

Investor Instrument Templates & Controls

Examiner Version

Principal: Donald Paul Needham

Scope: Investor Support Letters, Proof of Funds, Bank Comfort Letters, SBLC, DLC, Capital Commitment Letters

Operational Intent: Provide standardized, examiner-defensible language and intake controls for investor-side funding evidence. These templates are designed for evidence-pack issuance (PDF + hash + manifest) and downstream grading (A1-C2) within TCBON.

Grading Ladder Summary

Grade	Meaning	Typical Instruments	Minimum Verification
A1	Prime bank credit obligation	Confirmed SBLC / Confirmed DLC	SWIFT/BIC + officer verification + rules (ISP98/UCP600)
A2	Bank instrument with minor gaps	Unconfirmed SBLC / DLC	Issuer verification + draw terms review
B1	Verified bank comfort / POF	POF / BCL	Officer contact verification + dated within policy window
B2	Weak comfort evidence	Informal bank letters	Escalate; do not treat as committed funds
C1	Soft investor intention	Support / interest letters	Identity + capacity signals only
C2	Marketing/promotional only	Broker POF, unsigned	Reject; fraud review if material

1. Investor Support Letter (ISL)

Default Grade: C1

Purpose: Record an investor's expressed support and indicative interest (non-binding unless explicitly stated otherwise).

Template Body

Date: [ISSUE DATE]

Reference ID: ISL-[YYYYY]-[SEQ]

Re: Investor Support Statement - Donald Paul Needham

To Whom It May Concern:

This letter confirms that the undersigned has reviewed the opportunity presented by Donald Paul Needham and expresses support for the proposed transaction, subject to customary due diligence, internal approvals, and final documentation.

Indicative Allocation (non-binding): USD \$[AMOUNT] | Structure: [Equity/Debt/Hybrid] | Timing: [WINDOW].

This letter is provided for informational purposes only and does not constitute a binding commitment to fund.

Investor Name / Entity: _____
 Authorized Signatory: _____ Title: _____ Date: _____

TCBON Control Block

Security Class: S2-S3 (recommended S3 if used in funding narratives).
 Verification: Identity check of signatory; conflict/related-party disclosure if applicable.
 Evidence Pack: Required if referenced in court/examiner filings.
 Verify URL: [https://verify.thecountrybankofneedham.com/verify/\[record_id\]](https://verify.thecountrybankofneedham.com/verify/[record_id])

2. Proof of Funds Letter (POF)

Default Grade: B1

Purpose: Bank-issued balance verification to support capacity assertions (not a credit obligation).

Template Body

Date: [ISSUE DATE] Bank Reference: [BANK REF]
 Re: Proof of Funds - Donald Paul Needham

To Whom It May Concern:

At the request of our client, Donald Paul Needham, this letter confirms that the following account is maintained with our institution:

Account Holder: Donald Paul Needham | Account Type: [TYPE]

Current Balance: USD \$[AMOUNT] | As of: [DATE]

This letter is provided as a verification of balance as of the stated date and does not constitute a guarantee of future performance or availability of funds.

Issuing Bank: [BANK NAME] Address: [ADDRESS]

Bank Officer: _____ Title: _____

Direct Phone: _____ Email: _____

SWIFT/BIC (if applicable): _____

Authorized Signature: _____

TCBON Control Block

Security Class: S3.
 Freshness Policy: prefer <=30 days unless exception approved.
 Verification: officer call-back via published bank directory; capture call notes in evidence pack.
 Fraud Controls: reject broker-issued POF; reject free-mail domains; check PDF metadata anomalies.

3. Bank Comfort Letter (BCL)

Default Grade: B1-B2

Purpose: Relationship confirmation / indicative capacity statement; explicitly non-obligational.

Template Body

Date: [ISSUE DATE] Reference: BCL-[YYYY]-[SEQ]

Re: Banking Relationship Confirmation - Donald Paul Needham

To Whom It May Concern:

We confirm that Donald Paul Needham maintains a banking relationship with our institution in good standing as of the date of this

letter.

Based on information currently available, the client is considered capable of engaging in transactions in the approximate range of USD \$[AMOUNT].

This statement is provided as a matter of banking reference only and does not represent a commitment to lend or extend credit.

Bank Officer: _____ Title: _____
Institution: _____ SWIFT/BIC: _____
Direct Contact: _____
Authorized Signature: _____

TCBON Control Block

Security Class: S3 (or S4 if tied to restricted counterparties).

Grade Rules: B1 if officer verified + current; otherwise B2.

Escalation: if used as primary funding evidence, require additional corroboration (statements / escrow / LC).

