

Phynos Synthetic Mortgage Review Demo v2

Core Practitioner Workbook · Synthetic Demo · public demonstration workbook

DEMO STATUS	FICTIONAL SYNTHETIC DEMO — NO REAL CLIENT DATA Core Practitioner Workbook · Synthetic Demo · public demonstration workbook
FICTIONAL SCENARIO	A coded, fictional mortgage-arrears and repayment-capacity document pack organised into source-routed practitioner review material. The workbook shows visible evidence clues, actors, potential missing evidence, priority pages, a neutral timeline, review tasks, cautions, open areas, sources, and verification checks.
RECOMMENDED REVIEW ORDER	1 START_HERE · 2 KEY_PAGES_TO_CHECK · 3 SOURCE_INDEX · 4 ORIGINAL_REPAYMENT_CAPACITY · 5 WHO_IS_WHO · 6 PRACTITIONER_TIMELINE · 7 POTENTIAL_MISSING_EVIDENCE · 8 REVIEW_CAUTIONS · 9 OPEN_REVIEW_AREAS · 10 PRACTITIONER_ACTIONS · 11 VERIFICATION_CHECKLIST
ROUTE-TYPE LEGEND	SYNTHETIC_DEMO_ROUTE = packaged fictional demonstration page. REVIEW_REQUIRED = source is absent, uncertain, or must not be relied upon. PLACEHOLDER_ROUTE = deliberately unpopulated route.
STATUS LEGEND	NOT_CHECKED = practitioner has not verified the synthetic source surface. REVIEW_REQUIRED = an explicit check remains. HOLD = do not interpret until the stated check is completed. PASS = the listed demo-release check passed.
WHAT THIS WORKBOOK DOES	Provides governed navigation of a synthetic pack: route-first reading, source-visible clues, actor separation, chronology, potential evidence gaps, task-based workplanning, cautions, open questions, and verification discipline. PRACTITIONER_ACTIONS is the practitioner review workplan.
WHAT THIS WORKBOOK DOES NOT DO	It is not legal advice; not regulated financial advice; not a complaint determination; not an affordability determination; not a repayment recommendation; not a finding about lender or borrower conduct; and not client-ready advice.
MANDATORY BOUNDARY	Practitioner source verification, judgement, and signoff remain mandatory. Synthetic routes are not real evidence routes. Nothing in this demo should be relied upon in a real matter.
VERSION	Version 2.0 · 14 July 2026

Original Repayment Capacity

Source-visible synthetic clues only. No affordability, capacity, suitability, or repayment finding.

EXTRACT ID	CAP-001	SOURCE ID	SYN-MA-001
PAGE ROUTE	SYN-MA-001 / p.1	DOCUMENT TYPE	Application summary
VISIBLE INCOME CLUE	Two monthly income figures are listed; periods not shown.	VISIBLE HOUSEHOLD CLUE	Two borrowers and one dependent are listed.
VISIBLE LOAN OR REPAYMENT CLUE	Requested advance and term are displayed.	ASSESSMENT CALCULATION VISIBLE	NO — summary only
SOURCE CHECK STATUS	NOT_CHECKED	WHAT TO CHECK	Check supporting periods, source evidence, and whether assumptions are complete.
HOLDBACK STATUS	HOLD	BOUNDARY NOTE	Visible clues only; no capacity or affordability conclusion.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		
EXTRACT ID	CAP-002	SOURCE ID	SYN-MA-002
PAGE ROUTE	SYN-MA-002 / p.1	DOCUMENT TYPE	Income and expenditure assessment
VISIBLE INCOME CLUE	Monthly income lines for both coded borrowers.	VISIBLE HOUSEHOLD CLUE	Household expense categories are displayed.
VISIBLE LOAN OR REPAYMENT CLUE	A residual and total are displayed.	ASSESSMENT CALCULATION VISIBLE	PARTIAL — method absent
SOURCE CHECK STATUS	REVIEW_REQUIRED	WHAT TO CHECK	Check arithmetic source, period basis, assumptions, and omitted categories.
HOLDBACK STATUS	HOLD	BOUNDARY NOTE	A displayed residual is not an affordability finding.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		
EXTRACT ID	CAP-003	SOURCE ID	SYN-MA-003
PAGE ROUTE	SYN-MA-003 / p.1	DOCUMENT TYPE	Offer/key terms summary
VISIBLE INCOME CLUE	Not shown.	VISIBLE HOUSEHOLD CLUE	Not shown.
VISIBLE LOAN OR REPAYMENT CLUE	Synthetic principal, term, frequency, and illustrative rate fields.	ASSESSMENT CALCULATION VISIBLE	NO
SOURCE CHECK STATUS	NOT_CHECKED	WHAT TO CHECK	Reconcile terms to the application and assessment without inferring suitability.
HOLDBACK STATUS	HOLD	BOUNDARY NOTE	Terms are fictional source-visible fields only.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		

Original Repayment Capacity — continued

Source-visible synthetic clues only. No affordability, capacity, suitability, or repayment finding.

EXTRACT ID	CAP-004	SOURCE ID	SYN-MA-004
PAGE ROUTE	SYN-MA-004 / p.1	DOCUMENT TYPE	Historic schedule extract
VISIBLE INCOME CLUE	Not shown.	VISIBLE HOUSEHOLD CLUE	Not shown.
VISIBLE LOAN OR REPAYMENT CLUE	Opening-period illustrative instalment lines.	ASSESSMENT CALCULATION VISIBLE	NO
SOURCE CHECK STATUS	NOT_CHECKED	WHAT TO CHECK	Check whether the short schedule extract matches the offer summary.
HOLDBACK STATUS	HOLD	BOUNDARY NOTE	A short extract does not establish full repayment performance.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		
EXTRACT ID	CAP-005	SOURCE ID	SYN-MA-008
PAGE ROUTE	SYN-MA-008 / p.1	DOCUMENT TYPE	Partial income evidence
VISIBLE INCOME CLUE	One synthetic pay-period gross and net figure.	VISIBLE HOUSEHOLD CLUE	Not shown.
VISIBLE LOAN OR REPAYMENT CLUE	Not shown.	ASSESSMENT CALCULATION VISIBLE	NO
SOURCE CHECK STATUS	REVIEW_REQUIRED	WHAT TO CHECK	Check the missing periods and do not annualise from one extract.
HOLDBACK STATUS	HOLD	BOUNDARY NOTE	Current income evidence is partial and unverified.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		
EXTRACT ID	CAP-006	SOURCE ID	SYN-MA-011
PAGE ROUTE	SYN-MA-011 / p.1	DOCUMENT TYPE	Valuation summary
VISIBLE INCOME CLUE	Not shown.	VISIBLE HOUSEHOLD CLUE	Not shown.
VISIBLE LOAN OR REPAYMENT CLUE	Not shown.	ASSESSMENT CALCULATION VISIBLE	NO — basis absent
SOURCE CHECK STATUS	REVIEW_REQUIRED	WHAT TO CHECK	Check valuation date, basis, methodology, and comparables if relevant.
HOLDBACK STATUS	HOLD	BOUNDARY NOTE	Visible value is not a valuation finding.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		

Who Is Who

Coded fictional actors only. Roles reflect synthetic source visibility and remain subject to review.

