

TROPTIONS · INSTITUTIONAL DOCUMENT SYSTEM

Funding Routes Handbook

Route Selection, Requirements & Approval Gates

For: Asset owners, lenders, deal sponsors

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Executive Summary

This handbook details all TROPTIONS funding routes: route eligibility matrix, document requirements, approval gates, lender scoring criteria, and route verification procedures. Each route has specific requirements and approval conditions that must be satisfied before any funding engagement.

Who This Document Is For

Asset owners selecting appropriate funding routes, lenders evaluating TROPTIONS-assisted transactions, deal sponsors, and deal coordinators preparing funding packages.

Required Information

- Asset type and value
- Jurisdiction
- Intended funding structure (loan, equity, streaming, JV, etc.)
- Required funding amount
- Proposed use of funds
- Timeline requirements

Required Documents

- & Asset documentation package (per asset type)
- & Entity documents
- & Financial statements (if available)
- & Ownership structure diagram
- & Proposed term sheet or funding requirements
- & Compliance clearance documents

Step-by-Step Process

Step 1: Route Assessment

Review Funding Route Matrix to identify eligible routes based on asset type, value, jurisdiction, and structure.

Step 2: Document Assembly

Assemble required documents for selected route. Use Client Intake Document Checklist as baseline. Supplement with route-specific requirements.

Step 3: Readiness Scoring

TROPTIONS scores the funding package against the route's minimum requirements. Score of 80+ required for lender submission.

Step 4: Gap Resolution

Address any documentation gaps identified in readiness score. Re-score until threshold is met.

Step 5: Lender Submission

Upon readiness confirmation, TROPTIONS prepares lender submission package. No submission occurs without explicit owner and compliance approval.

Step 6: Lender Due Diligence

Lender conducts independent due diligence. TROPTIONS coordinates document requests and provides supplementary information.

Step 7: Terms and Closing

Lender issues term sheet upon positive diligence. Legal review, negotiation, and closing as per agreed terms.

Approval Gates

- & Route eligibility confirmed
- & Document package complete
- & Readiness score "e80
- & Owner approval for submission
- & Compliance clearance
- & Lender acceptance
- & Legal review complete
- & Closing conditions satisfied

Readiness Checklist

- & Route selected from Funding Route Matrix
- & All required documents assembled
- & Entity and KYC documents complete
- & Financial statements provided
- & Ownership structure documented
- & Readiness score "e80

What Stays Blocked

- Lender submission before readiness score "e80
- Any direct execution of funding without legal and compliance approval
- Aave or DeFi protocol execution
- Token-backed lending without securities compliance

Common Blockers

- Incomplete asset documentation
- Title disputes
- Unresolved liens or encumbrances
- Missing financial statements
- Low readiness score
- Jurisdictional compliance issues

TROPTIONS System Handling

TROPTIONS processes funding route intake through a scored compliance workflow. The fundingRouteEngine evaluates each submission against route requirements and generates a readiness score. All lender submissions require owner consent and compliance approval.

Final Checklist Before Submission

- & Route selected and confirmed eligible
- & All documents assembled and complete
- & Readiness score "e80
- & Owner approval documented
- & Compliance clearance obtained

- & Lender submission package prepared
- & Submission approved by TROPTIONS compliance

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