The 109 Checks: What Is Examined and What Clears It

A companion to "The Verified Record, Built by One Operator"

Ana Vasquez, M.A. Ed. Founder and CEO, AnaConnectsYou Desert Sun Investments LLC d/b/a AnaConnectsYou, Lake Worth, Florida

First Edition, November 16, 2026

Companion to: "The Verified Record, Built by One Operator," First Edition, November 16, 2026. DOI: 10.5281/zenodo.24286710.

What this companion is, and what it is not

The paper describes a method: an audit system of 12 areas and 109 checks, each check stating what is examined, what evidence clears it, and which record supplies that evidence. This companion publishes those criteria, all 109 of them, so the method can be inspected and not only described. A reader can hold any examination this practice delivers against these pages and see what the check required and what would have cleared it.

What stands here is criteria: what is checked, and what passing looks like. What does not stand here is the working instrument: the live question sets inside the questionnaire engine, the configurations of the tools, the operating procedures, and the engagement methods by which findings are worked with clients. Those are the firm's trade practice, exactly as the paper's Disclosure declares, and this companion is written to that line on purpose. Criteria are the standard. The standard is published. The instrument stays home.

The standing line of the system governs every page that follows: *we verify the record; our findings support business decisions about whom to trust, engage, and do business with; we make no prediction about any price*. The evidence base is public and filed records. Client provided records enter the work only inside a paid engagement, under the engagement terms, and they extend the same checks. A finding is not an opinion; it carries the four elements the government audit books teach: criteria, condition, cause, and effect.

Checks added by the system's November 11, 2026 dissection addendum stand in their areas in check order, marked as addendum checks, with their criteria stated the same way. Two scope notes that stand on the face of the system of record are carried where they belong: in checks I1, I5, and K4, the only wired ocean pull is NOAA CO-OPS tides and currents; every other ocean lane named in those checks is a reference pull, made by hand at the official source, dated, and labeled a reference pull in the report.

Area A. Identity and standing

Purpose: the company in the report is the company that exists in the records, under its legal name, in good standing.

A1. Legal identity. *Examines:* legal name, entity type, formation state, formation date, entity status. *Clears when:* the state corporate register record matches the name the company trades under, and status shows active. *Evidence:* state corporate register records; the foreign government records checks for non United States entities.

A2. Registration footprint. *Examines:* foreign registrations, fictitious name filings, registered agent, principal address. *Clears when:* every registration the company needs for where it operates appears in the registers, and the fictitious name record matches the trading name. *Evidence:* state registers; fictitious name records.

A3. Federal identity. *Examines:* SAM.gov entity record, UEI, CAGE code where held, registration currency. *Clears when:* the SAM.gov record is active and current, or the absence of a record is recorded as a fact. *Evidence:* SAM.gov entity records.

A4. License standing. *Examines:* professional and occupational licenses the business requires. *Clears when:* each required license shows active in its register, or a gap is recorded as a finding. *Evidence:* state license registers, including the Florida DBPR license search.

A5. Domain and web identity. *Examines:* the domains the company presents as its own, their registration age, registrar, and status locks. *Clears when:* each presented domain resolves to the company in its registration record, and lookalike or recently registered domains are recorded. *Evidence:* RDAP registration lookup; certificate transparency records.

A6. Brand and intellectual property claims. *Examines:* trademark and patent claims the company makes in public. *Clears when:* each claim traces to a USPTO record in the company name, or the claim is recorded as unfiled. *Evidence:* USPTO Open Data Portal.

Area B. Ownership, governance, and control persons

Purpose: the people who own and direct the company are named from records, and their record is clean enough to stand in the report.

B1. Officers and directors of record. *Examines:* the officers, directors, and managers named in corporate filings. *Clears when:* the filing record names them and the names match what the company publishes. *Evidence:* state corporate registers and annual report filings.

B2. Beneficial ownership signals. *Examines:* ownership shown in filings, Form D records, and institutional holdings for reporting companies. *Clears when:* the ownership picture from the records is stated and internally consistent. *Evidence:* SEC EDGAR, Form D filings, the Company Money Map.

B3. Control person screening. *Examines:* each control person against sanctions, exclusions, and enforcement records. *Clears when:* OFAC, SAM exclusions, SEC actions, and the HHS exclusions list return no match, or a

match is confirmed at the official source and reported. *Evidence:* OFAC Sanctions List Service, SEC Action Lookup for Individuals, person check sources, CourtListener.

B4. Governance record. *Examines:* board and governance statements the company publishes, audit committee presence for reporting companies, governance documents on file. *Clears when:* the published governance picture matches the filing record. *Evidence:* SEC EDGAR filings; company published records through archived captures.

B5. Political and lobbying footprint. *Examines:* lobbying registrations, campaign finance records tied to the company and its control persons. *Clears when:* the footprint is mapped from the registers or its absence is recorded. *Evidence:* Senate Lobbying Disclosure records, FEC records, the political doors manual checks, the Company Money Map.

Area C. Financial record integrity

Purpose: the financial story the company tells matches the financial records it has filed.