ACTOR ID	ACT-001	ACTOR GROUP	BORROWER
ACTOR LABEL	DEMO_BORROWER_A	ACTOR TYPE	Coded borrower
SOURCE CONTEXT BASIS	Shown on application, borrower note, partial income, and bank extract.	KEY PAGE ROUTES	SYN-MA-001 / p.1; SYN-MA-007 / p.1; SYN-MA-008 / p.1; SYN-MA-009 / p.1
SOURCE CHECK STATUS	NOT_CHECKED	CONTEXT CONFIDENCE	HIGH — synthetic labels consistent
WHY ACTOR MAY MATTER	Appears across opening and current-circumstance material.	BOUNDARY NOTE	Identity and circumstances are fictional and unverified.
ACTOR ID	ACT-002	ACTOR GROUP	BORROWER
ACTOR LABEL	DEMO_BORROWER_B	ACTOR TYPE	Coded co-borrower
SOURCE CONTEXT BASIS	Shown on application, offer summary, and contact letter.	KEY PAGE ROUTES	SYN-MA-001 / p.1; SYN-MA-003 / p.1; SYN-MA-006 / p.1
SOURCE CHECK STATUS	NOT_CHECKED	CONTEXT CONFIDENCE	HIGH — synthetic labels consistent
WHY ACTOR MAY MATTER	Separates joint account visibility from individual evidence.	BOUNDARY NOTE	No inference about participation or responsibility.
ACTOR ID	ACT-003	ACTOR GROUP	LENDER
ACTOR LABEL	DEMO_LENDER_1	ACTOR TYPE	Fictional originating lender
SOURCE CONTEXT BASIS	Shown on application and offer summary.	KEY PAGE ROUTES	SYN-MA-001 / p.1; SYN-MA-003 / p.1
SOURCE CHECK STATUS	NOT_CHECKED	CONTEXT CONFIDENCE	HIGH — source visible
WHY ACTOR MAY MATTER	Must remain distinct from later servicing contacts.	BOUNDARY NOTE	No real institution and no conduct inference.

Who Is Who — continued

Coded fictional actors only. Roles reflect synthetic source visibility and remain subject to review.

ACTOR ID	ACT-004	ACTOR GROUP	SERVICER
ACTOR LABEL	DEMO_SERVICER_1	ACTOR TYPE	Fictional servicing organisation
SOURCE CONTEXT BASIS	Shown on recent statement, contact, and arrangement correspondence.	KEY PAGE ROUTES	SYN-MA-005 / p.1; SYN-MA-006 / p.1; SYN-MA-010 / p.1
SOURCE CHECK STATUS	NOT_CHECKED	CONTEXT CONFIDENCE	HIGH — source visible
WHY ACTOR MAY MATTER	Routes current contacts and proposal material.	BOUNDARY NOTE	Role is limited to the synthetic document surface.
ACTOR ID	ACT-005	ACTOR GROUP	BORROWER_SIDE
ACTOR LABEL	DEMO_ADVISER_1	ACTOR TYPE	Fictional borrower-side adviser
SOURCE CONTEXT BASIS	Referenced in the circumstances note only.	KEY PAGE ROUTES	SYN-MA-007 / p.1
SOURCE CHECK STATUS	REVIEW_REQUIRED	CONTEXT CONFIDENCE	LOW — referenced only
WHY ACTOR MAY MATTER	Authorisation and scope would require checking.	BOUNDARY NOTE	Do not infer authority, advice, or responsibility.
ACTOR ID	ACT-006	ACTOR GROUP	EVIDENCE_SOURCE
ACTOR LABEL	DEMO_EMPLOYER_1	ACTOR TYPE	Fictional employer label
SOURCE CONTEXT BASIS	Shown on the partial income extract.	KEY PAGE ROUTES	SYN-MA-008 / p.1
SOURCE CHECK STATUS	NOT_CHECKED	CONTEXT CONFIDENCE	MEDIUM — one extract
WHY ACTOR MAY MATTER	Identifies the source label for partial income evidence.	BOUNDARY NOTE	No employment verification or real employer.

Who Is Who — continued

Coded fictional actors only. Roles reflect synthetic source visibility and remain subject to review.

ACTOR ID	ACT-007	ACTOR GROUP	EVIDENCE_SOURCE
ACTOR LABEL	DEMO_VALUER_1	ACTOR TYPE	Fictional valuer label
SOURCE CONTEXT BASIS	Shown on the valuation summary.	KEY PAGE ROUTES	SYN-MA-011 / p.1
SOURCE CHECK STATUS	NOT_CHECKED	CONTEXT CONFIDENCE	MEDIUM — summary only
WHY ACTOR MAY MATTER	Identifies the source of a visible synthetic value.	BOUNDARY NOTE	No valuation conclusion; detailed basis absent.

Potential Missing Evidence

Potential, partial, or referenced-only evidence. These rows do not prove failure, absence elsewhere, or a legal requirement.

