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PATE-COAL-001 Lender Review Packet

Executive Summary, Readiness Score & Financing Routes

For: Lenders, private credit desks, diligence teams

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Executive Summary

Executive summary for lenders reviewing the Pate Prospect (PATE-COAL-001) coal and mineral rights asset. Current readiness score: 40/100. This packet identifies the 8 hard blockers, the uploaded supporting evidence, recommended financing routes, and what is required before lender submission can be authorised.

Who This Document Is For

Lenders, private credit desks, and diligence teams receiving an initial briefing on the PATE-COAL-001 asset. Note: this is a pre-submission briefing only. No lender submission is authorised at current 40/100 readiness.

Required Information

- Asset: Pate Prospect coal/mineral rights
- Current readiness: 40/100 (pre-submission)
- Recommended routes: Diligence bridge, Operator JV, Royalty/Streaming
- Status: 8 hard blockers pending resolution

Required Documents

- & Asset description and background (UPLOADED)
- & Site photos / general evidence (UPLOADED)
- & Title deed (MISSING)
- & Mineral rights documentation (MISSING)
- & Tax/lien/UCC clearance (MISSING)
- & Engineering/geological report (MISSING)
- & Environmental/permitting status (MISSING)
- & Commercial/offtake evidence (MISSING)
- & Legal authority documentation (MISSING)
- & Entity formation documents (MISSING)

Step-by-Step Process

Step 1: Lender Briefing

Lender reviews this packet as initial briefing. No submission is authorised at current readiness.

Step 2: Hard Blocker Resolution

Asset owner resolves all 8 hard blockers. Estimated resolution timeline: 30–90 days depending on title search and legal documentation speed.

Step 3: Package Re-Scoring

Upon blocker resolution, TROPTIONS re-scores package. Upon reaching 80+, lender submission is authorised.

Step 4: Formal Submission

TROPTIONS provides full lender submission package with all supporting documents, readiness score, and compliance clearance.

Step 5: Lender Due Diligence

Lender conducts independent due diligence. TROPTIONS coordinates document requests.

Approval Gates

- & Hard blockers resolved
- & Readiness score "e80
- & Owner submission consent
- & TROPTIONS compliance approval
- & Lender interest confirmed

Readiness Checklist

- & Asset description: COMPLETE
- & Site photos: COMPLETE
- & Title deed: MISSING
- & Mineral rights: MISSING
- & Tax/lien/UCC: MISSING
- & Engineering report: MISSING
- & Environmental/permitting: MISSING
- & Commercial evidence: MISSING
- & Legal authority: MISSING
- & Entity documents: MISSING

What Stays Blocked

- Formal lender submission before readiness "e80
- Aave/DeFi execution — permanently blocked
- Any live financing execution before all approvals

Common Blockers

- 8 of 10 required document categories missing
- 40/100 readiness is well below 80 threshold
- Asset value not yet confirmed by independent valuation

TROPTIONS System Handling

TROPTIONS maintains the PATE-COAL-001 record in its control plane. All document uploads are logged and hashed. The readiness score is recalculated on each submission. This packet is generated from the current system state and reflects the status as of the document date.

Final Checklist Before Submission

- & Lender briefing received
- & Hard blocker list reviewed
- & Lender available for follow-up after resolution
- & TROPTIONS notified of lender interest
- & TROPTIONS to notify lender when readiness "e80

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