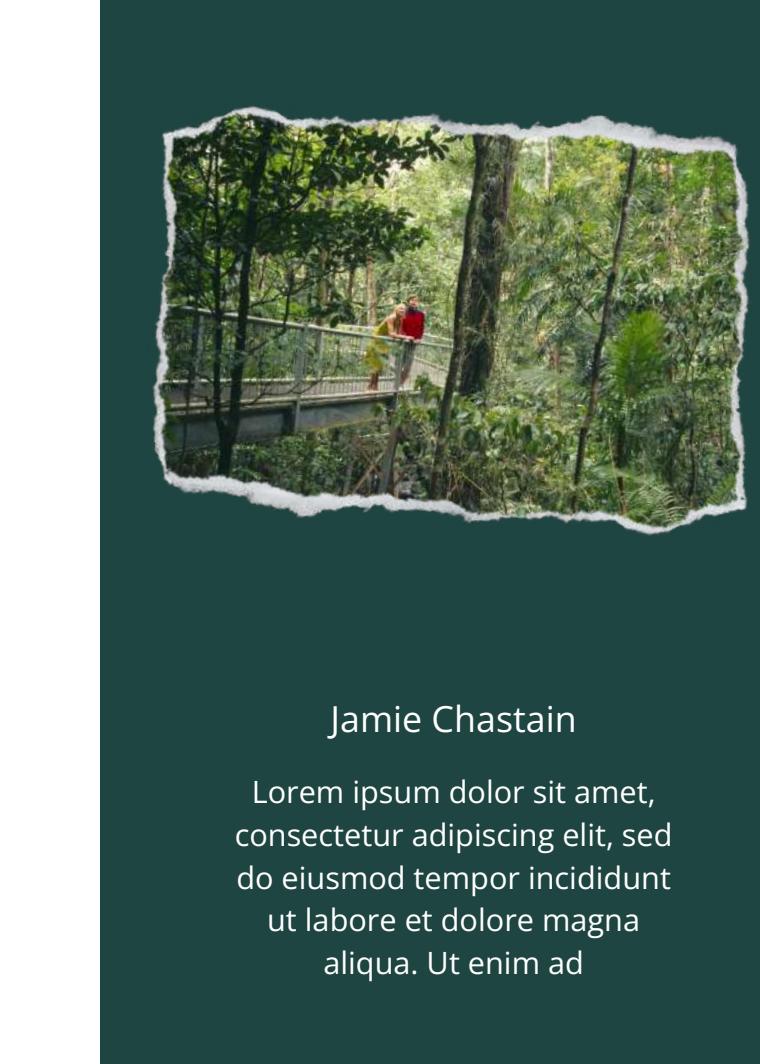
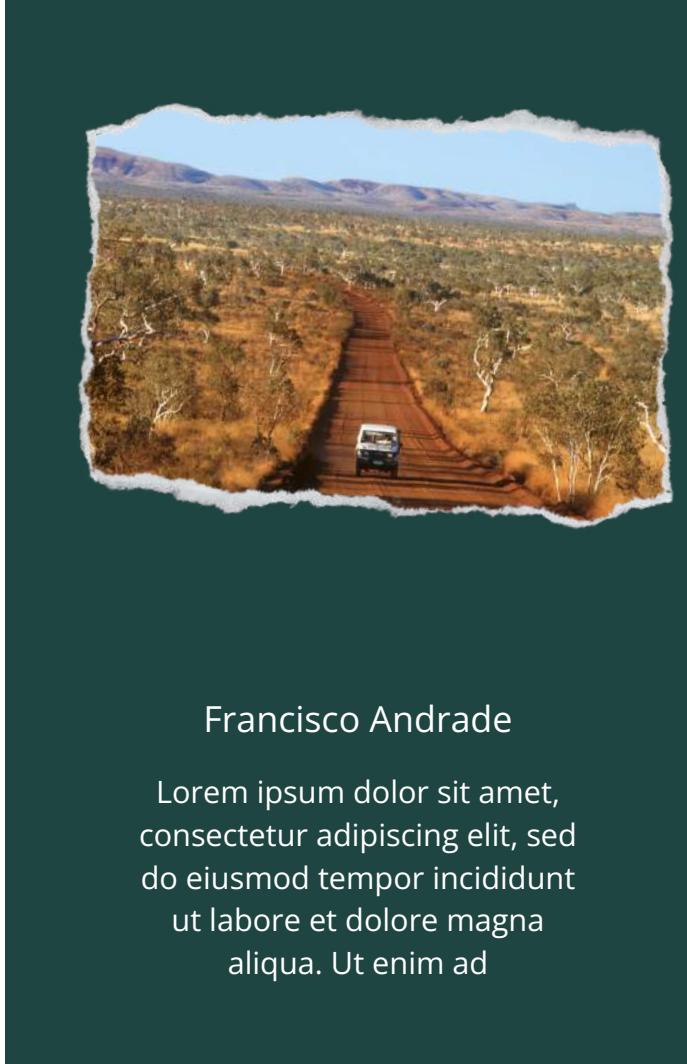