EVIDENCE ITEM ID	GAP-001	EVIDENCE ITEM	Referenced review decision letter
WHY RELEVANT	Could explain the visible proposal sequence.	TRIGGER TYPE	REFERENCED_ONLY
SOURCE TRIGGER	Arrangement material refers to a decision outcome.	PAGE ROUTE	SYN-MA-012 / p.1
SEARCH STATUS	NOT_PRESENT_IN_DEMO_PACK	SUGGESTED REQUEST OR CHECK	Locate or confirm pack status; do not infer content.
PRIORITY	HIGH	ROUTE TYPE	REVIEW_REQUIRED
BOUNDARY NOTE	Potential missing evidence, not proof of failure.		
EVIDENCE ITEM ID	GAP-002	EVIDENCE ITEM	Complete income evidence period
WHY RELEVANT	One pay-period extract cannot show a wider period.	TRIGGER TYPE	PARTIAL_EXTRACT
SOURCE TRIGGER	SYN-MA-008 displays one period.	PAGE ROUTE	SYN-MA-008 / p.1
SEARCH STATUS	PARTIAL	SUGGESTED REQUEST OR CHECK	Check which additional periods would be needed for the review purpose.
PRIORITY	HIGH	ROUTE TYPE	REVIEW_REQUIRED
BOUNDARY NOTE	Do not annualise or determine capacity.		
EVIDENCE ITEM ID	GAP-003	EVIDENCE ITEM	Full bank-statement period
WHY RELEVANT	Selected entries cannot establish a complete account pattern.	TRIGGER TYPE	PARTIAL_EXTRACT
SOURCE TRIGGER	SYN-MA-009 is expressly partial.	PAGE ROUTE	SYN-MA-009 / p.1
SEARCH STATUS	PARTIAL	SUGGESTED REQUEST OR CHECK	Confirm review period and request only appropriate synthetic demonstration evidence.
PRIORITY	MEDIUM	ROUTE TYPE	REVIEW_REQUIRED
BOUNDARY NOTE	No inference about undisclosed transactions.		

Potential Missing Evidence — continued

Potential, partial, or referenced-only evidence. These rows do not prove failure, absence elsewhere, or a legal requirement.

EVIDENCE ITEM ID	GAP-004	EVIDENCE ITEM	Arrangement calculation
WHY RELEVANT	The basis of the proposed synthetic payment is not visible.	TRIGGER TYPE	CALCULATION_ABSENT
SOURCE TRIGGER	SYN-MA-010 states no calculation is included.	PAGE ROUTE	SYN-MA-010 / p.1
SEARCH STATUS	NOT_PRESENT_IN_DEMO_PACK	SUGGESTED REQUEST OR CHECK	Locate calculation or record that the basis remains unresolved.
PRIORITY	HIGH	ROUTE TYPE	REVIEW_REQUIRED
BOUNDARY NOTE	No suitability, affordability, or recommendation conclusion.		
EVIDENCE ITEM ID	GAP-005	EVIDENCE ITEM	Detailed valuation basis
WHY RELEVANT	The summary does not show methodology or comparables.	TRIGGER TYPE	SUMMARY_ONLY
SOURCE TRIGGER	SYN-MA-011 is a one-page summary.	PAGE ROUTE	SYN-MA-011 / p.1
SEARCH STATUS	PARTIAL	SUGGESTED REQUEST OR CHECK	Check whether detailed basis is relevant before requesting it.
PRIORITY	LOW	ROUTE TYPE	REVIEW_REQUIRED
BOUNDARY NOTE	No valuation finding.		
EVIDENCE ITEM ID	GAP-006	EVIDENCE ITEM	Complete original assessment support
WHY RELEVANT	The opening assessment totals do not include the underlying method.	TRIGGER TYPE	METHOD_ABSENT
SOURCE TRIGGER	SYN-MA-002 displays totals and a residual only.	PAGE ROUTE	SYN-MA-002 / p.1
SEARCH STATUS	PARTIAL	SUGGESTED REQUEST OR CHECK	Check calculation source, periods, assumptions, and supporting documents.
PRIORITY	HIGH	ROUTE TYPE	REVIEW_REQUIRED
BOUNDARY NOTE	Potential gap only; not proof of an inadequate assessment.		

Key Pages to Check

A concise route-first reading list for the fictional synthetic pack.

ROUTE ID	ROUTE-001	PRIORITY	HIGH
SOURCE ID	SYN-MA-002	PAGE ROUTE	SYN-MA-002 / p.1
ACTOR GROUP	ORIGINATION	SOURCE VISIBLE CLUE	Totals and residual shown; method absent.
WHY REVIEW THIS	Opening assessment evidence surface.	WHAT TO CHECK	Periods, assumptions, categories, and calculation source.
REVIEW STATUS	NOT_CHECKED	HOLDBACK STATUS	HOLD
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE	BOUNDARY NOTE	No affordability or capacity conclusion.
ROUTE ID	ROUTE-002	PRIORITY	HIGH
SOURCE ID	SYN-MA-001	PAGE ROUTE	SYN-MA-001 / p.1
ACTOR GROUP	BORROWER/LENDER	SOURCE VISIBLE CLUE	Application-level income, household, value, advance, and term clues.
WHY REVIEW THIS	Starting point for original visible assumptions.	WHAT TO CHECK	Supporting evidence and completeness of visible fields.
REVIEW STATUS	NOT_CHECKED	HOLDBACK STATUS	HOLD
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE	BOUNDARY NOTE	Summary surface only.
ROUTE ID	ROUTE-003	PRIORITY	HIGH
SOURCE ID	SYN-MA-005	PAGE ROUTE	SYN-MA-005 / p.1
ACTOR GROUP	SERVICER	SOURCE VISIBLE CLUE	Short recent statement sequence.
WHY REVIEW THIS	Shows current account surface and extract limitations.	WHAT TO CHECK	Full period, entry meaning, and route completeness.
REVIEW STATUS	NOT_CHECKED	HOLDBACK STATUS	HOLD
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE	BOUNDARY NOTE	No cause or conduct inference.

Key Pages to Check — continued

A concise route-first reading list for the fictional synthetic pack.

ROUTE ID	ROUTE-004	PRIORITY	HIGH
SOURCE ID	SYN-MA-007	PAGE ROUTE	SYN-MA-007 / p.1
ACTOR GROUP	BORROWER	SOURCE VISIBLE CLUE	Reduced hours and changed cost reference.
WHY REVIEW THIS	Introduces unverified changed circumstances.	WHAT TO CHECK	Duration, supporting material, household detail, and adviser reference.
REVIEW STATUS	NOT_CHECKED	HOLDBACK STATUS	HOLD
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE	BOUNDARY NOTE	Self-reported fictional note.
ROUTE ID	ROUTE-005	PRIORITY	HIGH
SOURCE ID	SYN-MA-010	PAGE ROUTE	SYN-MA-010 / p.1
ACTOR GROUP	SERVICER	SOURCE VISIBLE CLUE	Temporary proposal; calculation absent.
WHY REVIEW THIS	Shows the proposal that requires source checking.	WHAT TO CHECK	Calculation basis, effective period, and referenced decision material.
REVIEW STATUS	NOT_CHECKED	HOLDBACK STATUS	HOLD
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE	BOUNDARY NOTE	No repayment recommendation or suitability conclusion.
ROUTE ID	ROUTE-006	PRIORITY	MEDIUM
SOURCE ID	SYN-MA-008	PAGE ROUTE	SYN-MA-008 / p.1
ACTOR GROUP	EVIDENCE_SOURCE	SOURCE VISIBLE CLUE	One synthetic pay period.
WHY REVIEW THIS	Demonstrates limited current income material.	WHAT TO CHECK	Missing periods and reconciliation basis.
REVIEW STATUS	NOT_CHECKED	HOLDBACK STATUS	HOLD
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE	BOUNDARY NOTE	Do not annualise.