C1. Filed financial statements. *Examines:* audited and filed statements, XBRL facts for reporting companies, tax exempt filings for nonprofits. *Clears when:* the filed figures match the figures the company presents publicly, or differences are recorded as findings. *Evidence:* SEC EDGAR company facts, IRS Form 990 data, ProPublica Nonprofit Explorer.

C2. Revenue and growth claims. *Examines:* growth and revenue claims in public material against filed records and award records. *Clears when:* each public claim traces to a filed figure or an award record, or the claim is recorded as unsupported. *Evidence:* SEC EDGAR, USAspending, archived captures of the claim pages.

C3. Federal money record. *Examines:* federal contracts, grants, and loans awarded to the company. *Clears when:* the award history is pulled and totals agree with the company account of its federal work. *Evidence:* USAspending, SAM.gov, the Company Money Map.

C4. Banking and institutional record. *Examines:* banking relationships on public record, institutional holders, custodians and advisors named in filings. *Clears when:* the relationships named in filings are recorded and consistent. *Evidence:* FDIC BankFind for institution verification, SEC EDGAR, the Company Money Map.

C5. Debt and lien signals. *Examines:* UCC filings, recorded liens, judgment records. *Clears when:* the UCC and court record pull is complete and material liens stand in the report. *Evidence:* state UCC registers, CourtListener, county records.

C6. Distress signals. *Examines:* bankruptcy filings, receiverships, going concern language in filed audits. *Clears when:* the bankruptcy and docket search returns clean, or filings found are reported with their status. *Evidence:* CourtListener dockets, SEC EDGAR going concern disclosures.

C7. Money movement pattern. *Examines:* the assembled money picture for the company across the map sections. *Clears when:* the Company Money Map is complete in all nine sections and the flows it shows are internally consistent. *Evidence:* the Company Money Map in full.

C8. Milestone gated continuation *(addendum check, November 11, 2026). Examines:* whether staged engagements, contracts, or programmes the subject runs actually gate later stages on earlier milestones: for each staged arrangement, the stated milestone for each gate, the evidence the gate was passed, and whether the next stage started before that evidence existed. *Clears when:* a milestone gate table stands in the report per staged arrangement, with gate, evidence, and start date per stage, and every ungated start is a finding. *Evidence:* filed contracts and awards via SEC EDGAR and USAspending; published programme records.

Area D. Company Money Map

Purpose: where the company money sits and moves, from public and filed records only. This area runs the Company Money Map template in full; its honest limit and its observation only standing line print on every map.

D1. Money held, as disclosed. *Clears when:* cash and equivalents from the latest filed record stand in the map's first section with their source. *Evidence:* the Company Money Map; SEC EDGAR and Form 990 records.

D2. Institutional holdings and insider record. *Clears when:* holdings and insider transactions on public record stand in the map's second section. *Evidence:* the Company Money Map; SEC EDGAR.

D3. Banking relationships on public record. *Clears when:* each banking relationship evidenced in filings or records stands in the map's third section. *Evidence:* the Company Money Map; FDIC BankFind verification.

D4. Advisors and custodians named in filings. *Clears when:* the named advisors and custodians stand in the map's fourth section. *Evidence:* the Company Money Map.

D5. Crypto treasury exposure. *Clears when:* any treasury exposure shown by a public record stands in the map's fifth section, with the internal use fences of the market lanes observed. *Evidence:* the Company Money Map.

D6. Federal money in. *Clears when:* federal awards and payments stand in the map's sixth section with totals. *Evidence:* the Company Money Map; USAspending.

D7. Political and nonprofit money out. *Clears when:* contributions and nonprofit flows on record stand in the map's seventh section. *Evidence:* the Company Money Map; FEC and Form 990 records.

D8. Cross border settlement context. *Clears when:* any cross border element the record shows stands in the map's cross border section with its context. *Evidence:* the Company Money Map.

D9. Market context. *Clears when:* the sector and signal context from the Signal Watch Board stands in the map's final section, dated. *Evidence:* the Company Money Map; the Signal Watch Board.

Area E. Internal control environment, from public records

Purpose: the control environment is assessed from every public signal the records carry, graded against the COSO and Green Book principles. The area states plainly that it grades public signals; engagement level control testing belongs to the paid engagement scope the client sets.

E1. Control environment signals. *Examines:* tone evidence in filings, codes of conduct published, governance oversight statements. *Clears when:* the signals are graded against the five Control Environment principles of the Green Book and the grade is recorded. *Evidence:* filed records; company published records through archived captures.

E2. Risk assessment signals. *Examines:* risk factor disclosures, risk committee presence, published risk statements. *Clears when:* the risk disclosures are read and graded against the four Risk Assessment principles. *Evidence:* SEC EDGAR risk factors; published records.

E3. Control activity signals. *Examines:* disclosed control procedures, segregation evidence in staffing and filings, authorization structures on record. *Clears when:* the signals are graded against the three Control Activities principles. *Evidence:* filed records; job postings and staff records in the spend visibility sources.