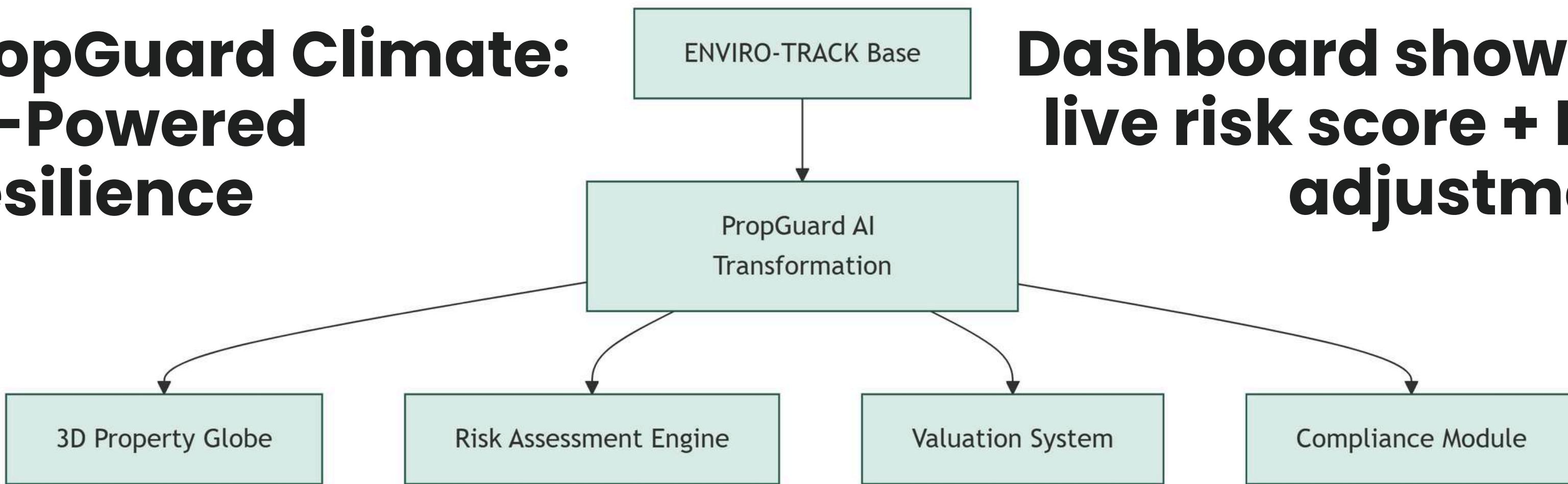
FROM RAW DATA TO REAL-TIME VALUATION – FULLY DECENTRALIZED