Key Pages to Check — continued

A concise route-first reading list for the fictional synthetic pack.

ROUTE ID	ROUTE-007	PRIORITY	HIGH
SOURCE ID	SYN-MA-012	PAGE ROUTE	SYN-MA-012 / p.1
ACTOR GROUP	EVIDENCE_CONTROL	SOURCE VISIBLE CLUE	Referenced review decision and calculation not in demo pack.
WHY REVIEW THIS	Prevents referenced-only material being treated as present.	WHAT TO CHECK	Whether the route should remain unresolved.
REVIEW STATUS	REVIEW_REQUIRED	HOLDBACK STATUS	HOLD
ROUTE TYPE	REVIEW_REQUIRED	BOUNDARY NOTE	Mention is not proof of content or absence elsewhere.

Practitioner Timeline

Neutral synthetic source-visible sequence. Date types remain explicit; no causation, delay, wrongdoing, or conduct finding.

TIMELINE ID	TIME-001	DATE DISPLAY	20 January 2021
DATE TYPE	DOCUMENT_DATE	SOURCE ID	SYN-MA-011
PAGE ROUTE	SYN-MA-011 / p.1	EVENT CATEGORY	PROPERTY_EVIDENCE
ACTOR OR CHANNEL	DEMO_VALUER_1	EVENT SUMMARY	Valuation summary carries a document date.
WHAT TO CHECK	Whether date and basis relate to the same synthetic matter.	CONFIDENCE	MEDIUM
CAUTION STATUS	BASIS_ABSENT	LIMITATION NOTE	Document date is not an inspection or effective date.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		

TIMELINE ID	TIME-002	DATE DISPLAY	14 February 2021
DATE TYPE	DOCUMENT_DATE	SOURCE ID	SYN-MA-001
PAGE ROUTE	SYN-MA-001 / p.1	EVENT CATEGORY	APPLICATION
ACTOR OR CHANNEL	DEMO_BORROWER_A; DEMO_BORROWER_B; DEMO_LENDER_1	EVENT SUMMARY	Application summary displays opening synthetic fields.
WHAT TO CHECK	Supporting periods and assumptions.	CONFIDENCE	HIGH
CAUTION STATUS	SUMMARY_ONLY	LIMITATION NOTE	No submission/receipt timing inference.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		

TIMELINE ID	TIME-003	DATE DISPLAY	18 February 2021
DATE TYPE	DOCUMENT_DATE	SOURCE ID	SYN-MA-002
PAGE ROUTE	SYN-MA-002 / p.1	EVENT CATEGORY	ASSESSMENT_SURFACE
ACTOR OR CHANNEL	DEMO_LENDER_1	EVENT SUMMARY	Assessment summary displays totals and a residual.
WHAT TO CHECK	Calculation method and evidence basis.	CONFIDENCE	HIGH
CAUTION STATUS	METHOD_ABSENT	LIMITATION NOTE	No affordability or decision inference.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		

Practitioner Timeline — continued

Neutral synthetic source-visible sequence. Date types remain explicit; no causation, delay, wrongdoing, or conduct finding.

TIMELINE ID	TIME-004	DATE DISPLAY	05 March 2021
DATE TYPE	DOCUMENT_DATE; EFFECTIVE_DATE_SEPARATE	SOURCE ID	SYN-MA-003
PAGE ROUTE	SYN-MA-003 / p.1	EVENT CATEGORY	OFFER_SURFACE
ACTOR OR CHANNEL	DEMO_LENDER_1	EVENT SUMMARY	Offer/key terms summary displays a separate effective-date clue.
WHAT TO CHECK	Which date applies to which visible term.	CONFIDENCE	MEDIUM
CAUTION STATUS	DATE_TYPE_CHECK	LIMITATION NOTE	Summary is not a complete contractual instrument.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		
TIMELINE ID	TIME-005	DATE DISPLAY	Approx. April–May 2026
DATE TYPE	UNKNOWN_OR_APPROXIMATE	SOURCE ID	SYN-MA-007
PAGE ROUTE	SYN-MA-007 / p.1	EVENT CATEGORY	CIRCUMSTANCE_REFERENCE
ACTOR OR CHANNEL	DEMO_BORROWER_A	EVENT SUMMARY	Borrower note refers to reduced hours and changed costs.
WHAT TO CHECK	Duration and supporting period.	CONFIDENCE	LOW
CAUTION STATUS	DATE_UNCERTAIN	LIMITATION NOTE	Do not infer causation or engagement.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		
TIMELINE ID	TIME-006	DATE DISPLAY	30 April 2026
DATE TYPE	DOCUMENT_DATE	SOURCE ID	SYN-MA-005
PAGE ROUTE	SYN-MA-005 / p.1	EVENT CATEGORY	STATEMENT_SURFACE
ACTOR OR CHANNEL	DEMO_SERVICER_1	EVENT SUMMARY	Recent statement extract carries a document date.
WHAT TO CHECK	Full period and entry interpretation.	CONFIDENCE	MEDIUM
CAUTION STATUS	PARTIAL_EXTRACT	LIMITATION NOTE	Document date is not every transaction date.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		

Practitioner Timeline — continued

Neutral synthetic source-visible sequence. Date types remain explicit; no causation, delay, wrongdoing, or conduct finding.