E4. Information and communication signals. *Examines:* reporting lines, disclosure controls language, whistleblower channel presence. *Clears when:* the signals are graded against the three Information and Communication principles. *Evidence:* filed records; published policies.

E5. Monitoring signals. *Examines:* internal audit presence, audit committee activity, remediation disclosures for past deficiencies. *Clears when:* the signals are graded against the two Monitoring principles, and past material weaknesses and their remediation stand in the report. *Evidence:* SEC EDGAR deficiency disclosures; published records.

E6. Deficiency record. *Examines:* every material weakness, significant deficiency, restatement, and late filing in the record history. *Clears when:* the full deficiency history is pulled and dated, or the record shows none. *Evidence:* SEC EDGAR, CourtListener, news awareness lanes.

E7. Forcing functions on irreversible steps *(addendum check, November 11, 2026). Examines:* whether irreversible or hard to reverse steps (payment, filing, signature, data deletion, public posting, fund transfer) are protected by a forcing function: explicit confirmation of the consequential fact, a cooling or review window, a second pair of eyes, or a hard stop on mismatched data. *Clears when:* an irreversible step inventory stands in the report with the forcing function, or its absence as a finding, per step. *Evidence:* subject public flows in dated captures; filed process records; engagement records inside a paid engagement.

Area F. Fraud and misconduct signals

Purpose: the fraud record and the fraud signal pattern are pulled in full and read against the protection pattern library. Allegations are labeled allegations and convictions are labeled convictions.

F1. Litigation record. *Examines:* civil and criminal dockets naming the company and its control persons. *Clears when:* the docket pull is complete across the available jurisdictions and every material matter stands in the report with its status. *Evidence:* CourtListener.

F2. Regulatory enforcement record. *Examines:* SEC, CFTC, FTC, and state enforcement actions. *Clears when:* the enforcement search returns clean, or actions found are reported as allegations or as final orders,

accurately labeled. *Evidence:* SEC EDGAR and litigation releases, SEC Action Lookup for Individuals, CFTC RED List, Department of Justice news.

F3. Sanctions and watchlist screening. *Examines:* the company and its control persons against the sanctions and exclusion lists. *Clears when:* OFAC, SAM exclusions, and the consolidated lists return no confirmed match. *Evidence:* OFAC Sanctions List Service, SAM.gov exclusions, person check sources.

F4. Consumer complaint pattern. *Examines:* complaint volume, product pattern, and issue pattern for consumer facing companies. *Clears when:* the complaint pattern is read and graded as a pattern signal, with the unverified allegation status of complaints stated. *Evidence:* CFPB Consumer Complaints.

F5. Fraud scheme exposure. *Examines:* the company business model against the scheme families in the protection pattern library: asset misappropriation, corruption, financial statement schemes, and the house pattern rules. *Clears when:* each applicable scheme family is scored for exposure from the records and the scores stand in the report. *Evidence:* the protection pattern library; the Fraud Examiners Manual taxonomy.

F6. Whistleblower and insider signals. *Examines:* public whistleblower matters, short seller and investigator reports where they exist, insider selling patterns for reporting companies. *Clears when:* the public signal record is read and each signal is labeled by its source class. *Evidence:* news lanes, SEC EDGAR insider records, CourtListener.

F7. News and incident record. *Examines:* the dated news record for fraud, breach, recall, and failure events. *Clears when:* the news sweep is complete and events found stand in the report with dates. *Evidence:* GDELT, GNews, Department of Justice news, recall records in the sector checks.

F8. Crisis first statement completeness *(addendum check, November 11, 2026). Examines:* whether the subject's first public statement in a crisis or adverse event was complete on the fields that matter: what happened, who is affected, what is known, what is not yet known, what the subject is doing, when the next update will come, and who speaks. *Clears when:* a first statement scorecard with all seven fields, the event date, and the statement date stands in the report, or "no adverse event in period" is recorded with its search basis. *Evidence:* GDELT, GNews, Department of Justice news; subject statements via archived captures.

F9. Critic handling conduct *(addendum check, November 11, 2026). Examines:* how the subject treats its critics, complainants, short sellers, reviewers, and whistleblowers: tone, factual accuracy of the response, any retaliation, litigation threat, deplatforming, or correction offered, each instance classified as engaged, corrected, ignored, or retaliated. *Clears when:* a critic handling log with dated instances and a classification per instance stands in the report, or a reasoned "no critic instances found" with its search basis. *Evidence:* GDELT, GNews, CourtListener; subject public responses.

F10. Slip vs mistake diagnosis *(addendum check, November 11, 2026). Examines:* whether a material failure is a slip (correct model, failed execution) or a mistake (wrong model, faithfully executed), diagnosed before any fix is prescribed, with the prescribed fix matching the diagnosis. *Clears when:* every material failure finding carries a slip or mistake diagnosis with both evidence items cited, and its recommendation matches the diagnosis. *Evidence:* filed records; subject published model and policies; dated outcome records.

Area G. Compliance and regulatory standing

Purpose: the company standing with its regulators is verified register by register.

