EDGE AI EDITION · TRUSTED OFFER RECORD

Trusted speed. A faster route to mortgage offer

A lender-led discussion on earlier evidence, less rework and accountable residential and buy-to-let assessment.

October 2026. Discussion paper. Proposed programme.

Evidence reviewed 9 October 2026. Read time 12 to 15 minutes.

Scope updated 20 October 2026.

A late property query can leave a buyer wondering whether a home, a school move or a chain will be lost. Brokers chase answers while lender teams reconcile records and repeat checks. The question for lenders is simple. Can usable evidence reach the right person earlier and improve offer time, net processing cost and customer confidence?

Trusted Offer Record (developed by Crosstide as Property Spine) is a proposed way to connect property evidence, its source and permission to use it with the work a lender needs to complete. It combines Crosstide engineering, property intelligence and Thistle risk and governance expertise, with roles agreed per engagement. It is not a new core lending system.

Why now. Home-buying reform is pushing earlier information and digital sharing, and professional AI standards now expect accountable review. The difference here is a focus on closing evidence gaps and handoffs, not generating another summary or speeding up an unchanged process.

The invitation. Book a 45-minute exploration with David Titterton of Crosstide. Bring one bottleneck and leave with a candidate cohort and the first baseline measures for a separately scoped discovery. No identifiable customer records are needed.

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Five proposed rooms. Month, theme and intended output

Month	Theme	Intended output
November 2026	Trusted property data	Evidence and permissions map, selected cohort and baseline definitions for offer time, referrals and requests per case.
December 2026	AI-assisted review	Task, review and escalation map tested against residential and BTL examples.
January 2027	Governance, risk and compliance	Control and accountability checklist with product-specific requirements.
February 2027	Customer confidence	Baseline for repeat requests, waiting, clarity and support.
March 2027	Measured adoption	Bounded pilot proposal with a baseline and proceed, revise or stop criteria.

All rooms, dates, cities and outputs remain proposed. David Titterton is the proposed chair. Participation, venues and delivery commitments are not confirmed.

Scope

Residential owner-occupied purchases and remortgages and buy-to-let purchases and remortgages are the starting scope. HMO, portfolio-landlord and multi-unit cases need additional licensing, tenancy or portfolio analysis and are separately scoped to keep the first comparison interpretable. Product transfers use a different process and may lack a comparable new-offer milestone, so are outside the initial test.

Evidence principles. External facts retain their source, date and evidence type. Proposed benefits need lender-specific measurement and synthetic examples are not observed results. A UPRN helps match a property, not prove title, value, condition or lending suitability. The three property-assessment routes are not lending decisions. Borrower affordability, legal checks and final offer authority remain with the lender.

Audience. Senior commercial, technology and operations leaders in banks, building societies and specialist mortgage lenders, with broker and valuation specialists contributing to the chosen pathway.

Commercial summary

- The problem. Repeated evidence requests and unresolved property questions can add work and uncertainty before offer.
- The proposition. Link checked evidence to an accountable next action, using AI only for bounded assistance.
- The test. Compare one defined cohort on speed, net cost, decision quality and customer experience before scaling.

Architecture varies by lender. Open, documented interfaces and replaceable sources support interoperability. The approach is model-agnostic, with each model assessed for its permitted task.

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Theme one. Where the delay builds up

The starting point is a familiar handoff. A broker submits a case, a lender queries the property and another party has to find or reconcile the evidence. More data does not help if it describes the wrong flat, is too old for the question or cannot be used by the person reviewing it. We propose mapping those waits before buying more technology.