PropGuard Climate: AI-Powered Resilience

ENVIRO-TRACK Base

Dashboard showing live risk score + LVR adjustment



Phase 4: XnodeOS Integration – Deploying PropGuard AI

Deployment Configuration

- GET /api/v1/config
(password,)
"Mebeennmh." ("tcpdump",
'uonpge. t.advenminn, 'ecta'

F10) Leeandt", 0
degumat.fuLaoD semad .SLC

Heage, fit) saoggauadod. -
"DW, cia0, koddBait"

🕒 **Distributed TransbyInley**
eduroilby mattic tmorms masue

🕒 Converses based intepresation thiasebaid se)

🕒 DFR Chance dats iRFT nuning are Polygoal/Thersum

🕒 AFR 4 compliant audit rade and tneyption

Worker Services in Action

Microservices Library

+ Eireeme dealesmeni euchdays

RLerWvikes

+ Acycaklmng InvaiTnG Lest otoesras

LLM-M-P Servies

+ Rorankbrcipdeule uetomocas 5 (Desol

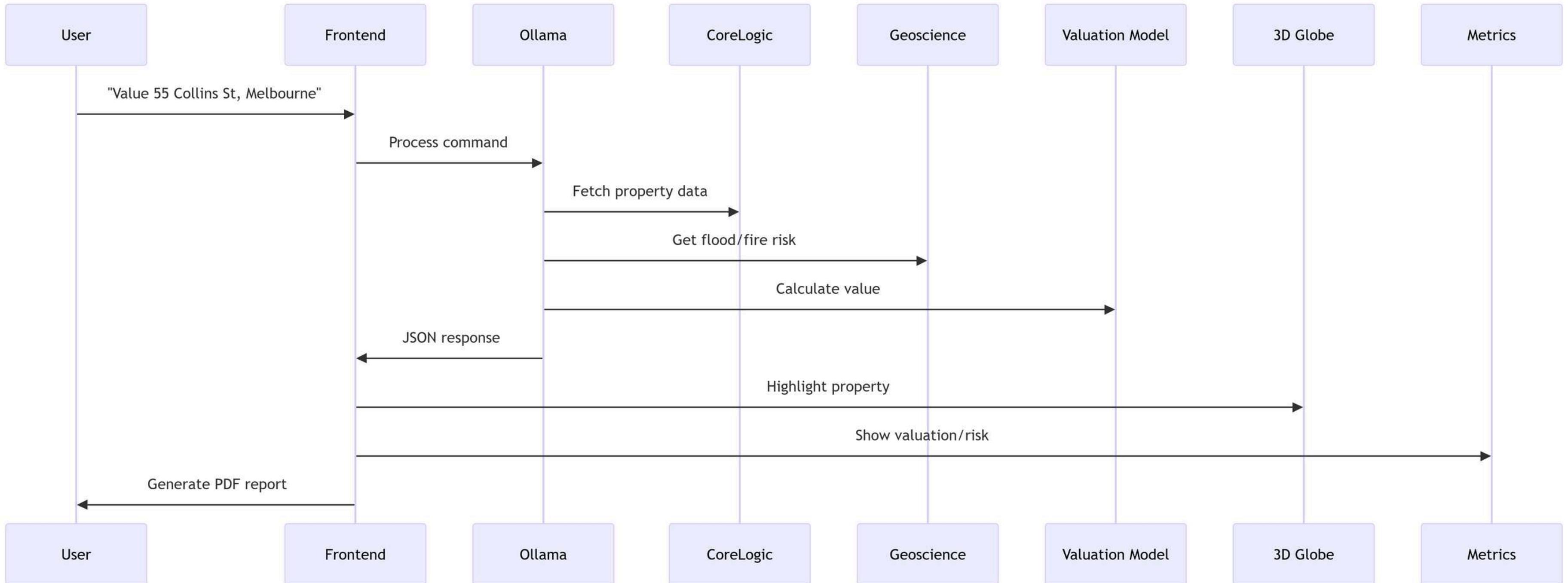
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User Experience Data Flow





APRA-Compliant Property Valuations

Real-time climate risk analysis and regulatory compliance for Australian financial institutions. Protect your loan portfolio with authoritative data-driven insights.

Get Property Valuation

View Compliance Status



Property Valuation Calculator



APRA Compliance Status

Property Valuation Calculator

Get instant APRA-compliant property valuations with integrated climate risk assessment and market sentiment analysis.

Property Address

Enter property address...

Get Valuation

Valuation Results

Base Value:

Climate Adjustment: %

Final Valuation:

APRA Compliance Status

Climate Risk Disclosure 

Valuation Methodology

Monitoring Systems 

Last Audit:

Decentralized AI Architecture



XNode-Powered Network

Why Our AI Can't Be Censored, Corrupted, or Taken Down? Valuations are processed across a distributed network, not a single server.

Global Resilience

99.9% uptime, immune to local outages or attacks. Censorship Resistance — No central authority can alter or suppress valuations.