G1. Tax exempt and charitable standing, where applicable. *Examines:* IRS exempt status, Form 990 filing currency, state charitable registrations. *Clears when:* status and filings are current in the IRS record, or gaps are findings. *Evidence:* IRS Form 990 data, ProPublica Nonprofit Explorer.

G2. Environmental compliance, where facilities exist. *Examines:* EPA facility records, inspection counts, violation status, enforcement actions and penalties. *Clears when:* the ECHO record is pulled for every facility and material noncompliance stands in the report. *Evidence:* EPA ECHO.

G3. Workplace and labor record. *Examines:* OSHA inspections and accidents, wage and hour compliance actions, and the full labor picture for the company and its market: wage levels and employment by occupation and industry, compensation costs, and hiring movement. *Clears when:* the Department of Labor record is pulled, the Bureau of Labor Statistics wage and employment picture for the company industry and geography stands beside it, and material actions stand in the report. *Evidence:* Department of Labor data, Bureau of Labor Statistics, business survey records.

G4. Health sector standing, where applicable. *Examines:* provider records, program exclusions, payment records for health companies. *Clears when:* NPPES, exclusions, and CMS records agree with the company account. *Evidence:* NPPES, CMS Provider Data, HHS exclusion records, openFDA for product matters.

G5. Financial services standing, where applicable. *Examines:* bank and adviser records, registration status, disciplinary history. *Clears when:* FDIC, IAPD, and BrokerCheck records are pulled and material history stands in the report. *Evidence:* FDIC BankFind, SEC IAPD, market sources.

G6. Data breach and privacy record. *Examines:* breach notifications, OCR breach portal entries, state attorney general breach records. *Clears when:* the breach history is pulled from the portals and every entry stands in the report dated. *Evidence:* HHS OCR Breach Portal, state attorney general breach data, public registers.

G7. Government contracting standing, where applicable. *Examines:* SAM currency, exclusion records, past performance signals, suspension and debarment. *Clears when:* the contracting record is pulled and clean, or actions found stand in the report. *Evidence:* SAM.gov, USAspending, OFAC and exclusions screening.

G8. Screen with exits *(addendum check, November 11, 2026). Examines:* whether every consent, values, eligibility, or gate screen the subject operates carries a visible exit, and whether the screen has ever actually exited anyone. *Clears when:* each screen in the inventory shows a visible exit on a dated capture and its exit history, or a reasoned zero, stands in the report. *Evidence:* subject public surfaces in dated captures; engagement records; external check where available.

Area H. Cyber and technology posture

Purpose: the public technology posture of the company is graded from passive public records. Active scanning runs against our own hosts only; client companies receive passive posture checks.

H1. TLS and HTTPS configuration. *Examines:* the grade of the company public sites. *Clears when:* each principal site carries a current SSL Labs grade in the report. *Evidence:* SSL Labs.

H2. Security headers and HTTP configuration. *Examines:* header posture of the principal sites. *Clears when:* each site carries a current Mozilla Observatory grade in the report. *Evidence:* Mozilla Observatory.

H3. Certificate and subdomain inventory. *Examines:* every certificate issued for the company domains and the subdomains they reveal. *Clears when:* the inventory is complete and forgotten or unexpected subdomains stand in the report. *Evidence:* certificate transparency records.

H4. Exposed services record. *Examines:* the public record of services seen on the company hosts. *Clears when:* the InternetDB record for the principal hosts is read and exposed services stand in the report. *Evidence:* Shodan InternetDB.

H5. Lookalike and phishing record. *Examines:* scans and phishing listings touching the company domains and lookalikes. *Clears when:* the scan history and the phishing feeds are checked and listings found stand in the report. *Evidence:* urlscan search, OpenPhish; PhishStats for internal triage.

H6. Known vulnerability exposure. *Examines:* the company named technology stack against exploited and scored vulnerability records. *Clears when:* stack components named in public material are triaged against CISA KEV and EPSS, and exploited entries stand in the report. *Evidence:* CISA KEV, FIRST EPSS, NVD, OSV for package level records.

H7. Speed and availability record. *Examines:* public performance grades and uptime signals for the principal sites. *Clears when:* PageSpeed grades are recorded for the principal pages. *Evidence:* PageSpeed Insights.

H8. Convention freshness check *(addendum check, November 11, 2026). Examines:* whether the platform and web conventions a subject's public surfaces rely on have been re-verified on a cadence, rather than assumed from an old build. *Clears when:* a convention register with last verified date per convention stands in the workpapers and every stale item, unverified for more than 12 months, is named in the report as a staleness risk. *Evidence:* platform published conventions in dated pulls; surface captures.

H9. Scan path check *(addendum check, November 11, 2026). Examines:* whether a first time reader can scan each principal public surface and reach its purpose, price or eligibility, limits and disclosure, and contact or exit paths without reading linearly. *Clears when:* a dated scan path record per principal surface stands in the workpapers, with findable or not findable per element and every break as a finding. *Evidence:* subject public surfaces in dated captures; the scan path record.

