

Section 1 — Portfolio Compliance Register

All active subcontractors of record. Status evaluated at time of export.

18

SUBS OF RECORD

14

FULLY COMPLIANT

3

EXPIRING < 30 DAYS

1

LAPSED / BLOCKED

Register of subcontractors

SUBCONTRACTOR	TRADE	GL EXPIRES	WC EXPIRES	W-9	STATUS
Bright Spark Electric LLC	Electrical	09/14/2026	09/14/2026	On file	COMPLIANT
Safe Site Concrete Inc.	Concrete	11/02/2026	11/02/2026	On file	COMPLIANT
Kestrel Mechanical Group	HVAC	08/19/2026	08/19/2026	On file	EXPIRING
Harbor Line Plumbing Co.	Plumbing	12/31/2026	12/31/2026	On file	COMPLIANT
Tri-State Steel Erectors	Structural	08/12/2026	08/12/2026	On file	EXPIRING
Cardinal Roofing Systems	Roofing	07/06/2026	07/06/2026	On file	LAPSED
Vantage Glass & Glazing	Glazing	10/22/2026	10/22/2026	On file	COMPLIANT
Northgate Site Works	Earthwork	01/15/2027	01/15/2027	On file	COMPLIANT
Copperfield Drywall LLC	Drywall	08/28/2026	08/28/2026	Missing	EXPIRING
Ironwood Framing Partners	Framing	02/09/2027	02/09/2027	On file	COMPLIANT
Blue Ridge Fire Protection	Fire suppr.	11/18/2026	11/18/2026	On file	COMPLIANT
Sentinel Security Systems	Low voltage	09/30/2026	09/30/2026	On file	COMPLIANT
Redstone Masonry Works	Masonry	03/04/2027	03/04/2027	On file	COMPLIANT
Apex Crane & Rigging	Crane	10/09/2026	10/09/2026	On file	COMPLIANT
Lakeview Painting Co.	Finishes	12/12/2026	12/12/2026	On file	COMPLIANT
Granite Peak Excavating	Excavation	01/27/2027	01/27/2027	On file	COMPLIANT
Summit Elevator Services	Conveyance	02/22/2027	02/22/2027	On file	COMPLIANT
Delta Fence & Barrier	Site safety	04/06/2027	04/06/2027	On file	COMPLIANT

All 18 records of record shown. A full portfolio export continues with one certificate record page per subcontractor.

Section 2.1 — Certificate Record

Bright Spark Electric LLC · Certificate of Liability Insurance (ACORD 25) on file

Bright Spark Electric LLC

Electrical · 4120 Foundry Rd, Suite 210, Nashville TN 37210

COMPLIANT

Verified by AI extraction + GC review

CARRIER

Continental Mutual Casualty

NAIC #

20443

POLICY #

CMC-GL-8841207

Coverage summary

GENERAL LIABILITY — EACH OCCURRENCE

\$1,000,000

AUTOMOBILE LIABILITY — CSL

\$1,000,000

UMBRELLA / EXCESS LIABILITY

\$5,000,000

GENERAL AGGREGATE

\$2,000,000

WORKERS' COMPENSATION — EL EACH ACCIDENT

\$1,000,000

ADDITIONAL INSURED ENDORSEMENT

CG 20 10 / CG 20 37 attached

POLICY EFFECTIVE

09/14/2025

POLICY EXPIRES

09/14/2026

NEXT AUTOMATED NOTICE

08/15/2026 (T-30)

Chain of custody / audit trail

- | | | |
|------------------|-------------------|---|
| 07/12/2026 09:14 | Sub upload portal | COI submitted via no-login link (no account required) |
| 07/12/2026 09:14 | AI extraction | Carrier, policy #, limits and dates parsed — 98% confidence |
| 07/12/2026 09:21 | D. Alvarez (GC) | Verified against ACORD image · approved · T-30/14/7 reminders armed |
| 07/31/2026 11:04 | System | Included in binder export BND-2026-0731-MRC |

SOURCE DOCUMENT

ACORD-25_bright.pdf · attached as Exhibit 1 · SHA-256 8f3c...a91d

Contract requirement check

REQUIREMENT (MASTER SUBCONTRACT §7)	REQUIRED	ON CERTIFICATE	RESULT
Commercial general liability	\$1M / \$2M	\$1M / \$2M	MEETS
Workers' compensation	Statutory + \$1M EL	Statutory + \$1M EL	MEETS
Automobile liability	\$1M CSL	\$1M CSL	MEETS
Umbrella / excess	\$2M	\$5M	MEETS
Additional insured (ongoing + completed ops)	CG 20 10 + CG 20 37	Both attached	MEETS
Waiver of subrogation	Required	Endorsed	MEETS
30-day notice of cancellation	Required	Endorsed	MEETS