Consensus-Driven Accuracy

Multiple nodes compute and cross-verify results, eliminating single-point bias. Sensitive property data processed securely across encrypted nodes. Trust isn't just in our algorithms — it's in the network itself.

PROPGUARD AI - SYSTEM ARCHITECTURE

REAL ESTATE INTELLIGENCE & RISK VALUATION

DATA INGESTION

RealtyBase AU

- /properties/search
- /Vb/details
- /details-lookup

Government Risk Data APIs

- NSW RFS; fire
- BOM flood zones
- Geoscience Australia subsidence risk

CoreLogic API

- Minimize redundant fetches

• Minimize redundant fetches

GET

flax API

- apl/realty/search
- market-analysis
- valuation-report

GET

AI Valuation Engine (Python)

- Location Risk Model
- Market Trend Fetcher
- Risk Factor Builder

GET

Redis Cache

- TTL: 3600 seconds
- Minimize redundant fetches



python



react

AI Valuation Engine (Python)

- Location Risk Model
- Market Trend Fetcher
- Risk Factor Builder

- lookup coords
- fetch scores

Verified NFT

APRA Compliance Logic

- LVR Guardrails
- Proof of APRA Compliance



Verified NFT



BLOCKCHAIN & ASSET VERIFICATION

Web3 Verification Module

Web3.js • Hardhat + Polygon

• Formatting Valuation Certs ex FRC22!

• Tokenized Valuation History

• Audit Trail IPFs Hashes

Next.js Frontend (TypeScript)

- Uses react-quenty (API; mapbox gl)
- mapbox gl (geos, [I]
- recharts (Dataviz)
- PropertyCard tzx
- RiskMetertsx

NFT-Backed Property Certificates

From a single valuation to a lifetime of verifiable property history.

01

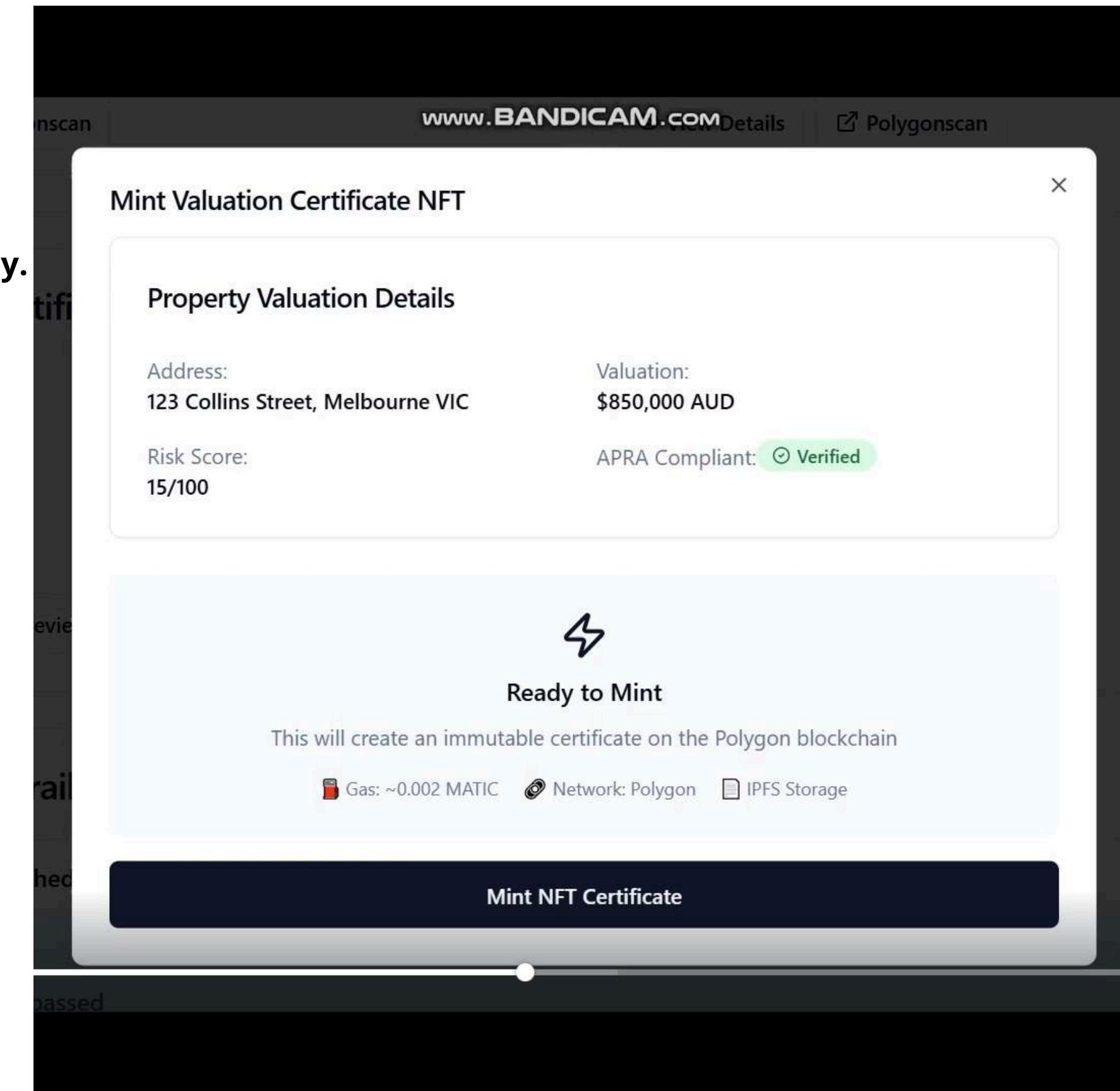
- Each Valuation = a Unique NFT — Minted instantly on our blockchain network.
- Immutable Record — Stores the property address, timestamp, AI valuation, and climate risk score.