H10. Manufactured abuse check *(addendum check, November 11, 2026). Examines:* what an abuser can manufacture about the subject from its public material (impersonation imagery, fake statements, phishing pretexts, deepfake audio and video), stated at the level of capability, and what verification the subject offers counterparties to defeat it. No facial recognition templates are created and no person is identified by this check.

Clears when: a manufactured abuse inventory stands in the report, capability and verification route, or its absence as a finding, per material class. *Evidence:* subject public pages in dated captures; deepfake vetting reference checks.

H11. Training data provenance check *(addendum check, November 11, 2026). Examines:* the provenance of any model or dataset the subject relies on for a material decision: provider, name and version where stated, the provider's published training data provenance statement or its absence, license and terms position, and whether the subject can state what the tool was trained on. *Clears when:* a provenance table stands in the report per relied on model or dataset, with provider statement or explicit absence per row; "provenance not stateable" is a recorded result, not a pass. *Evidence:* provider published model and dataset cards and terms; subject public reliance statements.

Area I. Market, reputation, and history signals

Purpose: what the market and the public record say about the company, and how that record has changed over time.

I1. Signal board context. *Examines:* the sector signals standing on the Signal Watch Board for the company sector, including, for the sectors the waters move, the ocean watch: buoy observations, tides and currents, sea surface temperature and ocean color readings, Argo float profiles, bathymetry, storm surge and hurricane guidance, sea level trends, and climate indices. *Clears when:* the dated board context is attached to the report; where the company sector or footprint touches the waters, the dated ocean watch context stands beside it. *Scope note, from the face of the system of record:* the only wired ocean pull is NOAA CO-OPS tides and currents; every other ocean lane named here is a reference pull, made by hand at the official source, dated, and labeled a reference pull in the report. *Evidence:* the Signal Watch Board; NOAA CO-OPS tides and currents; NOAA and National Hurricane Center sources by reference pull.

I2. Claim history. *Examines:* what the company claimed in earlier captures of its own pages against what it claims now. *Clears when:* material claim changes are listed with capture dates. *Evidence:* Wayback Machine captures, Common Crawl index.

I3. Media record. *Examines:* the worldwide and current news record for the company. *Clears when:* the GDELT and GNews sweeps are complete and the material items stand in the report dated. *Evidence:* GDELT, GNews.

I4. Spend and footprint signals. *Examines:* public spend signals: job postings, ad library presence, vendor and technology signals, and the hiring signal, read from the company own postings, industry job openings, hires and separations, and dated layoff and expansion announcements, across every sector. *Clears when:* the spend visibility pull is complete and the signals stand in the report as signals, labeled as such. *Evidence:* spend visibility sources, Bureau of Labor Statistics hiring data, business survey records.

I5. Sector standing. *Examines:* the company position against the sector checks for its industry and, for ocean reliant sectors, the ocean condition record for its operating waters. *Clears when:* the applicable sector coverage checks are run and their results stand in the report; for ocean reliant sectors the dated ocean condition read

stands beside them. *Scope note:* as in I1, NOAA CO-OPS tides and currents is the one wired ocean pull; the remaining ocean lanes are labeled reference pulls. *Evidence:* sector coverage checks; NOAA sources as in I1.

I6. AI answer audit *(addendum check, November 11, 2026). Examines:* what generative AI answer engines say about the subject when asked directly, graded for accuracy against filed records. *Clears when:* a dated answer audit log exists for the cadence, with engine, prompt, and answer recorded, inaccuracies named as findings, and no claim in the report rests on an unaudited AI answer. *Evidence:* the answer audit log; answer engine outputs, dated and filed.

I7. Silence audit *(addendum check, November 11, 2026). Examines:* material reputation topics on which the subject has zero earned or owned voice, each scored for what a stakeholder will assume from the silence. *Clears when:* a silence inventory stands in the report, every zero voice material topic is named with its assumed meaning score, and non material silences are recorded as reviewed and dismissed with a reason. *Evidence:* GDELT, GNews, archived captures; subject published pages.

I8. Unpaid voice ratio *(addendum check, November 11, 2026). Examines:* the share of the subject's reputation carried by unpaid third parties versus voice the subject published or paid for. *Clears when:* the report states earned, owned, and paid counts, the unpaid voice ratio, and the classification rule used; an unclassified reputation section does not clear. *Evidence:* GDELT, GNews, ad libraries in the spend visibility sources; subject pages.

I9. Measurer conflict check *(addendum check, November 11, 2026). Examines:* whether the party measuring a claim the subject cites is the party that made, funded, or benefits from that claim. *Clears when:* every cited measurement in the report carries funder, method, data, and review labels, and every conflict is declared on the face of the finding that uses it. *Evidence:* cited study and rating records; publisher and funder records.

I10. Positioning checks *(addendum check, November 11, 2026). Examines:* the subject's claimed category, the alternatives its customers actually consider, the distinctive attributes it claims, and the customer type for whom those attributes matter most, graded for coherence against each other and against the filed and spend record. *Clears when:* a positioning table stands in the report with a cited record per row. *Evidence:* subject public material via archived captures; spend visibility sources; sector coverage checks.

