A CHECK LABS PRODUCT · THE SECURITY CONTROL DESK

Control that starts where completion ends.

Every title on your live book watched daily and verified at the Land Registry monthly. What changes becomes an owned action. Every month, a signed Control Pack for each funding line.

Open the Control Desk ↗ | See the platform ↗ | Play the film · 0:56



THE PROBLEM

Origination is a discipline. After completion, control scatters.

Is our charge still registered, first rank, on every title?	**Is the borrower's SPV still standing, filed and verified?**	**Which insurance certificates expire this month?**	**What matures in 30 days with no exit evidence?**
TITLE SPREADSHEET · SOLICITOR'S EMAIL	NOBODY · ANNUAL REVIEW	SHARED DRIVE · PDF FOLDER	SERVICING SYSTEM · MEMORY

A bridge completes in weeks and then lives for twelve to eighteen months. The answers cannot keep living in eleven places with no owner, no clock and no audit trail.

THE GAP AFTER COMPLETION

WHY WE BUILT IT

Every one of these pledges sat on a public register the whole time.

The check was always available. Nobody was running it every day. And from 18 November 2026 Companies House enforces director identity verification: every borrower SPV gains a public default trigger.

£2.4bn

Loan book at administration, 25 Feb 2026

£930m

Collateral shortfall in creditor filings

178

Linked entities used to pledge and divert

£228m

Loss disclosed by one bank funder. FCA investigating.

BLOOMBERG 27 FEB 2026 · CNBC 18 MAY 2026 · COMPANIES HOUSE ECCTA PLAN

◆ WHAT THE PLATFORM DOES

A control layer above your servicing system.

It does not originate, decide credit, or talk to borrowers or brokers. It boards, reconciles, watches, raises owned exceptions, holds the evidence and produces the proof.

01 **Boarding and reconciliation**
the Double-Pledge Check

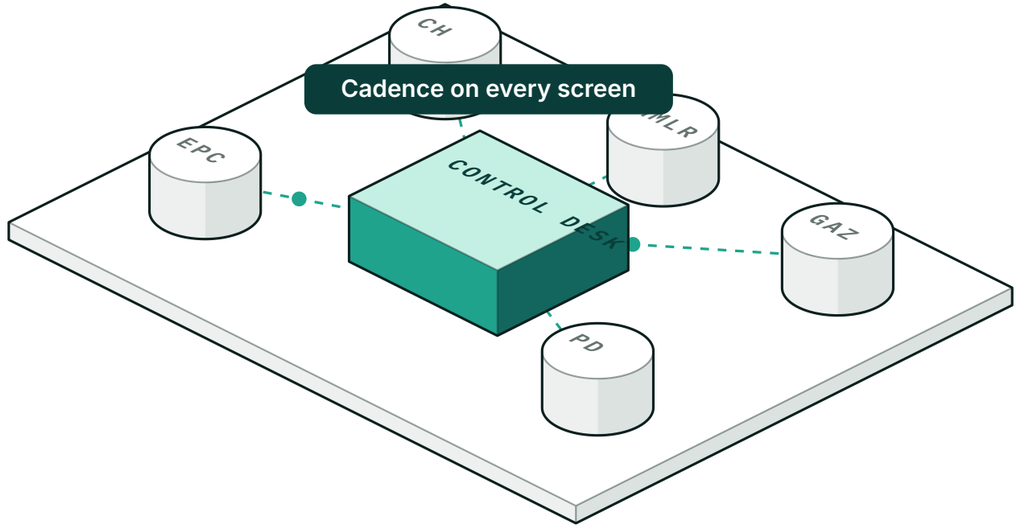
02 **Security exceptions**
severity, owner, SLA