02

- Regulatory Data Embedded — Includes APRA CPS 230 compliance metadata.
- Tamper-Proof & Transferable — Can be shared with banks, insurers, or auditors without risk of alteration.

03

- Instant Verification — Any stakeholder can scan or query the NFT to confirm authenticity.
- Lifelong History — All re-valuations are linked, creating a permanent chain of property value changes.





Dashboard

Risk Analysis

Blockchain

APRA Compliance

Reports

Pricing

Property NFT Collection

123 Collins Street, Melbourne VIC

Token ID: PG-V-123COLLINS-20240108

Minted

8 Jan 2024, 09:22 am

 Verified APRA

Block #

42,817,291

Transaction Hash

0x4a7c2f8b9e...6c8a



Owner

0x3F5CE5A7D9...B0D2

 [View Details](#) [Polygonscan](#)**456 Bourke Street, Melbourne VIC**

Token ID: PG-V-456BOURKE-20240105

Minted

5 Jan 2024, 04:15 am

 Verified APRA

Block #

42,815,847

Transaction Hash

0x7b9c1a4f6e...3e1d



Owner

0x8B0D2C5A7F...8B0D

 [View Details](#) [Polygonscan](#) [Mint Valuation Certificate](#)

 NFT minted on Polygon

8 Jan 2024, 09:20 am

success

www.BANDICAM.com

 Certificate added to bank ledger

8 Jan 2024, 09:25 am

success

NFT Verification

Enter Token ID or Transaction Hash

PG-V-123COLLINS-20240108

Verify

Verification Results

- Valuation Hash: Verified
- APRA Compliance: Verified
- Data Provenance: 98% match
- Fraud Detection: No anomalies