I11. Conversion evidence checks *(addendum check, November 11, 2026). Examines:* whether the subject's funnel claims rest on measurement, research, and tests, or on assertion, each evidence class graded present or absent. *Clears when:* a conversion evidence grade stands in the report, each class present or absent with its record; a funnel claim with none of the three is reported as assertion, not evidence. *Evidence:* subject public funnel in dated captures; published analytics claims; archived captures.

I12. Response band check *(addendum check, November 11, 2026). Examines:* whether stated response, delivery, or turnaround bands match actual performance in the public record. *Clears when:* a response band table stands in the report, stated band, observed range, and gap or untestable per band, with a dated source per row; a band with no observable actuals is recorded as untestable, not as met. *Evidence:* subject public claims; CFPB complaints; dated news records.

Area J. People and counterparties

Purpose: the named people and the material counterparties carry a record check proportionate to their place in the company story.

J1. Principal person checks. *Examines:* each principal against the free public person record sources. *Clears when:* the eighteen source person check set is run for each principal and results stand in the workpapers. *Evidence:* person check sources.

J2. Professional license verification for principals. *Examines:* licenses and credentials the principals claim. *Clears when:* each claimed credential traces to its register, or the claim is recorded as unverified. *Evidence:* state license registers; health credential routes in the person check sources.

J3. Counterparty screening. *Examines:* material customers, suppliers, and partners named in the records against sanctions and litigation. *Clears when:* each named counterparty passes the OFAC and docket screen, or exceptions stand in the report. *Evidence:* OFAC, CourtListener, SEC EDGAR.

J4. Reference and endorsement record. *Examines:* public endorsements, testimonials, and partner claims. *Clears when:* each material claim traces to a public record of the claimed relationship, or the claim is recorded as unsupported. *Evidence:* news lanes, archived captures, company published records.

J5. Employment and history claims of principals. *Examines:* the career history the principals publish against the public record. *Clears when:* the published history agrees with filings and dated records, or differences stand in the report. *Evidence:* SEC EDGAR filings, CourtListener, archived captures, news archive.

J6. Intake homework count *(addendum check, November 11, 2026). Examines:* how much preparation work the subject's intake asks the client or customer to do before value is delivered: documents to gather, forms to complete, uploads to make, accounts to create, and decisions to supply, itemized by step, with the total count, the estimated client time, and where that count is disclosed before purchase. *Clears when:* the intake record states the itemized homework count and estimated time, the pre purchase disclosure location is named, and the count is restated in the report's scope section. *Evidence:* intake and upload area records; order path disclosure.

J7. Ask the maker why *(addendum check, November 11, 2026). Examines:* why each material control, screen, or process the subject relies on exists, in the words of the person who built it, where the record names one. *Clears when:* every material control in scope carries a named maker or an explicit "maker unknown" finding, and a stated reason or an explicit "no reason recorded" finding. *Evidence:* filed records; published policies; engagement provided records inside a paid engagement only.

J8. Claims vs practice *(addendum check, November 11, 2026). Examines:* whether the subject's published doctrine matches its internal practice, each doctrine statement scored match, partial, or contradiction against the practice evidence. *Clears when:* a doctrine vs practice table stands in the report with a cited record on both sides of every row, and every contradiction is a finding; doctrine with no practice evidence is recorded as untested, not as matched. *Evidence:* subject published doctrine via archived captures; filed records; spend visibility sources.

J9. Invisible behaviour check *(addendum check, November 11, 2026). Examines:* work and conduct that no dashboard or filing shows, where the public record still carries a signal: after hours and weekend filing patterns, response behaviour in public threads, treatment of small counterparties, maintenance of unglamorous obligations. Signals only; no inference about private conduct is permitted and none is reported. *Clears when:* an invisible behaviour signal log stands in the workpapers, each entry dated and sourced and labeled signal only, and any item carried into the report is labeled as a signal, not a fact. *Evidence:* news lanes; filing timestamps; public threads via archived captures.

J10. Star protection check *(addendum check, November 11, 2026). Examines:* whether the subject's revenue or delivery depends on one unprotected key person, and what protection exists on record: documented process, a second person able to deliver, contractual protection, a succession note. This check applies to AnaConnectsYou itself in a self audit without exception. *Clears when:* a key person dependence table stands in the report, dependence and protection, or its absence as a finding, per person. *Evidence:* corporate filings; SEC EDGAR; spend visibility sources; published team records.

J11. Coach vs champion test *(addendum check, November 11, 2026). Examines:* whether material counterparties are coaches (advise, introduce, comment) or champions (act with their own capital, authority, or reputation), classified by evidence of action only; titles, warmth, and meeting attendance alone classify as coach. *Clears when:* a coach and champion table stands in the report, a dated act cited per champion, and no pipeline weight rests on a coach classified by title alone. *Evidence:* filed records; dated third party records; news lanes; archived captures.