03 **Maturity control**
120 / 90 / 60 / 30 days

04 **Evidence and attestation**
hashed, signed monthly

05 **Board and funder reporting**
the Control Pack

FIVE MODULES · ONE DESK



WHAT YOUR TEAM OPENS

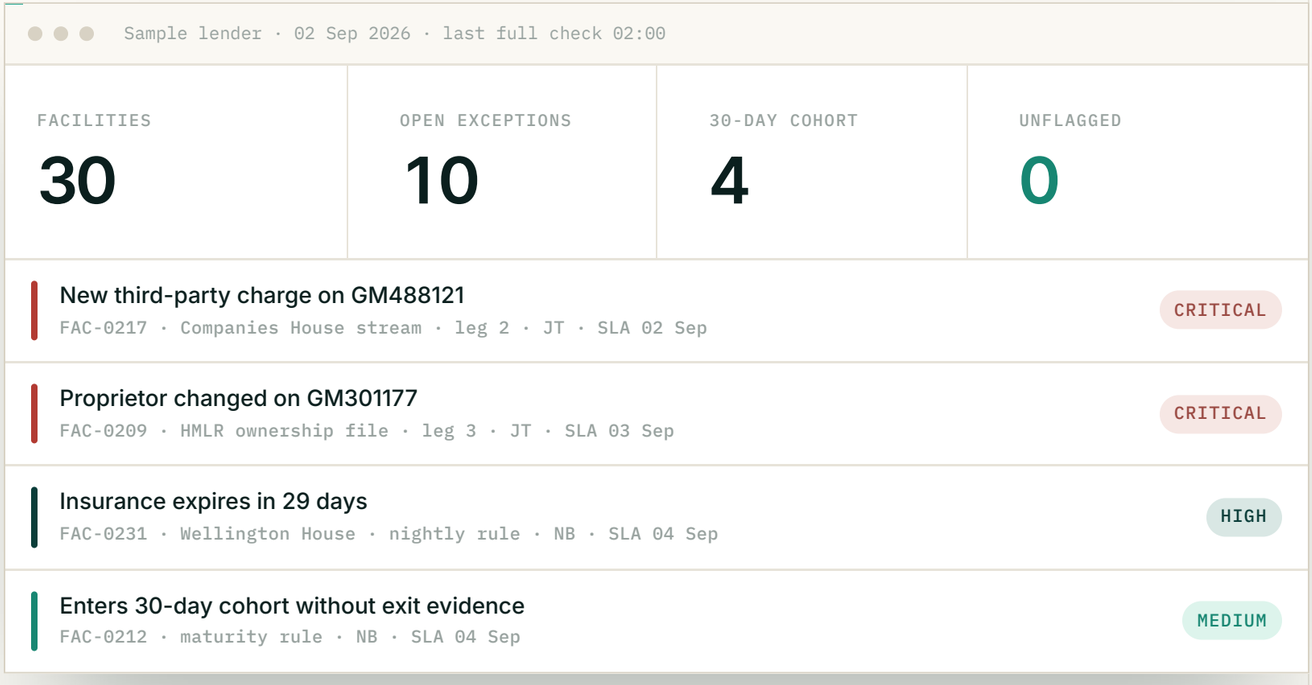
Are we in control?

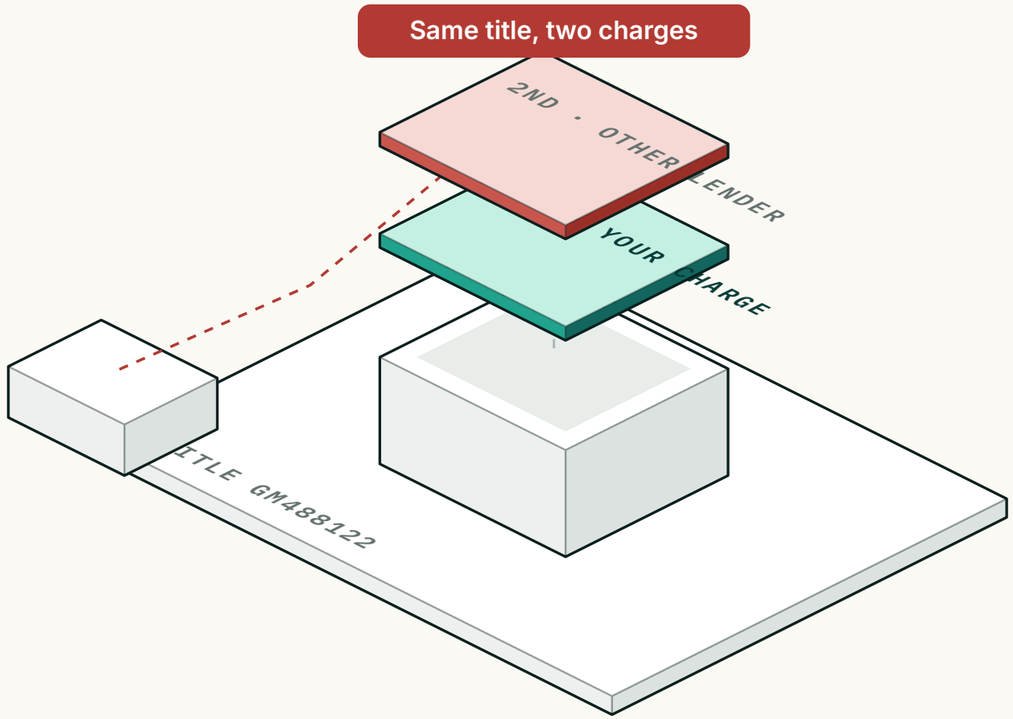
One question, answered every morning at 02:00 across the whole live book.