Certificate Export

Export blockchain certificates for compliance and reporting

 Download PDF Certificate

 Export JSON Metadata

 View on OpenSea

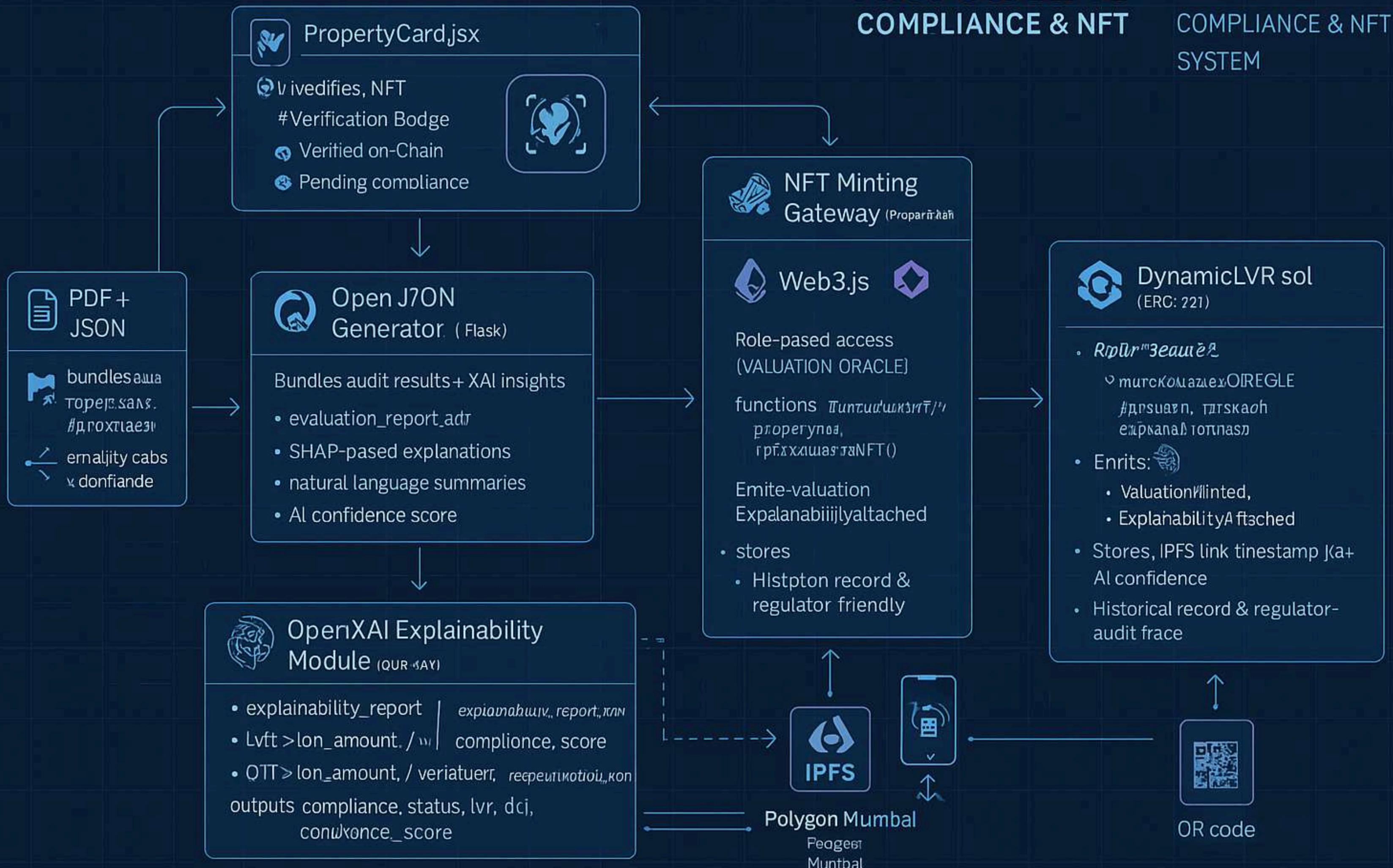
Smart Contract Details

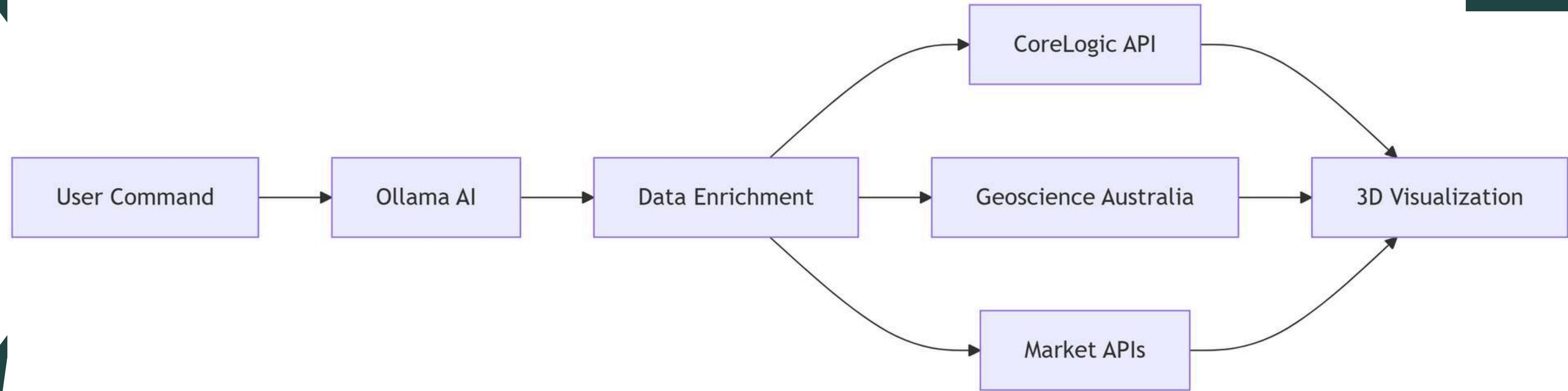
Contract: 0x7b2F...4a8C

Standard: ERC-721

Network: Polygon Mainnet

PROPGUARD AI - BLOCKCHAIN-COMPLIANCE & NFT SYSTEM

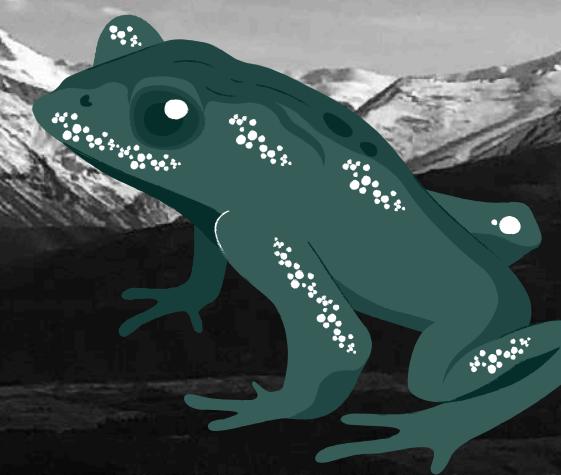




LAND CLEARING



INTRODUCTION OF INVASIVE SPECIES



CLIMATE CHANGE



ALTERED FIRE REGIMES





Hybrid Revenue Engine: Web3 + Traditional Payments

1. DYNAMIC LVR NFTs

- On-chain valuation certificates (Polygon)
- 5% royalty on secondary sales
- \$50 minting fee (paid in ETH/AUD)



3. TRANSACTION FEES

- 0.5% on bank valuation transfers
- \$0.10 per climate data API call



2. SUBSCRIPTION SaaS

- Pro tier: \$49/month (Stripe)
- Enterprise API: \$2k/month



[PROPGUARD CORE]

Valuation
Engine

Recurring
Billing

TECH INTEGRATION



Polycon



stripe

Professional Plan

Monthly subscription

\$299

/month

Included Features:

- ✓ 100 valuations per month
- ✓ Advanced risk analysis
- ✓ Priority support
- ✓ Custom reporting

+2 more features

 14-day free trial

Cancel anytime during trial period. No charges until trial ends.



Payment Method



Stripe Secure Checkout

Secure payment processing with 256-bit SSL encryption

Recommended

 SSL Secured • PCI Compliant • 30-day refund policy



REVENUE SPLIT

WHY INVESTORS CARE

- ✓ Triple revenue streams
- ✓ \$29.50 CAC → \$810 LTV
- ✓ 73% profit margin
- ✓ First-mover in APRA-compliant Web3

[Dashboard](#)[Risk Analysis](#)[Blockchain](#)[APRA Compliance](#)[Reports](#)[Pricing](#)

Choose Your Plan

Start free, upgrade when you need more power

Starter **Free**

Perfect for small teams getting started

- 5 valuations per month
- Basic risk assessment
- Email support
- Standard reporting

[Get Started Free](#)**Most Popular**

Professional

\$299

/month

Ideal for growing real estate businesses

- 100 valuations per month
- Advanced risk analysis
- Priority support
- Custom reporting
- API access
- APRA compliance reporting

[Start Free Trial](#)