Area K. Property and physical footprint

Purpose: the physical footprint the company presents matches the property and facility records.

K1. Principal place verification. *Examines:* the addresses the company presents against geocoding and property records. *Clears when:* each principal address resolves and the property record agrees with the presented use. *Evidence:* Census Geocoder; Florida Department of Revenue property tax rolls for Florida property.

K2. Facility record. *Examines:* facilities in regulatory records against the facilities the company presents. *Clears when:* the EPA and sector facility records agree with the presented footprint. *Evidence:* EPA ECHO; sector coverage checks.

K3. Property transaction signals. *Examines:* recorded transactions for the principal properties in the available record systems. *Clears when:* the available deed and roll records are read and material transactions stand in the report. *Evidence:* Florida Department of Revenue rolls; New York City ACRIS records where applicable.

K4. Disaster and risk exposure of the footprint. *Examines:* disaster declaration history and risk context for the footprint locations and, for coastal locations, the ocean risk record: storm surge and hurricane guidance, observed tides and currents, sea level trends, buoy wind and wave readings, and bathymetry and coastal inundation context. *Clears when:* the FEMA record for the footprint counties stands in the report; for coastal locations the dated ocean risk read stands beside it. *Scope note:* as in I1, NOAA CO-OPS tides and currents is

the one wired ocean pull; the remaining ocean lanes are labeled reference pulls. *Evidence:* FEMA OpenFEMA; National Hurricane Center guidance and NOAA sources by reference pull.

Area L. Reporting gate

Purpose: the report leaves the house only when the discipline the audit books repeat most stands satisfied. This area clears last, and its clearing is the delivery condition.

L1. Evidence sufficiency sign off. *Examines:* every area file against the evidence standard: sufficient, appropriate, and corroborated, with inquiry never standing alone. *Clears when:* the reviewer signs that each cleared check rests on evidence meeting the standard. *Evidence:* engagement workpapers; standard sources ISA 500 and AS 1105.

L2. Skepticism and bias review. *Examines:* the draft findings for conclusions the evidence carries and for conclusions it does not. *Clears when:* an independent read of the draft confirms every finding traces to a record and every record of consequence stands in the draft. *Evidence:* engagement workpapers; standard sources ISA 200 and AS 1000.

L3. Findings form review. *Examines:* every finding for its four elements, criteria, condition, cause, and effect, and for accurate labeling of allegations and confirmed records. *Clears when:* each finding carries all four elements or records the element the public record cannot supply. *Evidence:* engagement workpapers; standard sources the Yellow Book and ISSAI 100.

L4. Area completion certificate. *Examines:* the twelve areas one by one. *Clears when:* every area shows cleared, cleared with findings, or not applicable with reason, and the certificate is signed by the reviewer. *Evidence:* the completed checklist instance.

L5. Report assembly and limits statement. *Examines:* the assembled report against the checklist instance. *Clears when:* the report contains one section per area in system order, the observation only standing line, the honest limit statement, the evidence date for every dated record, the sources named for every finding, and the scope line printed verbatim on the face of the report: "We verify the record. Our findings support business decisions about whom to trust, engage, and do business with. We make no prediction about any price." A report without the scope line on its face does not clear this check. *Evidence:* engagement workpapers; the Company Money Map standing line and honest limit.

L6. Sample vs population disclosure *(addendum check, November 11, 2026). Examines:* whether any check, section, or report claim rests on a sample rather than the full population. *Clears when:* every sampled claim in the packet carries population size, sample size, and sampling method on its face, signed by the reviewer; a packet with an undisclosed sample is returned, not conditioned. *Evidence:* engagement workpapers; the completed checklist instance.

L7. Reviewer variance and second look log *(addendum check, November 11, 2026). Examines:* whether a second competent reviewer applying the same check to the same facts would reach a different finding. *Clears when:* the per report second look log exists, names both reviewers, states what the second reviewer checked and

why, and every variance is resolved with a reason; absence of the log blocks L4. *Evidence:* engagement workpapers; the second look log per report.

L8. Heard check, client restatement *(addendum check, November 11, 2026). Examines:* whether the client heard and understood what the report says, distinct from whether the report was delivered: the client contact restates, in their own words, the three most material findings, the stated limits, and the next step the client owns. *Clears when:* a dated heard check record exists per report, separate from the delivery receipt, naming contact, restatement, and any correction; delivery confirmation alone does not clear this check. *Evidence:* the delivery record; the heard check record per engagement.

L9. Exit experience grade *(addendum check, November 11, 2026). Examines:* the lived experience of cancelling, seeking a refund, and taking an off ramp, each path graded against: visible before purchase, completable without a phone call to retain, fee prominence, and stated resolution time. *Clears when:* dated walk records and a grade per exit path stand in the report, and any path graded D or F is a material finding with criteria, condition, cause, and effect. *Evidence:* subject terms and checkout surfaces; the dated walk record.