- Every exception has a source, an owner and a clock
- Every facility shows what was checked, and when
- Every action is written to an append-only record

UK DATA RESIDENCY · MFA ALWAYS ON · AI NEVER DECIDES

Open the demo desk ↗





◆ THE HEADLINE CHECK

Is this property still ours? Four legs, all included.

01 **Your own book · nightly**
The same title on two facilities is Critical, immediately.

02 **Companies House · stream**
A new charge to another lender on the borrower SPV.

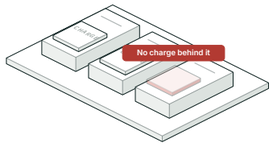
03 **Land Registry ownership · monthly**
The title still belongs to the company you lent to.

04 **Charge rank, verified · monthly**
HM Land Registry confirms your charge at the expected rank.

The application queue is watched daily too. Every leg writes to the record, including “no change”.

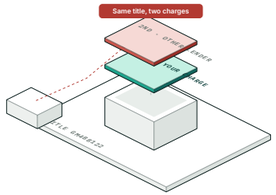
CHECKS AGAINST THE PUBLIC RECORD

Your records, checked against registers nobody in the deal can edit.



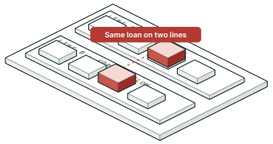
Loan Existence

A loan with no registered charge behind it. Monthly.



Double-Pledge

The same security twice. Daily and monthly.



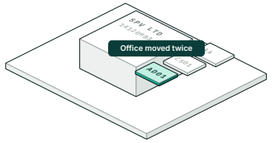
Funding-Line

One loan on two lines. Monthly.



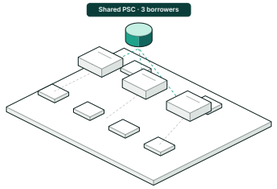
Document-to-Register

Deed and register disagree. At boarding.



Filing watch

Offices moving, auditors changing. Daily.



Connected-Party

IN BUILD

Who sits behind more than one loan.

SIX CHECKS

◆ WHAT IS WATCHED, AND HOW OFTEN

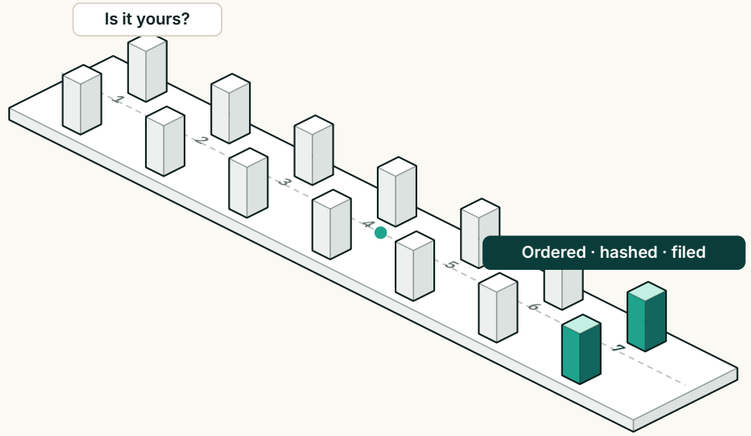
Seven sources, all in your plan. Only the evidence lands on your own account.