Enterprise **Custom**

For large organizations with custom needs

- Unlimited valuations
- AI-powered analytics
- Dedicated support
- White-label solution
- Advanced API access
- Custom integrations
- Blockchain NFT certificates
- Real-time monitoring

OpenxAI

- Multi-Modal AI Models
 - GPT-4 for natural language & compliance reasoning. Custom ML models for property valuation, climate risk prediction. Satellite imagery analysis via computer vision.
- XNode Distributed Network
 - Valuations processed in parallel across decentralized nodes. Consensus mechanism ensures accuracy & prevents manipulation. Resilient to outages and censorship.
- Blockchain Layer
 - Ethereum-compatible chain for NFT property certificates.
 - Immutable storage of valuation data, climate risk scores, compliance proofs.
- Real-Time Data Feeds
 - Property APIs (CoreLogic, RP Data).
 - Climate datasets (NASA, Bureau of Meteorology). Market pricing feeds.
- Security & Compliance
 - End-to-end encryption of property data. APRA CPS 230 audit logging & automated compliance checks.



BUSINESS MODEL CANVAS

KEY PARTNERS <ul style="list-style-type: none">CoreLogicCSIROAPRAOpenXAIChainlink	KEY ACTIVITIES <ul style="list-style-type: none">AI model trainingCompliance updatesRisk storing dashboards	VALUE PROPOSITIONS <ul style="list-style-type: none">White-glove onboarding24/7 supportCompliance workshops	CUSTOMER SEGMENTS <ul style="list-style-type: none">White-glove onboarding24/7 supportCompliance workshops
KEY RESOURCES <ul style="list-style-type: none">AI teamBlockchain infraRegulatory certifications	KEY RESOURCES <ul style="list-style-type: none">AI teamBlockchain infraRegulatory certifications	CHANNELS <ul style="list-style-type: none">App storeAPI marketplacesRegulators	REVENUE STREAMS <ul style="list-style-type: none">B2B SaaSNFT royaltiesData licensing
COST STRUCTURE <ul style="list-style-type: none">Cloud infra (XnodeOS)Licensing (CoreLogic)R&D		COST STRUCTURE <ul style="list-style-type: none">B2B SaaSNFT royaltiesR&D	

Next Steps

- Pilot Program – Launch with 2-3 mortgage lenders for live testing.
- Data Expansion – Add more climate, socio-economic, and satellite feeds.
- Model Refinement – Improve AI accuracy using pilot feedback.
- Regulatory Alignment – Finalize compliance with APRA CPS 230 and global frameworks.
- Commercial Rollout – Scale to national coverage, then expand internationally.





Thank you

Climate change is one of the greatest challenges of our time, and its effects are becoming more severe each year. Rising global temperatures, extreme weather events, and environmental degradation threaten not only nature but also human lives and economies. However, there is still hope. Every action, no matter how small, contributes to the fight against climate change.



propguard-ai-openxai.lovable.app/

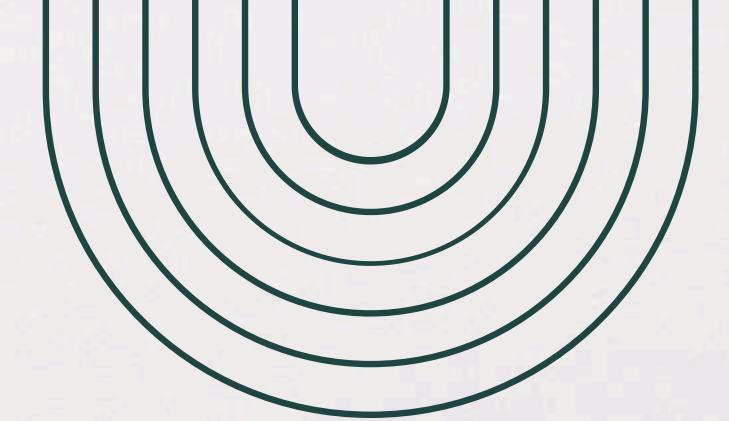


 Environment Track

PropGuard AI

Protect Nature, Preserve Life

DYNAMIC PROPERTY VALUATION FOR MORTGAGE
RISK MITIGATION WITH CLIMATE RISK ANALYSIS



AUSTRALIA NODE ● ● ● ● ●