

loan-4821

underwriter-agent · claude-opus-4-8 · started 2026-07-16 04:20:58 UTC

CHAIN OF CUSTODY

VERIFIED — INTACT

7 events · SHA-256 hash chain over canonical (key-sorted) JSON

head hash: bcfa99b20cd8eb7da502232092eff10f85263a34c169c8b4e6d0043c2f8d0a45

externally anchored: RFC 3161 · <https://freetsa.org/tsr> · 2026-07-16 04:21:02 UTC · token in the JSON export

Each event's hash = SHA-256(prevHash + canonical(payload)), where payload is {seq, kind, role, name, content, metadata, ts} with absent fields normalized to null and object keys sorted recursively; the first event's prevHash is 64 zeros. Recompute the chain over `events` in order and confirm every hash, that each prevHash links the prior event's hash, and that seq is monotonic from 0. Verification requires only this document. If integrity.anchor is present, the record is additionally anchored outside Paraph: anchor.digest is the SHA-256 of this document canonicalized WITHOUT the anchor field, and anchor.token is a base64 DER RFC 3161 TimeStampResp over that digest from the named TSA — verify with: openssl ts -verify -digest <anchor.digest> -in token.tsr -CAfile <tsa-ca>.

DECISION RECORD (ARTICLE 12)

#0	MESSAGE	applicant
7b216a7a5f	€40,000 personal loan · applicant #4821 · stated income €68,000 · purpose: debt consolidation	
#1	PULL_CREDIT_REPORT	tool
62f32eafa8	score 690 · utilisation 42% · 0 delinquencies · 6y history	
#2	VERIFY_INCOME	tool
b2fb7ccf27	verified €67,200 via payroll provider · variance 1.2% vs stated	
#3	UNDERWRITER-AGENT	agent
6008c34f47	DTI 38% post-consolidation, within policy ceiling of 40%. Credit profile consistent. Recommending APPROVAL at 8.4% APR — but €40,000 exceeds the €25,000 unattended limit. Escalating for human sign-off per policy CR-114.	
#4	APPROVAL_REQUESTED	
9f26025c1d	Approve €40,000 consumer loan for applicant #4821 at 8.4% APR	
#5	APPROVAL_RESOLVED	
13f3350e71	approved	
#6	DISBURSEMENT	
bcfa99b20c	€40,000 disbursed to applicant #4821 · reference LN-2026-4821	

HUMAN OVERSIGHT (ARTICLE 14)

ARTICLE 14 · HUMAN SIGN-OFF

Approved

Approve €40,000 consumer loan for applicant #4821 at 8.4% APR

by M. Keller · Credit Risk (second line) · 2026-07-16 04:20:58 UTC

Income verified independently; DTI within CR-114. Approved. (Synthetic sample record.)