

# CMRT COLLATERAL SCHEDULE TEMPLATES

**Version 1.0**

**Published by Minex.Global LLC**

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## Document Governance

**Purpose:**

To provide standardized templates for banks and institutional lenders to incorporate CMRT-backed collateral data into internal underwriting, credit files, collateral monitoring systems, and loan closing documentation.

**Scope:**

These templates are designed for financial institutions that use Certified Mineral Reserve Dossiers and Certified Mineral Reserve Tokens in secured lending. Templates may be embedded into bank credit policy, loan operating procedures, or proprietary underwriting systems.

**Approved By:**

GMxVault Standards Committee

**Version History:**

- Version 1.0. Initial publication.
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## Legal Notice

These templates provide standardized fields for documenting CMRT collateral. They are not legal advice or valuation tools. Banks remain responsible for determining valuation methodology, credit policy thresholds, underwriting decisions, and collateral risk assessments.

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## 1. CMRT Collateral Summary Schedule

### **Purpose:**

Provides a consolidated overview of the collateralized mineral reserves, CMRT quantities, certifications, and essential data required for underwriting and examination.

### **Fields:**

- Borrower name
  - Borrower legal entity type
  - Property address
  - Property legal description
  - County and state
  - Total certified reserve volume (cubic meters)
  - Total CMRTs issued
  - Mineral categories represented
  - Primary mineral composition percentages
  - Validation firm name
  - Validator license number
  - Validator certification date
  - CMRD effective date
  - GMxVault dossier reference ID
  - Bank pledge reference ID
  - Notes or exceptions
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## 2. GeoVoxel Volume Schedule

**Purpose:**

Documents the voxelized reserve structure underlying the CMRT issuance. Intended for technical underwriting, internal audit, and examiner use.

**Fields:**

- Voxel ID range
  - Number of voxels in range
  - Depth range (meters)
  - Mineral composition associated with voxel group
  - Survey reference number
  - Survey date
  - Validator verification date
  - Validator confirmation ID
  - CMRT issuance status (issued or reserved)
  - Exception notes
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## 3. Mineral Composition Schedule

**Purpose:**

Provides a detailed breakdown of mineral types, percentages, and relevant geological information used by banks in valuation and risk assessment.

**Fields:**

- Mineral type
- Percentage of total reserve volume
- Purity or grade indicators
- Associated geologic strata

- Known variability across site
  - Processing considerations (if any)
  - Validation notes
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## 4. Chain of Title Schedule

### **Purpose:**

Ensures that ownership rights and subsurface interests are clearly and consistently documented. Examiners and lenders rely on this schedule to confirm that mineral rights are accurately represented.

### **Fields:**

- Current owner name
  - Owner entity type
  - Mineral rights acquisition date
  - Prior transfer history with dates
  - Deed references with document numbers
  - Lease references if applicable
  - Courthouse verification date
  - Validator courthouse confirmation ID
  - Notes regarding any irregularities
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## 5. Survey and Validation Summary Schedule

### **Purpose:**

Provides a consolidated summary of the professional inputs and validation steps used to certify reserve accuracy.

**Fields:**

- Survey firm name
  - Survey firm license or certification ID
  - Survey completion date
  - Survey methodology used
  - Reserve calculation method
  - Validator name
  - Validator license ID
  - Validator certification date
  - Exceptions identified by the validator
  - Resolution status for exceptions
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## 6. Loan-to-Value Coverage Schedule

**Purpose:**

Aligns bank valuation methodology with CMRT quantities to determine collateral coverage and compliance with credit policy.

**Fields:**

- Bank assigned collateral value
- Bank valuation assumptions
- Bank LTV policy threshold
- Required CMRT quantity for compliance
- Actual CMRT quantity pledged
- Variance (positive or negative)
- Approved exceptions
- Approving authority
- Collateral monitoring frequency

## 7. Integration Use

Banks may incorporate these templates into:

- underwriting worksheets
- loan presentation packages
- internal credit memos
- collateral monitoring systems
- audit and examiner packets
- loan closing checklists

GMxVault supports automated population of these schedules through the CMRT API.

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## Contact Information

For institutional integration support, contact: [admin.minex.global](mailto:admin.minex.global)