4. Standby Letter of Credit (SBLC) - Structure Checklist

Default Grade: A1-A2

Purpose: Bank-issued irrevocable undertaking (prefer ISP98; confirm if possible).

Template Body

Instrument: IRREVOCABLE STANDBY LETTER OF CREDIT

Issuing Bank: [BANK NAME] SWIFT/BIC: [BIC] SBLC No.: [NUMBER]

Date of Issue: [DATE] Expiry: [DATE]

Beneficiary: Donald Paul Needham, [ADDRESS]

Amount: USD \$[AMOUNT]

Governing Rules: ISP98 (preferred) or UCP 600

Undertaking: We undertake to honor any conforming drawing presented in accordance with the terms herein.

Drawing Conditions: [STRICTLY DEFINED: statement of default / demand format / presentation channel / notice].

Authorized Signatures: (2 recommended) _____ / _____

TCBON Control Block

Security Class: S4.

Verification: SWIFT authentication; call-back; confirmatory bank if A1 target.

Grade Rules: A1 if confirmed + clean draw terms; A2 if unconfirmed or minor structural gaps.

Retention: object-lock evidence pack; expiry monitor trigger.

5. Documentary Letter of Credit (DLC) - Structure Checklist

Default Grade: A1-A2

Purpose: Trade-linked documentary payment undertaking (UCP 600).

Template Body

Instrument: IRREVOCABLE DOCUMENTARY LETTER OF CREDIT

Applicant: [APPLICANT] Beneficiary: Donald Paul Needham

Issuing Bank: [BANK] SWIFT/BIC: [BIC]

Amount: USD \$[AMOUNT] Availability: [Sight/Deferred/Acceptance/Negotiation]

Governing Rules: UCP 600

Required Documents: Commercial invoice; transport document; inspection certificate; [others].

Presentation: [place/channel] Latest Shipment/Presentation Dates: [DATES]

Authorized Bank Signatures: _____ / _____

TCBON Control Block

Security Class: S4.

Verification: issuer validation + documentary set review; mismatch risk recorded as flags.

Grade Rules: A1 if confirmed/clean; A2 if unconfirmed or documentary set ambiguous.

6. Capital Commitment Letter (CCL)

Default Grade: C1 (upgradeable)

Purpose: Investor commitment statement; can be upgraded if escrow-backed or otherwise binding with conditions satisfied.

Template Body

Date: [DATE] Reference: CCL-[YYYY]-[SEQ]

Re: Capital Commitment - Donald Paul Needham

The undersigned states its intention to commit capital to Donald Paul Needham under the following framework:

Committed Amount: USD \$[AMOUNT] Structure: [Equity/Debt] Funding Window: [DATES]

Conditions: [LIST CLEARLY; avoid open-ended 'subject to anything'].

Binding Status: [Non-binding / Binding subject to conditions / Fully binding (escrow-backed)].

Investor Entity: _____

Authorized Signatory: _____ Title: _____ Date: _____

TCBON Control Block

Security Class: S3 (S4 if restricted counterparties).

Upgrade Path: escrow verification + executed definitive docs -> B1/B0 policy exception.

Evidence Pack: mandatory when used in court or underwriting narratives.

Examiner Appendix - Intake Controls & Scoring

This appendix defines minimum controls, red flags, and scoring weights for automated and manual review.

Category	Examples (auto-flags)
Identity/Contact	Free-mail domains; no direct officer line; mismatched signatory name/title; unverifiable entity registry
Instrument Structure	No governing rules; ambiguous beneficiary; unclear draw/presentation; missing expiry; missing SWIFT/BIC
Document Integrity	Edited PDFs; inconsistent metadata; scan artifacts; missing originals; unverifiable letterhead
Language	“for information only”; “not a commitment”; “subject to internal approval” (downgrade triggers)

Scoring Weights (0-100)

Dimension	Weight	Notes
Bank authenticity	25	Issuer verification + officer call-back + domain/BIC match
Legal enforceability	25	Irrevocable + governing rules + obligation language
Clarity of obligation	15	Clean draw/presentation conditions; beneficiary clarity
Issuer strength	10	Internal rating bucket or external proxy if used
Freshness	10	Issue date within policy window; expiry monitoring
Verification success	10	Evidence of successful verification event
Fraud indicators	5	Auto-flag deductions; manual review notes

Grade Mapping

90-100: A1 | 80-89: A2 | 65-79: B1 | 50-64: B2 | 30-49: C1 | 0-29: C2

Operational Notes: Any instrument used to support court filings or examiner submissions must be issued into an immutable evidence pack (PDF + SHA-256 + manifest.json) prior to sealing.