FICTIONAL SAMPLE | NOT ISSUED | VERIFICATION LINK INACTIVE

ACTION LEDGER

Material Participation Details

Harbor Cottage | Jan 01, 2025 - Dec 31, 2025
100 Sample Avenue, Chicago, IL 60601

Report No. SAMPLE-DETAILS-2025-NOT-ISSUED
Security reference: SAMPLE-NOT-VALID
Generated: Jan 01, 2026
QR: integrity reference only

Jordan Ellis
Owner

15 h 0 m
Total owner time

24
Total actions

Monthly Activity Summaries

Narratives are AI-assisted or deterministically generated from the listed ActionLedger records. Counts, time, certification status, and integrity references are calculated by ActionLedger and remain authoritative.

January 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In January 2025, the owner resolved a guest check-in question and confirmed arrival instructions. The owner also reviewed winter availability and adjusted the minimum stay. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest 191573bdef07e775

February 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In February 2025, the owner reviewed a reservation change and confirmed the updated dates. The owner also coordinated replacement of a damaged entry lock with the vendor. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest e1b808d6f08d975e

March 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In March 2025, the owner answered a guest parking question and updated arrival notes. The owner also reviewed spring pricing against the booking calendar. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest cb15ce9c127e7938

April 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In April 2025, the owner resolved a late checkout request and notified housekeeping. The owner also scheduled the quarterly HVAC service and confirmed access. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest c523f12c5ac4540b

May 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In May 2025, the owner reviewed a booking inquiry and approved a date change. The owner also updated the listing's seasonal check-in instructions. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest 48899658bb5e371f

June 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In June 2025, the owner answered a guest question about the Wi-Fi and confirmed resolution. The owner also reviewed the pool service schedule and approved a visit. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest b883dd631d346adc

July 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In July 2025, the owner reviewed an extended-stay request and confirmed terms. The owner also adjusted holiday weekend rates after reviewing demand. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest 902f2ba4cc2abb45

August 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In August 2025, the owner resolved a guest access issue and verified the lock code. The owner also coordinated a plumbing repair and confirmed completion. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest 1535ddab51d9e988

September 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In September 2025, the owner reviewed a cancellation request and documented the response. The owner also updated the fall availability calendar and rate rules. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest 3941f4d4c45ca08c

October 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In October 2025, the owner answered a guest amenity question and sent property details. The owner also reviewed a landscaping quote and scheduled the work. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest 1081976182a0b4ff

November 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In November 2025, the owner reviewed a reservation modification and confirmed the new nights. The owner also checked year-end availability and updated booking settings. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest 7da62d1a5c60471e

December 2025

2 actions | 1 h 15 m | 1 active day | Owner-certified coverage: 1 of 1 active day

In December 2025, the owner resolved a guest departure question and confirmed checkout. The owner also reviewed maintenance follow-up and closed the vendor task. The daily record was owner-certified, with two actions totaling 1 h 15 m.

Deterministic narrative | Source digest 18d680c0fb52a80d

Illustrative data. No real owner, property, issued certification, or valid security reference.

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ACTION LEDGER

Material Participation Details

Harbor Cottage | Jan 01, 2025 - Dec 31, 2025
100 Sample Avenue, Chicago, IL 60601

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Detailed Activity Evidence

January 2025

2 actions | 1 h 15 m

Thursday, Jan 9, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for January 9, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest 4f8174b3f271b140

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Resolved a guest check-in question and confirmed arrival instructions. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-01						
Guest Communication & Booking Management	Resolved a guest check-in question and confirmed arrival instructions.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Jan 9, 9:20 AM	0 h 30 m	**Hash:** a574ad9e2965979c7014e63ed53cff8870596da732f523979c70cb5625f9c16c **Ref:** DEMO-GUEST-01
Reviewed winter availability and adjusted the minimum stay. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-01						
Property Operations & Pricing	Reviewed winter availability and adjusted the minimum stay.	Completed the owner review and recorded the outcome.	Manual	Jan 9, 2:10 PM	0 h 45 m	**Hash:** bd72850fa5195c8780398364ee767e265c25e98577e6c7e37edaa7055430380d **Ref:** DEMO-OPS-01

February 2025

2 actions | 1 h 15 m

Monday, Feb 10, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for February 10, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest 250dffe589458717