SOURCE	WHAT IT TELLS YOU	CADENCE	IN YOUR PLAN
Companies House	Status, filings, charges, officers and PSCs, identity verification	Stream + nightly	Included
The Gazette	Insolvency and enforcement notices	Hourly	Included
HMLR ownership files	Whether the title still belongs to your borrower	Monthly	Included
HMLR charge verification	Your charge at the expected rank, on every title	Monthly · quarterly on Starter	Included
HMLR application queue	Anything lodged against your titles, before it registers	Daily	Included
PropertyData · EPC	Listings and price cuts; ratings and new certificates	Nightly · weekly	Included
HMLR official copies	The register itself, as evidence	On trigger, after approval	**£7 · your account**

SOURCES AND CADENCE

HOW A SIGNAL BECOMES EVIDENCE

Seven gates. Nothing ordered on your account until a named person says yes.



LAYER 1 · WATCH DAILY

Something moved.

Included

LAYER 2 · VERIFY MONTHLY

Every title, confirmed.

Included

LAYER 3 · PROVE ON TRIGGER

The register, as evidence.

£7 on your account · only after a yes · within the limit you set

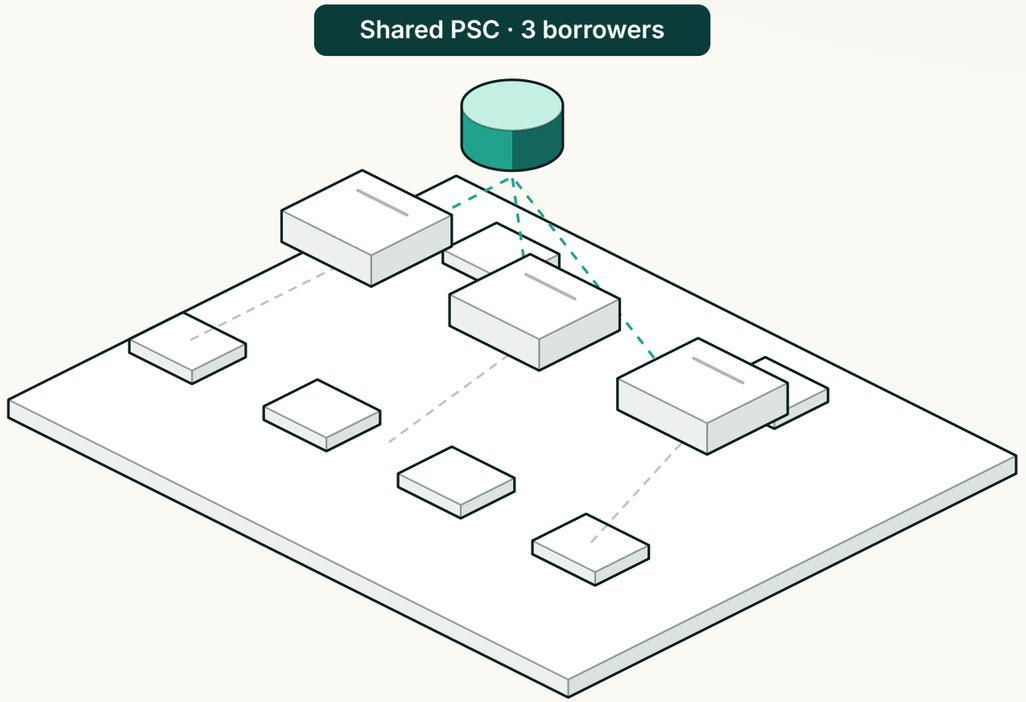
THE GATES

◆ CONNECTED-PARTY CHECK · IN BUILD

One sponsor. Ten company names. One exposure figure.

LendGuard reads Companies House for every borrower company and links facilities that share directors, owners or a parent company, against the single-party limit you set.

Connections show shared people and companies, not wrongdoing. Your team decides what each one means: known relationship, investigate, or not connected.