PRODUCING AGENT OF RECORD — renewal notices are sent here automatically

T. Rasmussen · Foundry Risk Partners · trasmussen@foundryrisk.example · (615) 555-0148

Section 2.2 — Certificate Record

Kestrel Mechanical Group · Certificate of Liability Insurance (ACORD 25) on file

Kestrel Mechanical Group

HVAC / Mechanical · 88 Ironline Ave, Murfreesboro TN 37129

EXPIRING

Verified by AI extraction + GC review

CARRIER

Allied Northern Indemnity

NAIC #

31852

POLICY #

ANI-PKG-5520914

Coverage summary

GENERAL LIABILITY — EACH OCCURRENCE

\$1,000,000

AUTOMOBILE LIABILITY — CSL

\$1,000,000

UMBRELLA / EXCESS LIABILITY

\$2,000,000

GENERAL AGGREGATE

\$2,000,000

WORKERS' COMPENSATION — EL EACH ACCIDENT

\$500,000

ADDITIONAL INSURED ENDORSEMENT

CG 20 10 / CG 20 37 attached

POLICY EFFECTIVE

08/19/2025

POLICY EXPIRES

08/19/2026

NEXT AUTOMATED NOTICE

08/05/2026 (T-14)

Chain of custody / audit trail

06/03/2026 14:02	Sub upload portal	Prior-term COI submitted and filed
07/20/2026 06:00	System	T-30 renewal notice emailed to agent M. Rowe (Rowe Agency)
07/26/2026 06:00	System	T-24 follow-up emailed to sub + agent — no response logged
07/31/2026 11:04	System	Flagged EXPIRING in binder export; site access review advised

SOURCE DOCUMENT

ACORD-25_kestrel.pdf · attached as Exhibit 2 · SHA-256 5a17...bb62

Contract requirement check

REQUIREMENT (MASTER SUBCONTRACT §7)	REQUIRED	ON CERTIFICATE	RESULT
Commercial general liability	\$1M / \$2M	\$1M / \$2M	MEETS
Workers' compensation	Statutory + \$1M EL	Statutory + \$500K EL	REVIEW
Automobile liability	\$1M CSL	\$1M CSL	MEETS
Umbrella / excess	\$2M	\$2M	MEETS
Additional insured (ongoing + completed ops)	CG 20 10 + CG 20 37	Both attached	MEETS
Waiver of subrogation	Required	Endorsed	MEETS
30-day notice of cancellation	Required	Not shown	REVIEW

PRODUCING AGENT OF RECORD — renewal notices are sent here automatically

M. Rowe · Rowe Agency · mrowe@roweagency.example · (629) 555-0913

Section 3 — Form W-9 Exhibit

Tax documentation on file. The stored source PDF is reproduced below exactly as submitted.

HOW THIS SATISFIES AN INSPECTOR REQUEST

Every binder embeds the original submitted file page-for-page — not a summary of it. The register above is the index; this exhibit is the document itself, with its upload timestamp, uploader and file hash printed in the margin.

Exhibit W-9-01 — Bright Spark Electric LLC

Form W-9 (Rev. March 2024) Dept. of the Treasury Internal Revenue Service	Request for Taxpayer Identification Number and Certification Go to www.irs.gov/FormW9 for instructions and the latest information.	Give form to the requester. Do not send to the IRS.
1 Name of entity/individual (as shown on your income tax return) Bright Spark Electric LLC		
2 Business name/disregarded entity name, if different from above Bright Spark Electric		
3a Federal tax classification Limited liability company · Tax classification: S		
5 Address (number, street, and apt. or suite no.) 4120 Foundry Rd, Suite 210		
6 City, state, and ZIP code Nashville, TN 37210		
7 List account number(s) here (optional) MRC-SUB-0148		
Part I Taxpayer Identification Number (TIN) Employer identification number XX - XXX4471 TIN masked in export · full value in encrypted vault		
Part II Certification Under penalties of perjury, I certify that the number shown on this form is my correct taxpayer identification number. The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. Signature of U.S. person Marcus T. Ellery Date 01/22/2026		

Uploaded 01/22/2026 15:47 CT by M. Ellery via no-login portal link · file W9_bright-spark-electric.pdf · SHA-256 c72b...4e08
Reviewed and accepted 01/22/2026 16:03 CT by D. Alvarez (GC) · retained 7 years per policy · unmasked TIN visible only to authorized GC staff.