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Reviewed a reservation change and confirmed the updated dates. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-02						
Guest Communication & Booking Management	Reviewed a reservation change and confirmed the updated dates.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Feb 10, 9:20 AM	0 h 30 m	**Hash:** 6a7536df16c1f367f37b42ded930e910681252d56dbb616ee2f0456330c23a5f **Ref:** DEMO-GUEST-02
Coordinated replacement of a damaged entry lock with the vendor. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-02						
Property Operations & Pricing	Coordinated replacement of a damaged entry lock with the vendor.	Completed the owner review and recorded the outcome.	Manual	Feb 10, 2:10 PM	0 h 45 m	**Hash:** 396beb7eb90f034d9011fb63b73332e19d38a06d8b5e8a5b88dd134cbd9fa8da **Ref:** DEMO-OPS-02

Illustrative data. No real owner, property, issued certification, or valid security reference.

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March 2025

2 actions | 1 h 15 m

Tuesday, Mar 11, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for March 11, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest 1a74e47984a54623

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Answered a guest parking question and updated arrival notes. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-03						
Guest Communication & Booking Management	Answered a guest parking question and updated arrival notes.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Mar 11, 9:20 AM	0 h 30 m	**Hash:** 2e2946bba9c718d3362d10248dc9af45e963e1ad9c6c9c254281d5e5a09b6781 **Ref:** DEMO-GUEST-03
Reviewed spring pricing against the booking calendar. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-03						
Property Operations & Pricing	Reviewed spring pricing against the booking calendar.	Completed the owner review and recorded the outcome.	Manual	Mar 11, 2:10 PM	0 h 45 m	**Hash:** 4515870ca949e0197e4d65ddee37aaa1864ffc810ab40b3e7ff2937c7ac42a85 **Ref:** DEMO-OPS-03

April 2025

2 actions | 1 h 15 m

Saturday, Apr 12, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for April 12, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest f25709636c45475f

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Resolved a late checkout request and notified housekeeping. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-04						
Guest Communication & Booking Management	Resolved a late checkout request and notified housekeeping.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Apr 12, 9:20 AM	0 h 30 m	**Hash:** c1ec617a65dc6e1c8206dbb67f79270f9700ac252a43deaa77e74c54b3f571f7 **Ref:** DEMO-GUEST-04
Scheduled the quarterly HVAC service and confirmed access. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-04						
Property Operations & Pricing	Scheduled the quarterly HVAC service and confirmed access.	Completed the owner review and recorded the outcome.	Manual	Apr 12, 2:10 PM	0 h 45 m	**Hash:** 07f6a1b621990aa103442232faf74637ddf4f658726b2627c11b628fd3ede092 **Ref:** DEMO-OPS-04

May 2025

2 actions | 1 h 15 m

Tuesday, May 13, 2025

2 actions | 1 h 15 m

Illustrative data. No real owner, property, issued certification, or valid security reference.

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Harbor Cottage | Jan 01, 2025 - Dec 31, 2025
100 Sample Avenue, Chicago, IL 60601

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OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for May 13, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest 3edbd688003ec949

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Reviewed a booking inquiry and approved a date change. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-05						
Guest Communication & Booking Management	Reviewed a booking inquiry and approved a date change.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	May 13, 9:20 AM	0 h 30 m	**Hash:** 49b796526b34b0d5fa76df26c43d254a4dcfbd99457b643e682c248d217c8600 **Ref:** DEMO-GUEST-05
Updated the listing's seasonal check-in instructions. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-05						
Property Operations & Pricing	Updated the listing's seasonal check-in instructions.	Completed the owner review and recorded the outcome.	Manual	May 13, 2:10 PM	0 h 45 m	**Hash:** 12cb859beae7bf0bef9a0fe16979b4579cb9d2d0b34618c41d71fd3005e27c0f **Ref:** DEMO-OPS-05

June 2025

2 actions | 1 h 15 m

Saturday, Jun 14, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for June 14, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest df62d2629b113eec

