# Collateral Report

In development

RPT-2026-000004 · PV-GB-LDS-004514 · prepared for Example Lender (fictional)

**Report**
Collateral Report

**Status**
In development

**Vault ID**
PV-GB-LDS-004514

**Asset class**
Property

**Prepared for**
Example Lender (fictional)

**Purpose**
Lending assessment

**Scope**
Lender collateral view (lender_collateral v1)

**Access granted**
23 Oct 2026, 12:32 by the record's organisation on the owner's behalf

**Access valid until**
22 Dec 2026, 11:32

**Evidence read at**
23 Oct 2026, 12:35

**Vault Score methodology**
vs-1.0.0

Founder trial record: evidence provided by the owner, not verified by an independent professional.

In development: this report is produced by a product in development. The reader terms that set what a reader may rely on are not yet published.

Tamper-evident: the report's content is fingerprinted (SHA-256) and signed by Property Vault (Ed25519) when it is generated. A changed copy no longer matches its fingerprint and signature.

## Asset identity

**Vault ID**
PV-GB-LDS-004514

**Asset class**
Property

**Address**
8 Example Gardens, Leeds, LS99 9ZZ

**Property type**
Detached house

**Tenure**
Freehold

**Construction year**
1998

**UPRN**
Not on record (a reason was recorded instead)

**Jurisdiction**
United Kingdom (GB)

**Vault created**
23 Oct 2026

## Registered owner

### Current owners

**Alex Example**
- Ownership evidence: Self-declared (not evidenced)
- Since: 23 Oct 2026
- Share: 100%
- Borrower KYC/AML (status reference only): Not provided

### Ownership history

**23 Oct 2026**
- Event: Claimed
- To: Alex Example
- Status: Self-declared (not evidenced)
- Evidence: None

Ownership is reported as evidenced on record, not as a legal opinion on title.

KYC and AML are the lender's own obligations. Property Vault holds no identity documents.

## Title

**Tenure**
Freehold

**Title number**
Not held as a field; see the title evidence below

**Title evidence**
No official copy or registration document is on record

**Official copy date**
Not on record

Property Vault reports the title evidence on record, not a legal opinion on title.

## Valuation

None on record.

No valuation is on record.

## Insurance

None on record.

No insurance policy is on record.

## Existing debt and charges

None on record.

No charge, restriction or notice is on record.

## Liens, pledges and finance agreements

None on record.

None on record.

## Charge ranking available

**Active charges on record**
0

**A new charge would rank**
Not known: no charge is on record, but neither is the charges register (an official copy or a registry check)

**Charges register evidenced**
No

**Restrictions and notices**
0

Derived from the charges on record. A fact, not advice: the lender confirms the register.

## Jurisdiction and enforceability facts

**Jurisdiction of the asset**
United Kingdom (GB)

**Custody**
Immovable property (custody not applicable)

Legal enforceability is for the lender's own advisers. Property Vault gives no legal opinion.

## Liquidity note

**Lender's liquidity class**
Residential, England and Wales

The lender's own classification, taken from its criteria.

## Condition

None on record.

No issued events in this scope.

## Provenance

**1 Sept 2026**
Event: Ownership evidence: official copy of the title register
Issued by: Founder trial - example records (issuer not yet verified)
Asset: Whole property
Signature: Revision 1 signed; signature verified

**14 Nov 2023**
Event: Gas boiler replaced
Issued by: Founder trial - example records (issuer not yet verified)
Asset: Whole property
Signature: Revision 1 signed; signature verified

**30 Aug 2019**
Event: Single-storey kitchen extension
Issued by: Founder trial - example records (issuer not yet verified)
Asset: Whole property
Signature: Revision 1 signed; signature verified

## Issuers and credentials

**Ownership evidence: official copy of the title register**
Professional: Founder trial - example records
Role: Issuing organisation
Firm: Founder trial - example records
Credential: Issuer status: pending

**Gas boiler replaced**
Professional: Founder trial - example records
Role: Issuing organisation
Firm: Founder trial - example records
Credential: Issuer status: pending

**Single-storey kitchen extension**
Professional: Founder trial - example records
Role: Issuing organisation
Firm: Founder trial - example records
Credential: Issuer status: pending

Credentials are checked against the scheme or professional register by Property Vault staff and reviewed by a second person; a check is valid for 12 months.