TIMELINE ID	TIME-007	DATE DISPLAY	08 May 2026 / received 11 May 2026
DATE TYPE	DOCUMENT_DATE; RECEIVED_DATE	SOURCE ID	SYN-MA-006
PAGE ROUTE	SYN-MA-006 / p.1	EVENT CATEGORY	CONTACT
ACTOR OR CHANNEL	DEMO_SERVICER_1	EVENT SUMMARY	Contact letter requests updated information; a separate received marker is shown.
WHAT TO CHECK	Keep sent/document and received dates distinct.	CONFIDENCE	HIGH
CAUTION STATUS	DATE_TYPES_SEPARATE	LIMITATION NOTE	No delay or conduct inference.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		
TIMELINE ID	TIME-008	DATE DISPLAY	22 May 2026
DATE TYPE	DOCUMENT_DATE	SOURCE ID	SYN-MA-008
PAGE ROUTE	SYN-MA-008 / p.1	EVENT CATEGORY	INCOME_EVIDENCE
ACTOR OR CHANNEL	DEMO_EMPLOYER_1	EVENT SUMMARY	One pay-period extract is dated.
WHAT TO CHECK	Pay period versus document date and missing periods.	CONFIDENCE	MEDIUM
CAUTION STATUS	PARTIAL_EXTRACT	LIMITATION NOTE	No annualisation.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		
TIMELINE ID	TIME-009	DATE DISPLAY	10 June 2026
DATE TYPE	DOCUMENT_DATE; EFFECTIVE_DATE_UNVERIFIED	SOURCE ID	SYN-MA-010
PAGE ROUTE	SYN-MA-010 / p.1	EVENT CATEGORY	ARRANGEMENT_PROPOSAL
ACTOR OR CHANNEL	DEMO_SERVICER_1	EVENT SUMMARY	Temporary proposal and review period are displayed.
WHAT TO CHECK	Calculation basis and effective period.	CONFIDENCE	MEDIUM
CAUTION STATUS	CALCULATION_ABSENT	LIMITATION NOTE	No recommendation, suitability, or outcome inference.
ROUTE TYPE	SYNTHETIC_DEMO_ROUTE		

Practitioner Timeline — continued

Neutral synthetic source-visible sequence. Date types remain explicit; no causation, delay, wrongdoing, or conduct finding.

TIMELINE ID	TIME-010	DATE DISPLAY	12 June 2026
DATE TYPE	DOCUMENT_DATE	SOURCE ID	SYN-MA-012
PAGE ROUTE	SYN-MA-012 / p.1	EVENT CATEGORY	EVIDENCE_CONTROL
ACTOR OR CHANNEL	PACK_CONTROL	EVENT SUMMARY	Notice records referenced items not present in this demo pack.
WHAT TO CHECK	Whether unresolved status remains appropriate.	CONFIDENCE	HIGH
CAUTION STATUS	REFERENCED_ONLY	LIMITATION NOTE	Mention does not prove content or absence elsewhere.
ROUTE TYPE	REVIEW_REQUIRED		

Practitioner Actions — Review Workplan

Task-based practitioner workplan. Actions are checks, not advice, findings, or recommendations.

ACTION ID	ACTN-001	PRIORITY	HIGH
ACTION AREA	OPENING_EVIDENCE	SOURCE REFERENCE	SYN-MA-001 / p.1; SYN-MA-002 / p.1
REASON	Opening figures and assessment method require source checking.	PRACTICAL ACTION	Reconcile visible fields, periods, assumptions, totals, and supporting synthetic pages.
LINKED TAB	ORIGINAL_REPAYMENT_CAPACITY	OWNER OR REVIEWER	PRACTITIONER_REVIEWER
STATUS	REVIEW_REQUIRED	SOURCE CHECK STATUS	NOT_CHECKED
BOUNDARY NOTE	Review task only; no affordability or capacity finding.		
ACTION ID	ACTN-002	PRIORITY	HIGH
ACTION AREA	MISSING_DOCUMENT	SOURCE REFERENCE	SYN-MA-012 / p.1
REASON	Review decision letter is referenced but not present in the demo pack.	PRACTICAL ACTION	Confirm pack status and keep any affected interpretation on hold.
LINKED TAB	POTENTIAL_MISSING_EVIDENCE	OWNER OR REVIEWER	PRACTITIONER_REVIEWER
STATUS	REVIEW_REQUIRED	SOURCE CHECK STATUS	REVIEW_REQUIRED
BOUNDARY NOTE	Do not infer content, existence, or failure.		
ACTION ID	ACTN-003	PRIORITY	HIGH
ACTION AREA	ARRANGEMENT_BASIS	SOURCE REFERENCE	SYN-MA-010 / p.1
REASON	The proposal's calculation basis is not visible.	PRACTICAL ACTION	Locate a calculation route or record the basis as unresolved.
LINKED TAB	REVIEW_CAUTIONS	OWNER OR REVIEWER	PRACTITIONER_REVIEWER
STATUS	REVIEW_REQUIRED	SOURCE CHECK STATUS	REVIEW_REQUIRED
BOUNDARY NOTE	No repayment recommendation or suitability conclusion.		

Practitioner Actions — Review Workplan — continued

Task-based practitioner workplan. Actions are checks, not advice, findings, or recommendations.

ACTION ID	ACTN-004	PRIORITY	MEDIUM
ACTION AREA	ACTOR_ROLES	SOURCE REFERENCE	SYN-MA-001 / p.1; SYN-MA-005 / p.1; SYN-MA-007 / p.1
REASON	Originator, servicer, and referenced adviser roles must remain distinct.	PRACTICAL ACTION	Check each coded actor only against its synthetic source context.
LINKED TAB	WHO_IS_WHO	OWNER OR REVIEWER	PRACTITIONER_REVIEWER
STATUS	REVIEW_REQUIRED	SOURCE CHECK STATUS	NOT_CHECKED
BOUNDARY NOTE	Do not infer authority, responsibility, or conduct.		
ACTION ID	ACTN-005	PRIORITY	HIGH
ACTION AREA	DATE_TYPES	SOURCE REFERENCE	SYN-MA-003 / p.1; SYN-MA-006 / p.1; SYN-MA-010 / p.1
REASON	Document, received, effective, and approximate dates differ.	PRACTICAL ACTION	Verify date type for each relevant event and retain uncertainty where needed.
LINKED TAB	PRACTITIONER_TIMELINE	OWNER OR REVIEWER	PRACTITIONER_REVIEWER
STATUS	REVIEW_REQUIRED	SOURCE CHECK STATUS	NOT_CHECKED
BOUNDARY NOTE	No delay or causation inference.		
ACTION ID	ACTN-006	PRIORITY	HIGH
ACTION AREA	PARTIAL_EVIDENCE	SOURCE REFERENCE	SYN-MA-008 / p.1; SYN-MA-009 / p.1
REASON	Income and bank surfaces cover limited periods.	PRACTICAL ACTION	Record the visible periods and identify what remains needed for the chosen review purpose.
LINKED TAB	POTENTIAL_MISSING_EVIDENCE	OWNER OR REVIEWER	PRACTITIONER_REVIEWER
STATUS	REVIEW_REQUIRED	SOURCE CHECK STATUS	REVIEW_REQUIRED
BOUNDARY NOTE	Do not annualise, reconcile beyond the surface, or determine capacity.		