L10. Herding check *(addendum check, November 11, 2026). Examines:* whether the sources behind a finding move together, so that correlated agreement is mistaken for independent corroboration: shared ownership, shared underlying dataset, syndication of one original, or citation of each other. *Clears when:* every material finding carries an effective source count after the herding collapse, and any downgrade is printed on the finding. *Evidence:* engagement workpapers; source provenance records.

L11. Error bands and tie handling *(addendum check, November 11, 2026). Examines:* whether material quantitative findings carry an uncertainty band or a sensitivity range, and whether tied evidence is reported as tied, with both values printed. *Clears when:* each material quantitative finding carries a band or sensitivity statement, and every tied item is printed as tied with both values; a packet that resolves a tie silently fails L3. *Evidence:* engagement workpapers; primary records for both tied values.

L12. Correlated gate dependency note *(addendum check, November 11, 2026). Examines:* whether reporting gates or checks that appear independent share one dependency, so one failure fails them together. *Clears when:* the Area L certificate carries a correlated dependency note naming every shared dependency among the gates relied on, or states "no shared dependency" with the dependency map as evidence. *Evidence:* the checklist instance; lane and helper records.

L13. Stack rank step *(addendum check, November 11, 2026). Examines:* whether findings are ranked by capital at risk before the report closes, highest first, with the money amount exposed and its basis named per finding. *Clears when:* a stack ranked findings list with a capital at risk figure and basis per material finding stands in the packet and in the report order; findings with no capital at risk are listed last and labeled narrative only. *Evidence:* engagement workpapers; the Company Money Map for amounts.

L14. Horizontal cross area check *(addendum check, November 11, 2026). Examines:* contradictions that no single area sees because each area is internally consistent: identity vs footprint, claims vs financials, doctrine vs practice, pipeline narrative vs awards, footprint vs risk. *Clears when:* a dated horizontal cross read log stands in the packet, naming reader and contradictions found or a reasoned none, and L4 does not sign without it. *Evidence:* the full draft packet; engagement workpapers.

L15. Long horizon and ecosystem grading *(addendum check, November 11, 2026). Examines:* the consequences of the subject's position beyond the engagement window, at 1, 3, and 10 years, each item labeled record based or projection with its assumption stated, and the subject's ecosystem effect graded separately from its own survival. *Clears when:* the report carries the long horizon section with the three horizons, the record or projection label per item, and a separate ecosystem grade; absence blocks L5. *Evidence:* filed records; the Signal Watch Board; sector coverage checks.

L16. Pipeline narrative check *(addendum check, November 11, 2026). Examines:* whether the subject's pipeline and growth narrative matches the record of awards, filings, and dated activity; the same rule applies to this firm's own narrative in a self audit. *Clears when:* a narrative vs record table stands in the report, every pipeline claim traced to a dated record or labeled narrative only. *Evidence:* USAspending; SEC EDGAR; FEC where relevant; dated news records; archived captures.

L17. Counterexample rule *(addendum check, November 11, 2026). Examines:* whether each framework application in the report was tested against one searched counterexample: the case or record that would break the application, where it was searched, and what was found. *Clears when:* the workpapers carry, per framework application, a dated counterexample search with its result, and any narrowing of the application is printed in the report; a framework applied with no counterexample search recorded does not clear. *Evidence:* engagement workpapers; primary records for any counterexample found.

L18. Gut case rule *(addendum check, November 11, 2026). Examines:* whether judgment calls are written as scored cases or excluded: the call, the evidence for, the evidence against, the score or confidence stated, and the decider named. *Clears when:* every judgment dependent finding in the packet traces to a scored case in the workpapers, and excluded judgments are listed with reasons; L2 fails any finding resting on an unwritten call. *Evidence:* engagement workpapers; the skepticism review.

How a check answers

Every check in this system answers in one of five verdicts, and in no other shape: CLEAR (the check's evidence standard is met), FINDING (the record shows the defect the check examines), INSUFFICIENT EVIDENCE (the record available does not carry the check to either of the first two verdicts), TIED (two records of equal standing conflict and neither outranks the other, both printed), and ESCALATED (the verdict cannot responsibly be given at check level and passes up). Every verdict carries a confidence standing on its face, HIGH, MODERATE, or LOW, with its basis stated in one line. Weak or conflicting evidence escalates in a fixed order: first to a deeper check, the same question put to a stronger record; then, where the evidence still does not carry it, to the human reviewer, the client's own licensed professional, who reviews and signs at the reporting gate. No verdict at LOW confidence stands as a final verdict in a delivered report. This discipline verifies; it does not repair, and it predicts nothing.

Source and standing

This companion states the criteria of the AnaConnectsYou audit system of record, built November 10, 2026, with its dissection addendum of November 11, 2026 and its decision pattern addendum of November 13, 2026. It is published as a companion to the paper named on its first page, whose disclosure governs what stands here: criteria are published; the live question sets, configurations, operating procedures, and engagement methods are the firm's trade practice and are not in this document.

Ana Vasquez, M.A. Ed., is the Founder and CEO of AnaConnectsYou, a verification practice in Lake Worth, Florida. Correspondence through the practice's website, anaconnectsyou.com.