## Vault Score

**Vault Score**
0/100 (Low)

**Methodology**
vs-1.0.0

**Computed**
23 Oct 2026, 12:35

A verification score - whether the documents exist, who issued them and that they are unaltered since issue; never a valuation, a credit input or a judgement of the work.

### Components

**Documentation evidence**
Score: 0/100
Note: vs-1.0.0 assesses documentation only: the document-weighted mean of 3 issued events (3 weight).

**Identity evidence**
Score: Not assessed
Note: Not assessed by vs-1.0.0

**Ownership evidence**
Score: Not assessed
Note: Not assessed by vs-1.0.0

**Provenance evidence**
Score: Not assessed
Note: Not assessed by vs-1.0.0

**Condition evidence**
Score: Not assessed
Note: Not assessed by vs-1.0.0

**Compliance evidence**
Score: Not assessed
Note: Not assessed by vs-1.0.0

**Valuation evidence**
Score: Not assessed
Note: Not assessed by vs-1.0.0

**Insurance evidence**
Score: Not assessed
Note: Not assessed by vs-1.0.0

The Vault Score is never a valuation, a credit input or a judgement of the work. The method and weights are published with the methodology version.

## Eligibility

**Result**
Not eligible

**Assessed against**
Example Lender (fictional) criteria v1 (Residential second charge (fictional lender))

**Criteria fingerprint**
`28e99022a4cda8033dbdfcee50d25f2d3009f0e49e463144f6f3942973d6bd9c`

**Suggested maximum LTV**
lender-defined

**Lender's maximum LTV**
60% (the lender's own criterion; Property Vault applies it to no figure)

### Every criterion

**Jurisdiction: GB**
Result: Met
Detail: The Vault's jurisdiction is GB.

**Vault Score at least 60**
Result: Not met
Detail: Vault Score 0/100 (vs-1.0.0).
Evidence: Vault Score snapshot cmvkw8db20016qgjg5a8ffjn0

**Ownership at least Self-declared (not evidenced)**
Result: Met
Detail: Current owners: Self-declared (not evidenced).
Evidence: Ownership event cmvkw4ws5000fi9jgg76p6h5k

Eligible / Pending / Not eligible means evidence-eligible under the lender's own criteria. It is not a lending decision, a credit score or an offer.

Property Vault computes no facility amount and no maximum loan.

## Evidence links and integrity

None on record.

No documents in this scope are on record.

Evidence links in the online report open the exact version listed, while the access grant is live.

## Disclaimers

Property Vault has not assessed anyone's creditworthiness and has not approved any lending. The lender makes every lending decision.

Eligibility means evidence-eligible under the lender's own published criteria, as recorded at the time of the report. Property Vault computes no facility amount and no maximum loan; any loan-to-value limit is the lender's own.

The Vault Score measures the evidence on record, not the borrower or the asset's value.

Legal enforceability and title are for the lender's own advisers. Property Vault reports the evidence on record, not a legal opinion.

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## Seal

**Report reference**
RPT-2026-000004

**Generated**
23 Oct 2026, 12:35

**Valid until**
22 Dec 2026, 11:32

**Content fingerprint (SHA-256)**
`e1b940342c2d7009a6b3f577bf1905a129ec0813144517ebdbb37eff01cd0c5c`

**Signed by**
Property Vault platform key cmvkw4ced002q7fjgoa5rbr2t (Ed25519)

**Check it**
https://homes.propertyvault.world/verify/report?ref=RPT-2026-000004&hash=e1b940342c2d7009a6b3f577bf1905a129ec0813144517ebdbb37eff01cd0c5c

**Property Vault provides evidence, not a lending decision. The lender decides.**