Practitioner Actions — Review Workplan — continued

Task-based practitioner workplan. Actions are checks, not advice, findings, or recommendations.

ACTION ID	ACTN-007	PRIORITY	MEDIUM
ACTION AREA	SOURCE_ROUTES	SOURCE REFERENCE	SOURCE_INDEX
REASON	Every workbook row must use a classified synthetic or review-required route.	PRACTICAL ACTION	Cross-check source IDs, page IDs, display routes, route types, and pack-relative filenames.
LINKED TAB	SOURCE_INDEX	OWNER OR REVIEWER	PRACTITIONER_REVIEWER
STATUS	REVIEW_REQUIRED	SOURCE CHECK STATUS	NOT_CHECKED
BOUNDARY NOTE	Synthetic routes are not real evidence routes.		
ACTION ID	ACTN-008	PRIORITY	HIGH
ACTION AREA	RELEASE_CHECK	SOURCE REFERENCE	VERIFICATION_CHECKLIST
REASON	Public-demo release requires structural and sanitisation checks.	PRACTICAL ACTION	Complete every release check and retain REVIEW_REQUIRED for any limitation.
LINKED TAB	VERIFICATION_CHECKLIST	OWNER OR REVIEWER	PRACTITIONER_REVIEWER
STATUS	REVIEW_REQUIRED	SOURCE CHECK STATUS	NOT_CHECKED
BOUNDARY NOTE	Human review and signoff remain mandatory.		

Review Cautions

Cautions identify uncertainty and verification needs—not fault, breach, loss, delay, or conduct findings.

CAUTION ID	CAUT-001	CAUTION AREA	PARTIAL_EXTRACT
WHY IT MATTERS	A short extract cannot establish a complete period.	SOURCE ID	SYN-MA-005; SYN-MA-008; SYN-MA-009
KEY PAGE ROUTE	SYN-MA-005 / p.1; SYN-MA-008 / p.1; SYN-MA-009 / p.1	SOURCE VISIBLE CLUE	Statement, income, and banking surfaces are expressly partial.
WHAT TO CHECK	Period coverage and missing context.	LINKED TAB	POTENTIAL_MISSING_EVIDENCE
PRIORITY	HIGH	STATUS	OPEN
HOLDBACK STATUS	HOLD	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
BOUNDARY NOTE	Uncertainty only; no adverse inference.		
CAUTION ID	CAUT-002	CAUTION AREA	REFERENCED_ONLY
WHY IT MATTERS	Mention does not establish a document's content or availability.	SOURCE ID	SYN-MA-012
KEY PAGE ROUTE	SYN-MA-012 / p.1	SOURCE VISIBLE CLUE	Decision letter and calculation are referenced but not present in the demo pack.
WHAT TO CHECK	Keep routes unresolved unless packaged material is added.	LINKED TAB	OPEN_REVIEW_AREAS
PRIORITY	HIGH	STATUS	OPEN
HOLDBACK STATUS	HOLD	ROUTE TYPE	REVIEW_REQUIRED
BOUNDARY NOTE	Not proof of failure or absence elsewhere.		
CAUTION ID	CAUT-003	CAUTION AREA	DUPLICATED_CORRESPONDENCE
WHY IT MATTERS	Repeated wording can be mistaken for separate events.	SOURCE ID	SYN-MA-006; SYN-MA-010
KEY PAGE ROUTE	SYN-MA-006 / p.1; SYN-MA-010 / p.1	SOURCE VISIBLE CLUE	Related synthetic contact wording appears across two documents.
WHAT TO CHECK	Check source ID, date type, sender surface, and whether events are distinct.	LINKED TAB	PRACTITIONER_TIMELINE
PRIORITY	MEDIUM	STATUS	OPEN
HOLDBACK STATUS	HOLD	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
BOUNDARY NOTE	No duplication or delay finding.		

Review Cautions — continued

Cautions identify uncertainty and verification needs—not fault, breach, loss, delay, or conduct findings.

CAUTION ID	CAUT-004	CAUTION AREA	UNCLEAR_DATE_TYPE
WHY IT MATTERS	Document, received, effective, and approximate dates answer different questions.	SOURCE ID	SYN-MA-003; SYN-MA-006; SYN-MA-007; SYN-MA-010
KEY PAGE ROUTE	Multiple routes	SOURCE VISIBLE CLUE	Several date types are visible or expressly uncertain.
WHAT TO CHECK	Label each date type; do not force a single chronology date.	LINKED TAB	PRACTITIONER_TIMELINE
PRIORITY	HIGH	STATUS	OPEN
HOLDBACK STATUS	HOLD	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
BOUNDARY NOTE	No causation or conduct inference.		
CAUTION ID	CAUT-005	CAUTION AREA	ACTOR_ROLE_UNCONFIRMED
WHY IT MATTERS	A referenced actor label does not establish authority or scope.	SOURCE ID	SYN-MA-007
KEY PAGE ROUTE	SYN-MA-007 / p.1	SOURCE VISIBLE CLUE	DEMO_ADVISER_1 appears by reference only.
WHAT TO CHECK	Check whether any synthetic authorisation material exists.	LINKED TAB	WHO_IS_WHO
PRIORITY	MEDIUM	STATUS	OPEN
HOLDBACK STATUS	HOLD	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
BOUNDARY NOTE	Do not infer advice, authority, responsibility, or conduct.		
CAUTION ID	CAUT-006	CAUTION AREA	CALCULATION_BASIS_ABSENT
WHY IT MATTERS	A visible proposal figure cannot be evaluated from the pack alone.	SOURCE ID	SYN-MA-010; SYN-MA-012
KEY PAGE ROUTE	SYN-MA-010 / p.1; SYN-MA-012 / p.1	SOURCE VISIBLE CLUE	Proposal is visible; calculation is not present.
WHAT TO CHECK	Locate the basis or retain unresolved status.	LINKED TAB	PRACTITIONER_ACTIONS
PRIORITY	HIGH	STATUS	OPEN
HOLDBACK STATUS	HOLD	ROUTE TYPE	REVIEW_REQUIRED
BOUNDARY NOTE	No suitability, affordability, or recommendation conclusion.		

Review Cautions — continued

Cautions identify uncertainty and verification needs—not fault, breach, loss, delay, or conduct findings.