Section 4 — W-9 Register & Renewal Schedule

Tax document index for all subcontractors, followed by the 90-day expiration calendar.

W-9 register

SUBCONTRACTOR	TIN (MASKED)	RECEIVED	EXHIBIT	STATUS
Bright Spark Electric LLC	XX-XXX4471	01/22/2026	W-9-01	ACCEPTED
Safe Site Concrete Inc.	XX-XXX9022	02/04/2026	W-9-02	ACCEPTED
Kestrel Mechanical Group	XX-XXX1560	11/30/2025	W-9-03	ACCEPTED
Harbor Line Plumbing Co.	XX-XXX7318	03/12/2026	W-9-04	ACCEPTED
Tri-State Steel Erectors	XX-XXX2205	12/08/2025	W-9-05	ACCEPTED
Cardinal Roofing Systems	XX-XXX6644	10/19/2025	W-9-06	ACCEPTED
Copperfield Drywall LLC	—	—	—	REQUESTED

90-day expiration & escalation schedule

DATE	SUBCONTRACTOR	EVENT	AUTOMATED ACTION
08/05/2026	Kestrel Mechanical Group	T-14 notice	Agent + sub emailed automatically
08/12/2026	Tri-State Steel Erectors	GL / WC expires	Renewal COI required before this date
08/19/2026	Kestrel Mechanical Group	GL / WC expires	Auto-flag to LAPSED at 00:01
08/28/2026	Copperfield Drywall LLC	GL / WC expires	W-9 also outstanding — dual hold
09/14/2026	Bright Spark Electric LLC	GL / WC expires	T-30 notice scheduled 08/15/2026
10/22/2026	Vantage Glass & Glazing	GL / WC expires	No action required yet

Responding to an on-site inspector request

- Inspector asks for a specific document**
Open the subcontractor record in the portal, or turn to that sub's exhibit in this binder.
- Show the original, not a summary**
Every exhibit is the submitted file itself — ACORD 25, W-9, endorsement — reproduced page-for-page.
- Prove it hasn't been altered**
Each exhibit carries its upload timestamp, uploader, reviewer and SHA-256 hash from the append-only log.
- Hand over a copy on the spot**
Export a single record, a trade, or the whole portfolio to PDF and email it before the inspector leaves.

Section 5 — Export Attestation & Document Index

Integrity statement, file manifest and scope limitations for this binder.

Attestation

This binder was generated automatically from the Compliance Desk record vault for Meridian Ridge Construction LLC on 07/31/2026 at 11:04 CT. Each certificate and tax document reproduced herein is rendered from the original file as submitted by the subcontractor; source files are stored immutably and are individually addressable by SHA-256 hash. Every status, approval and automated notice shown is drawn from an append-only audit log that cannot be edited by portal users, including the general contractor.

Attached source files (manifest)

FILE	DESCRIPTION	PAGES	SHA-256 (TRUNCATED)
ACORD-25_bright-spark.pdf	COI · Bright Spark Electric LLC	1 pg	8f3c...a91d
ACORD-25_kestrel-mech.pdf	COI · Kestrel Mechanical Group	1 pg	5a17...bb62
W9_bright-spark-electric.pdf	Form W-9 · Bright Spark Electric LLC	1 pg	c72b...4e08
W9_safe-site-concrete.pdf	Form W-9 · Safe Site Concrete Inc.	1 pg	d904...17ae
END_CG2010_bright-spark.pdf	Additional insured endorsement	2 pg	2ee8...90f1
audit-log_2026-07-31.csv	Append-only activity export	—	b641...33c7

Scope & limitations

- This binder is a records export. It is not insurance, brokerage, underwriting, tax or legal advice.
- Compliance Desk does not verify coverage with carriers and does not confirm that a policy is in force at time of reading.
- Limits, dates and endorsement references reflect what appears on the submitted documents and the reviewing GC's approval.
- Taxpayer identification numbers are masked in shared exports. Unmasked values remain in the encrypted vault.
- This sample uses fictitious companies, carriers, policy numbers and identifiers for demonstration purposes only.