◆ COVENANT CHECK · THE NEXT MODULE

“A charge was registered” is a fact. Whether it breaches clause 8.3 is the question.

01 · UPLOAD

Your facility letters, scans included.

02 · READ

Eight security covenants, each with its clause and page.

03 · CONFIRM

Your team confirms every one.

04 · TEST

Every signal, against your own words.

EXC-1027 · New third-party charge on GM488121

YOUR CLAUSE 8.3 · PAGE 11

“The Borrower shall not create or permit to subsist any Security over the Property ranking in priority to or pari passu with the Security created by the Legal Charge without the prior written consent of the Lender.”

WHAT THE PUBLIC RECORD SAYS

MR01 registered 14 Aug 2026 in favour of Pennine Secured Capital Ltd. No consent on file.

HOW IT GOES LIVE

No integration. A CSV export, and you are boarded the same week.

DAY 0

Send an export

Facility reference, address, title number, company number, balance, maturity, insurance expiry.

WEEK 1

Baseline

Every facility boarded and reconciled. A written list of what your own data was missing.

WEEKS 2–8

Live monitoring

Nightly and streamed checks. A weekly exception pack every Monday.

MONTH 2

First Control Pack

A named reviewer attests. One click produces the pack.

One hard condition: no owner, no plan. One named person on your side opens the desk weekly.

DATA PROTECTION

We do not need to know how much you lent. We need to know what secures it.

NO BORROWER FINANCIALS · NO CREDIT FILES · NO BORROWER NAMES · BORROWER NEVER CONTACTED

Roles

You are controller for what you send; we are your processor under an Article 28 DPA.

Storage

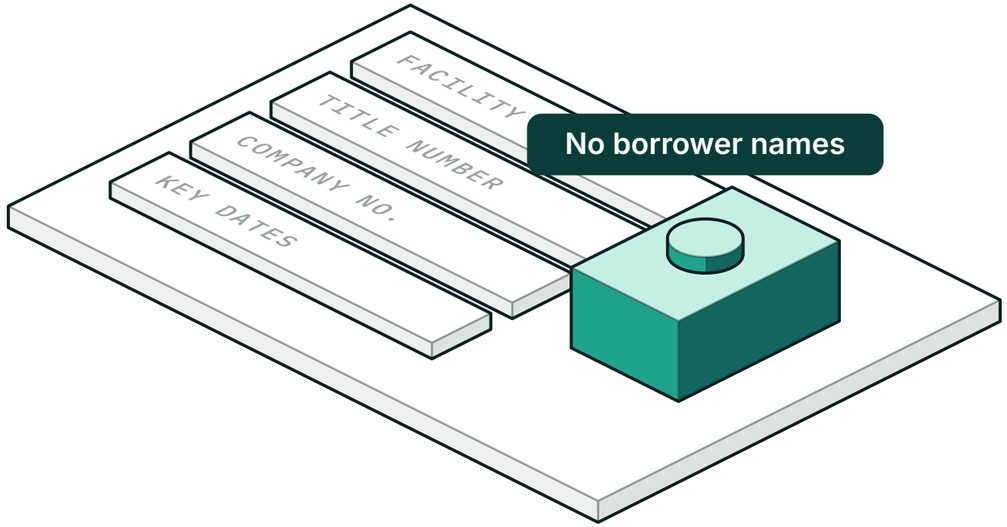
UK only, encrypted, evidence hashed on arrival.