CAUTION ID	CAUT-007	CAUTION AREA	SYNTHETIC_ROUTE_ONLY
WHY IT MATTERS	Demo routes must not be mistaken for real portable evidence routes.	SOURCE ID	ALL
KEY PAGE ROUTE	SOURCE_INDEX	SOURCE VISIBLE CLUE	All sources are fictional packaged demonstration documents.
WHAT TO CHECK	Confirm route classification and pack-relative filenames.	LINKED TAB	SOURCE_INDEX
PRIORITY	HIGH	STATUS	OPEN
HOLDBACK STATUS	HOLD	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
BOUNDARY NOTE	Synthetic demo only; no real evidence.		

Open Review Areas

Unresolved practitioner questions only. The workbook does not answer them or imply a legal test or outcome.

THEME ID	OPEN-001	OPEN REVIEW AREA	What synthetic evidence supports the opening income and expenditure figures?
WHY IT MATTERS	The summary displays figures but not their full period or method.	SYNTHETIC PACK EXAMPLE	Application and assessment summaries.
PRIMARY TAB TO CHECK	ORIGINAL_REPAYMENT_CAPACITY	KEY ROUTE	SYN-MA-001 / p.1; SYN-MA-002 / p.1
SUGGESTED NEXT ACTION	Trace visible fields and identify unresolved supporting material.	PRIORITY	HIGH
STATUS	OPEN		
THEME ID	OPEN-002	OPEN REVIEW AREA	Which circumstances changed, when, and what synthetic support is visible?
WHY IT MATTERS	The borrower note uses an approximate period and partial support.	SYNTHETIC PACK EXAMPLE	Reduced-hours note and one pay period.
PRIMARY TAB TO CHECK	PRACTITIONER_TIMELINE	KEY ROUTE	SYN-MA-007 / p.1; SYN-MA-008 / p.1
SUGGESTED NEXT ACTION	Keep date and evidence limitations explicit.	PRIORITY	HIGH
STATUS	OPEN		
THEME ID	OPEN-003	OPEN REVIEW AREA	What visible calculation, if any, supports the proposed arrangement?
WHY IT MATTERS	A proposal figure is shown but the calculation is not included.	SYNTHETIC PACK EXAMPLE	Arrangement letter and absent-document notice.
PRIMARY TAB TO CHECK	PRACTITIONER_ACTIONS	KEY ROUTE	SYN-MA-010 / p.1; SYN-MA-012 / p.1
SUGGESTED NEXT ACTION	Locate a synthetic calculation route or retain unresolved status.	PRIORITY	HIGH
STATUS	OPEN		

Open Review Areas — continued

Unresolved practitioner questions only. The workbook does not answer them or imply a legal test or outcome.

THEME ID	OPEN-004	OPEN REVIEW AREA	Which coded actor made or communicated each visible step?
WHY IT MATTERS	Originator and servicer contexts are different; adviser is referenced only.	SYNTHETIC PACK EXAMPLE	Application, statement, contact, and borrower note.
PRIMARY TAB TO CHECK	WHO_IS_WHO	KEY ROUTE	Multiple classified synthetic routes
SUGGESTED NEXT ACTION	Check roles only against source-visible context.	PRIORITY	MEDIUM
STATUS	OPEN		
THEME ID	OPEN-005	OPEN REVIEW AREA	Which referenced documents are not present in this demo pack?
WHY IT MATTERS	Mention must not be treated as document presence or known content.	SYNTHETIC PACK EXAMPLE	Review decision letter and arrangement calculation.
PRIMARY TAB TO CHECK	POTENTIAL_MISSING_EVIDENCE	KEY ROUTE	SYN-MA-012 / p.1
SUGGESTED NEXT ACTION	Confirm pack status and preserve REVIEW_REQUIRED.	PRIORITY	HIGH
STATUS	OPEN		
THEME ID	OPEN-006	OPEN REVIEW AREA	Which date type should be used for each timeline row?
WHY IT MATTERS	Document, event, received, effective, and approximate dates differ.	SYNTHETIC PACK EXAMPLE	Offer, contact, circumstances, and proposal surfaces.
PRIMARY TAB TO CHECK	PRACTITIONER_TIMELINE	KEY ROUTE	Multiple classified synthetic routes
SUGGESTED NEXT ACTION	Verify and label date type without inferring delay or causation.	PRIORITY	MEDIUM
STATUS	OPEN		

Source Index

Complete fictional source inventory. Routes are pack-relative text values and are not live evidence hyperlinks.

SOURCE ID	SYN-MA-001	SOURCE FAMILY	Application
SYNTHETIC FILENAME	synthetic_original_mortgage_application_summary.pdf	DOCUMENT LABEL	Original mortgage application summary
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_original_mortgage_application_summary.pdf
FIRST PAGE ID	SYN-MA-001-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.
SOURCE ID	SYN-MA-002	SOURCE FAMILY	Capacity evidence
SYNTHETIC FILENAME	synthetic_income_expenditure_assessment.pdf	DOCUMENT LABEL	Original income and expenditure assessment
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_income_expenditure_assessment.pdf
FIRST PAGE ID	SYN-MA-002-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.
SOURCE ID	SYN-MA-003	SOURCE FAMILY	Offer
SYNTHETIC FILENAME	synthetic_mortgage_offer_key_terms.pdf	DOCUMENT LABEL	Mortgage offer and key terms summary
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_mortgage_offer_key_terms.pdf
FIRST PAGE ID	SYN-MA-003-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.

Source Index — continued

Complete fictional source inventory. Routes are pack-relative text values and are not live evidence hyperlinks.

SOURCE ID	SYN-MA-004	SOURCE FAMILY	Repayment history
SYNTHETIC FILENAME	synthetic_historic_repayment_schedule_extract.pdf	DOCUMENT LABEL	Historic repayment schedule extract
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_historic_repayment_schedule_extract.pdf
FIRST PAGE ID	SYN-MA-004-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.
SOURCE ID	SYN-MA-005	SOURCE FAMILY	Account statement
SYNTHETIC FILENAME	synthetic_recent_mortgage_statement_extract.pdf	DOCUMENT LABEL	Recent mortgage account statement extract
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_recent_mortgage_statement_extract.pdf
FIRST PAGE ID	SYN-MA-005-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.
SOURCE ID	SYN-MA-006	SOURCE FAMILY	Correspondence
SYNTHETIC FILENAME	synthetic_arrears_contact_letter.pdf	DOCUMENT LABEL	Arrears and contact letter
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_arrears_contact_letter.pdf
FIRST PAGE ID	SYN-MA-006-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.