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Answered a guest question about the Wi-Fi and confirmed resolution. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-06						
Guest Communication & Booking Management	Answered a guest question about the Wi-Fi and confirmed resolution.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Jun 14, 9:20 AM	0 h 30 m	**Hash:** e4ebccc13c9c73ddba85032a57ccf0ac7f435777ad3799a6cb7dcc72c779e910 **Ref:** DEMO-GUEST-06
Reviewed the pool service schedule and approved a visit. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-06						
Property Operations & Pricing	Reviewed the pool service schedule and approved a visit.	Completed the owner review and recorded the outcome.	Manual	Jun 14, 2:10 PM	0 h 45 m	**Hash:** d632557dbc96ead22fc5877f296023725800d69e4ac0798f78bcfd1dd947209c **Ref:** DEMO-OPS-06

July 2025

2 actions | 1 h 15 m

Tuesday, Jul 15, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for July 15, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest bae93b8c5c5baf4a

Illustrative data. No real owner, property, issued certification, or valid security reference.

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Harbor Cottage | Jan 01, 2025 - Dec 31, 2025
100 Sample Avenue, Chicago, IL 60601

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Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Reviewed an extended-stay request and confirmed terms. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-07						
Guest Communication & Booking Management	Reviewed an extended-stay request and confirmed terms.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Jul 15, 9:20 AM	0 h 30 m	**Hash:** 32d7d31304f6f7c41ed81391a83b0bc80bc6cfa0865e91d45058f5b29831467a **Ref:** DEMO-GUEST-07
Adjusted holiday weekend rates after reviewing demand. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-07						
Property Operations & Pricing	Adjusted holiday weekend rates after reviewing demand.	Completed the owner review and recorded the outcome.	Manual	Jul 15, 2:10 PM	0 h 45 m	**Hash:** c4009d3296387c5a601ae35d15e0b53f34622905c707ddc62ad695126a51ba08 **Ref:** DEMO-OPS-07

August 2025

2 actions | 1 h 15 m

Saturday, Aug 16, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for August 16, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest c8245821718ba16a

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Resolved a guest access issue and verified the lock code. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-08						
Guest Communication & Booking Management	Resolved a guest access issue and verified the lock code.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Aug 16, 9:20 AM	0 h 30 m	**Hash:** dc3d2f30db3527305887125cb1e52365647bbbb6806a7b55284f82a5d0ad932c **Ref:** DEMO-GUEST-08
Coordinated a plumbing repair and confirmed completion. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-08						
Property Operations & Pricing	Coordinated a plumbing repair and confirmed completion.	Completed the owner review and recorded the outcome.	Manual	Aug 16, 2:10 PM	0 h 45 m	**Hash:** 5073ada271ccb54d0f41f81d394daced6b3bf349a44fc6f169e8a2022377f0aa **Ref:** DEMO-OPS-08

September 2025

2 actions | 1 h 15 m

Wednesday, Sep 17, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for September 17, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest 9676b341e405b73a

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Reviewed a cancellation request and documented the response. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-09						
Guest Communication &	Reviewed a cancellation request and documented the response.	Reviewed and confirmed the guest-facing	OwnerRezWebhook	Sep 17, 9:20 AM	0 h 30 m	**Hash:** 836563906ac59656c9941939d

Illustrative data. No real owner, property, issued certification, or valid security reference.

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100 Sample Avenue, Chicago, IL 60601

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Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Booking Management		decision.				7484ab9c7a3c5cefa4b2bd5d05127630854e40f **Ref:** DEMO-GUEST-09
Updated the fall availability calendar and rate rules. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-09						
Property Operations & Pricing	Updated the fall availability calendar and rate rules.	Completed the owner review and recorded the outcome.	Manual	Sep 17, 2:10 PM	0 h 45 m	**Hash:** 0a453fd9975534b6f1ce2361b43098ce20e679e03e6156dd2c77533f51d537f2 **Ref:** DEMO-OPS-09

October 2025

2 actions | 1 h 15 m

Saturday, Oct 18, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for October 18, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest 70728706a886290b

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Answered a guest amenity question and sent property details. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-10						
Guest Communication & Booking Management	Answered a guest amenity question and sent property details.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Oct 18, 9:20 AM	0 h 30 m	**Hash:** 0e1f5751cdba16b32446cb6ae96db5aa6221ac1f0439dfe9e7cd94e54ba78165 **Ref:** DEMO-GUEST-10
Reviewed a landscaping quote and scheduled the work. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-10						
Property Operations & Pricing	Reviewed a landscaping quote and scheduled the work.	Completed the owner review and recorded the outcome.	Manual	Oct 18, 2:10 PM	0 h 45 m	**Hash:** b9bb1ea0c9b7a65908b06e1c2924604bee2834db1a2a751ecdfa1d288ba24b5c **Ref:** DEMO-OPS-10