Audit

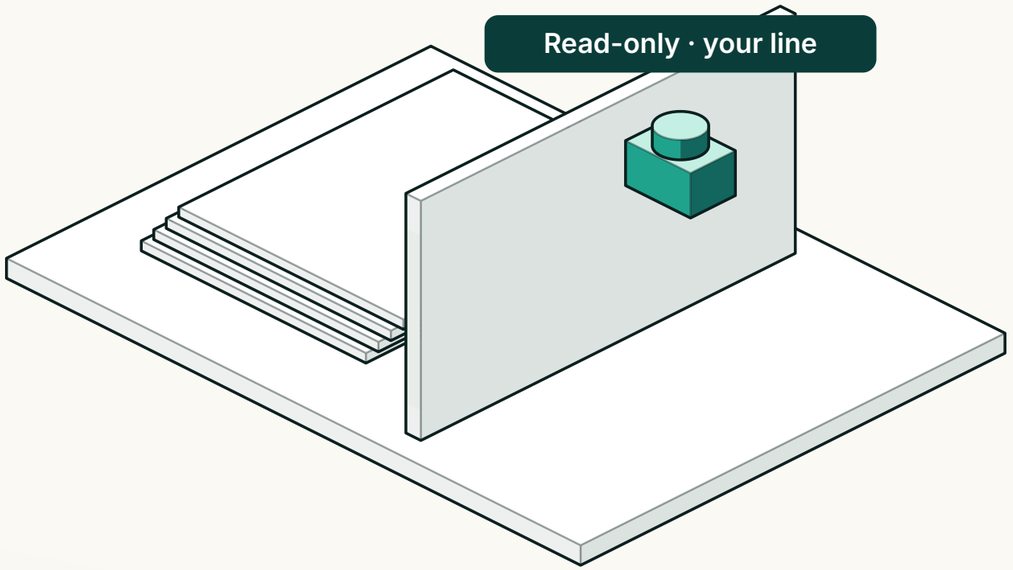
Append-only. Every sign-in, fetch, decision and attestation.

AI

Zero-retention terms, no training on your data. A person decides.



WHAT WE HOLD



◆ FUNDER ACCESS

Your funders see the evidence. On your terms.

01 **The signed monthly Control Pack**
for their own line

02 **Titles verified that month**
against the total

03 **Every closed exception**
with its evidence and the person who decided

× **Never another funder’s line**
and never borrower names

Switched on by you, per funder. Revoked whenever you like. Every view logged. Included in your plan.

◆ WHAT IT COSTS

Priced on monitored titles. Evidence on your own account, only when you approve it.

BASELINE

£5,000

One-off · two weeks · credited against your first months.

STARTER

£1,950

A month · up to 150 titles · quarterly verification · two seats.

PLANS A · B · C

£4,000–9,500

A month · 500 / 800 / 1,200 titles · monthly verification · unlimited seats.

ENTERPRISE

from £120k

A year · over 1,200 titles · API, single tenant.

On top of the plan: an official copy of the register at £7, on your own Land Registry account, only on a Critical or High signal, only after a named person approves it, within a monthly limit you set (default 10% of plan). Prices ex VAT.

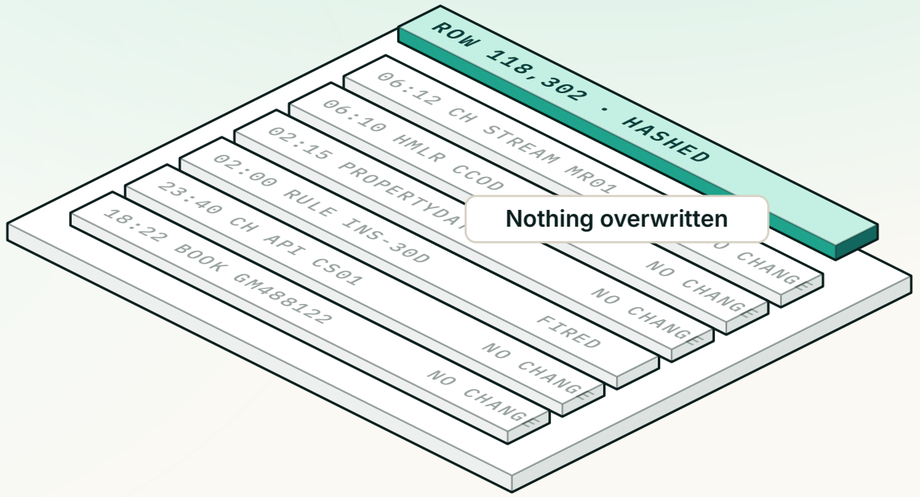
PRICING

SEE IT FOR YOURSELF

“Our monthly security and maturity review runs through LendGuard.”

The demo desk is live with a sample book of thirty facilities. Sign-in is prefilled, and a guided tour walks through every screen.

Open the Control Desk ↗ | See the platform ↗ | Sample Control Pack



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THANK YOU