Source Index — continued

Complete fictional source inventory. Routes are pack-relative text values and are not live evidence hyperlinks.

SOURCE ID	SYN-MA-007	SOURCE FAMILY	Borrower note
SYNTHETIC FILENAME	synthetic_borrower_circumstances_note.pdf	DOCUMENT LABEL	Borrower circumstances note
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_borrower_circumstances_note.pdf
FIRST PAGE ID	SYN-MA-007-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.
SOURCE ID	SYN-MA-008	SOURCE FAMILY	Income evidence
SYNTHETIC FILENAME	synthetic_partial_income_evidence_extract.pdf	DOCUMENT LABEL	Partial income evidence extract
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_partial_income_evidence_extract.pdf
FIRST PAGE ID	SYN-MA-008-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.
SOURCE ID	SYN-MA-009	SOURCE FAMILY	Banking evidence
SYNTHETIC FILENAME	synthetic_partial_bank_statement_extract.pdf	DOCUMENT LABEL	Partial bank-statement extract
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_partial_bank_statement_extract.pdf
FIRST PAGE ID	SYN-MA-009-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.

Source Index — continued

Complete fictional source inventory. Routes are pack-relative text values and are not live evidence hyperlinks.

SOURCE ID	SYN-MA-010	SOURCE FAMILY	Arrangement correspondence
SYNTHETIC FILENAME	synthetic_proposed_repayment_arrangement_letter.pdf	DOCUMENT LABEL	Proposed repayment arrangement letter
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_proposed_repayment_arrangement_letter.pdf
FIRST PAGE ID	SYN-MA-010-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.
SOURCE ID	SYN-MA-011	SOURCE FAMILY	Property evidence
SYNTHETIC FILENAME	synthetic_property_valuation_summary.pdf	DOCUMENT LABEL	Property valuation summary
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_property_valuation_summary.pdf
FIRST PAGE ID	SYN-MA-011-P001	ROUTE TYPE	SYNTHETIC_DEMO_ROUTE
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink.
SOURCE ID	SYN-MA-012	SOURCE FAMILY	Evidence control
SYNTHETIC FILENAME	synthetic_absent_referenced_document_notice.pdf	DOCUMENT LABEL	Absent/referenced-document notice
PAGE COUNT	1	PACK RELATIVE PDF ROUTE	01_Fictional_Source_Bundle/synthetic_absent_referenced_document_notice.pdf
FIRST PAGE ID	SYN-MA-012-P001	ROUTE TYPE	REVIEW_REQUIRED
LINK STATUS	TEXT_ROUTE_ONLY	NOTES	Pack-relative text route; no live hyperlink. Referenced items remain unresolved.

Verification Checklist

Visible release and reliance-prevention checks. Automated PASS states do not replace final human visual signoff.

CHECK ID	VER-001	CHECK AREA	TAB_ORDER
CHECK QUESTION	Is START_HERE the first worksheet?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Verified by workbook reopen check.
BOUNDARY	Hard release gate.		
CHECK ID	VER-002	CHECK AREA	DEMO_TYPE
CHECK QUESTION	Does START_HERE declare Synthetic Demo and public demonstration status?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Visible in START_HERE demo status.
BOUNDARY	Hard release gate.		
CHECK ID	VER-003	CHECK AREA	WORKBOOK_TYPE
CHECK QUESTION	Does START_HERE declare Core Practitioner Workbook?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Visible in START_HERE demo status.
BOUNDARY	Hard release gate.		

Verification Checklist — continued

Visible release and reliance-prevention checks. Automated PASS states do not replace final human visual signoff.

CHECK ID	VER-004	CHECK AREA	ROUTE_TYPES
CHECK QUESTION	Are routes classified as synthetic or review-required?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	SOURCE_INDEX and route-bearing tabs checked.
BOUNDARY	Synthetic routes are not real evidence routes.		
CHECK ID	VER-005	CHECK AREA	SHEET_VISIBILITY
CHECK QUESTION	Are all 11 worksheets visible with no hidden sheets?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Verified by workbook reopen check.
BOUNDARY	Hard release gate.		
CHECK ID	VER-006	CHECK AREA	EXTERNAL_LINKS
CHECK QUESTION	Are external workbook links, connections, and live hyperlinks absent?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Workbook package and relationships checked.
BOUNDARY	No live evidence links.		

Verification Checklist — continued

Visible release and reliance-prevention checks. Automated PASS states do not replace final human visual signoff.

CHECK ID	VER-007	CHECK AREA	LOCAL_PATHS
CHECK QUESTION	Are absolute, local, UNC, and file URI paths absent from public outputs?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Pattern scan required again after PDF export.
BOUNDARY	Pack-relative text routes only.		
CHECK ID	VER-008	CHECK AREA	METADATA
CHECK QUESTION	Was workbook and PDF metadata checked for source/reference leakage?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Purpose-built synthetic metadata; final PDF check required.
BOUNDARY	No source-case metadata.		
CHECK ID	VER-009	CHECK AREA	PDF_VISUAL
CHECK QUESTION	Was the final workbook PDF rendered and visually checked?	REQUIRED STATUS	PASS
CURRENT STATUS	REVIEW_REQUIRED	REVIEWER	HUMAN_REVIEWER
EVIDENCE OR NOTE	Automated render inspection will be recorded in validation report; final human review remains required.	BOUNDARY	Human visual signoff remains mandatory.

Verification Checklist — continued

Visible release and reliance-prevention checks. Automated PASS states do not replace final human visual signoff.

CHECK ID	VER-010	CHECK AREA	REAL_DATA
CHECK QUESTION	Are real client facts and identifiers absent?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Synthetic coded labels and pattern scan used.
BOUNDARY	Hard release gate.		
CHECK ID	VER-011	CHECK AREA	REFERENCE_CONTENT
CHECK QUESTION	Is reference-case body content absent?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Deny-list and package scans required after export.
BOUNDARY	No reference body rows copied.		
CHECK ID	VER-012	CHECK AREA	BOUNDARY
CHECK QUESTION	Is practitioner verification, judgement, and signoff boundary visible?	REQUIRED STATUS	PASS
CURRENT STATUS	PASS	REVIEWER	BUILD_VALIDATION
REVIEW DATE	14 July 2026	EVIDENCE OR NOTE	Visible on START_HERE and source PDFs.
BOUNDARY	Practitioner judgement remains mandatory.		