November 2025

2 actions | 1 h 15 m

Wednesday, Nov 19, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for November 19, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest 8c25822e934967df

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Reviewed a reservation modification and confirmed the new nights. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-11						
Guest Communication & Booking Management	Reviewed a reservation modification and confirmed the new nights.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Nov 19, 9:20 AM	0 h 30 m	**Hash:** cc10fad459beb47aa8651c537ce0da5eb4d0c1e612d0e1a66da974f32248ae13 **Ref:** DEMO-GUEST-11

Illustrative data. No real owner, property, issued certification, or valid security reference.

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Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Checked year-end availability and updated booking settings. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-11						
Property Operations & Pricing	Checked year-end availability and updated booking settings.	Completed the owner review and recorded the outcome.	Manual	Nov 19, 2:10 PM	0 h 45 m	**Hash:** f5be7727e7f4b0c1405b37a89e7a207af7573057daf67862ffa18d3faee9891a **Ref:** DEMO-OPS-11

December 2025

2 actions | 1 h 15 m

Saturday, Dec 20, 2025

2 actions | 1 h 15 m

OWNER-CERTIFIED - summary frozen with certification

The owner reviewed the guest matter and completed the property operating decision recorded for December 20, 2025. Both actions and their time were confirmed during the daily certification.

Frozen with daily certification | Deterministic narrative | Source digest 590eb14ac13a42c9

Type	Comments	Owner comments	EventSourceType	Date	Time	Hash
Resolved a guest departure question and confirmed checkout. Deterministic narrative | Frozen with daily certification | Source reference DEMO-GUEST-12						
Guest Communication & Booking Management	Resolved a guest departure question and confirmed checkout.	Reviewed and confirmed the guest-facing decision.	OwnerRezWebhook	Dec 20, 9:20 AM	0 h 30 m	**Hash:** d4c96a3969f43510b2fd99ecb8c7579ec51e7324a5633ee40a9a820f480a6429 **Ref:** DEMO-GUEST-12
Reviewed maintenance follow-up and closed the vendor task. Deterministic narrative | Frozen with daily certification | Source reference DEMO-OPS-12						
Property Operations & Pricing	Reviewed maintenance follow-up and closed the vendor task.	Completed the owner review and recorded the outcome.	Manual	Dec 20, 2:10 PM	0 h 45 m	**Hash:** d400de4e5e8ed7c12719c711175c45258262b4466fa4e7bf9d481331916ea149 **Ref:** DEMO-OPS-12

Illustrative data. No real owner, property, issued certification, or valid security reference.

OWNER ATTESTATION

Report No. SAMPLE-DETAILS-2025-NOT-ISSUED | Harbor Cottage
100 Sample Avenue, Chicago, IL 60601

Owner declaration

I declare that the action-level activities listed in this Material Participation Details report were performed by me and/or my spouse in the operation and management of the property identified above, and that the records are true and accurate to the best of my knowledge.

Period: January 01, 2025 - December 31, 2025

Certified owner participation time: 15 h 0 m across 24 action(s).

Integrity reference

Owner Signature

Date

ISSUED ACTIONLEDGER CERTIFICATION RECORD

This details report was generated from ActionLedger source records for the property and reporting period stated above. Each row includes source type and hash/reference data used to calculate the verification digest; the owner remains responsible for the record content.

Document ID: SAMPLE-DETAILS-2025-NOT-ISSUED | Security reference: SAMPLE-NOT-VALID

Verification digest: b88f3fb284a1f157756b63b28115ff2d1e755ee0c05bab7c51b2483646b6cb3b

DISCLAIMER

ActionLedger verification establishes document provenance, registered-record integrity, version history, and the recorded owner attestation. It does not independently prove that each underlying activity occurred, determine tax treatment or material-participation qualification, guarantee acceptance by a tax authority, or replace advice from a qualified tax, legal, or accounting professional.

The QR code is a local security/reference code. It does not call a server, does not become part of a tax return, and does not expose the full supporting ledger. It contains report identity, property/period, totals, verification digest, and compact monthly integrity references.

Illustrative data. No real owner, property, issued certification, or valid security reference.