

BuildPaid OS

Lender Data Room — Diligence Index

Deterministic construction-capital governance · A single index to everything a lender needs to evaluate BuildPaid
SP Prospective Partners LLC dba BuildPaid · July 7, 2026 · No NDA required to read this document

COMPANY

Legal entity: SP Prospective Partners LLC dba BuildPaid. **Founder:** Sean Pace. **Contact:** sean@buildpaid.ai · buildpaid.ai · app.buildpaid.ai. BuildPaid is early-stage and pilot-focused; this data room is intended to let a construction lender evaluate the product without an NDA.

WHAT BUILDPAID IS

A deterministic governance operating system for construction capital. It sits between a lender and the projects it funds and decides, for every draw, whether capital is eligible to move — and proves why. **Truth gates money; contract gates rails; no capital moves without a recorded, provenance-hashed kernel event.** When evidence is missing, the verdict fails closed to BLOCKED or HELD — never to a permissive default.

WHAT IS IN THIS DATA ROOM

The following materials are available now; each is linked from buildpaid.ai or provided on request:

- **Lender Diligence & Security Posture** (buildpaid.ai/legal/security-posture.pdf) — governance rails, provenance model, data handling, compliance posture, and IP.
- **Capital Governance Layer — Lender Briefing** (buildpaid.ai/legal/capital-governance-layer.pdf) — where draw-administration platforms stop and BuildPaid begins.
- **Live product** (app.buildpaid.ai) — the running OS: portfolio governance, a governed project walkthrough, and a live draw decision.
- **Research paper** — SSRN ID 6799258, describing the governance architecture.
- **Developer SDK** — github.com/SPACE7612/governance-sdk (client, types, examples).
- **Pilot documents** — mutual NDA, MSA, DPA, and a lender security-questionnaire response, on request.

GOVERNANCE RAILS (LIVE)

Each rail returns a governed verdict and writes a provenance-stamped event; all fail closed and none fabricate a fact:

- Identity & geolocation — resolves a project to a real parcel (BBL) from DOB borough code + ZIP, not the ambiguous street name.
- Drawing source integrity & geometry substrate — CAD lineage + layered/flattened/raster classification; holds wall geometry it cannot isolate rather than inventing it.
- Governed quantities & pricing — priced only from whitelisted sourced rates (RSMMeans / supplier / BLS), full provenance per dollar.
- Prevailing wage + out-of-district (OD/SU) labor — verified, sourced, fail-closed.
- Contract, insurance (COI), and lien-waiver rails.
- DOB public-record intake — live NYC Open Data by parcel, facts only, no risk grade; active stop-work blocks disbursement.
- Structural document pre-check — requires the structural package on change-of-use jobs; blocks on work contrary to approved plans; never assesses physics.
- Disbursement gate — releases only when every upstream condition is met.

- Healing & reconciliation — contradictions are first-class events with repair paths; sheet facts reconciled against the resolved parcel.

HOW A PILOT WORKS

BuildPaid runs in **shadow mode** against a lender's own book — on draws already closed — with zero integration required. The lender watches BuildPaid govern their real portfolio and compares its verdicts against outcomes they already know, before changing any part of their process. A pilot can be run under a mutual NDA, MSA, and DPA.

SECURITY, IP & POSTURE (SUMMARY)

- One-way trust: external systems feed the governed truth layer but cannot mutate it. TLS/HTTPS; role/JWT access; per-org isolation; AWS + Vercel hosting.
- Not yet SOC 2 certified; assurance rests today on deterministic, provenance-anchored auditability. SOC 2 Type II is on the roadmap.
- Intellectual property: 90 filed provisional patent applications, ~1,703 claims; earliest priority U.S. Provisional 63/984,406 (Feb 17, 2026).
- BuildPaid does not predict structural failure and assigns no risk grade — it governs money against verified truth.

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