The government roadmap, published on 18 June 2026 and updated on 19 June, describes around 120 days from accepted offer to completion and around one in three transactions falling through. These whole-transaction estimates explain customer uncertainty, not mortgage application-to-offer performance. [13]

The scale makes small gains material. FCA and Bank of England statistics record £77.4 billion of gross advances in the second quarter of 2026 across around 340 regulated lenders and administrators. These are market measures, not offer-processing outcomes. [1]

Support for earlier information is broad. OPDA reports 1,133 responses to the consultation behind the roadmap, with the agreement levels it highlights at 79% and 82%. This describes consultation agreement, not achieved time savings. [2]

HM Land Registry reports more than 100,000 fewer requisition letters during 2025 to 2026 alongside work on avoidable requisitions. Registration is not mortgage underwriting, but this is a useful operational analogy. Identify recurring evidence defects, give the responsible party actionable feedback and measure whether the defect becomes less frequent. [11]

Five questions make evidence usable

- Identity. Does it describe this property and the correct unit, including a flat or conversion?
- Source trust. Who observed the fact, using what method and coverage, and can the original record be checked? An authoritative source for one purpose may not be sufficient for another.
- Freshness. When was it observed and checked, what has changed and is it recent enough for this assessment?
- Permitted use. Who may see, process or rely on it, for which purpose and until when?
- Challenge. Who resolves contradictory records and preserves the earlier evidence and rationale?

A UPRN is a join key, not a verdict. Unit-level matching needs a confidence explanation and a way to resolve competing matches. Absence of a record must not be treated as absence of a risk. A mining, flood or licensing signal may prompt a specialist check rather than answer the lending question.

Three alternative property-assessment routes

- Progress the property assessment. The lender reviewer finds the relevant property evidence sufficient for the agreed stage. A lender-approved desktop or automated valuation may be considered only within its eligibility rules. Other underwriting and legal requirements still apply.
- Underwriter review. Identity uncertainty, stale information, conflicting sources or missing accepted rental evidence needs an accountable reviewer to resolve it, request evidence or escalate. An area rent estimate cannot substitute for an accepted tenancy record.
- Physical or specialist assessment. Property characteristics, valuation confidence or a material risk require the lender to commission the appropriate valuer, surveyor or specialist. This

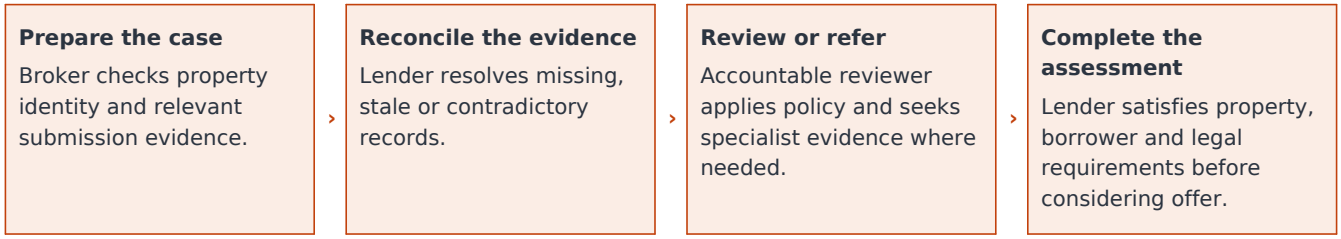
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lender assessment is distinct from a buyer’s condition survey.

These are alternatives selected under lender policy, not three steps every case takes. A referral can return to review when the required evidence arrives. No route itself issues an offer.

November discussion. Which handoff creates avoidable waiting? We propose selecting one residential or BTL cohort, mapping its evidence and agreeing the definitions needed to establish an application-to-offer baseline. No validated cross-lender benchmark for that cohort is supplied by this paper.

Where delay can build up. Illustrative handoffs, not measured durations



Waiting can recur at each handoff. Measure evidence gathering, broker response and lender review separately from total elapsed time.

Theme two. What AI may do and what people decide

A fluent explanation is not proof. AI is useful here only if a reviewer can check its sources and the verified output removes more work than it adds. Candidate tasks are short document summaries, extraction of facts for checking, conflict flags and a consolidated evidence request.

The RICS responsible-AI professional standard took effect on 9 March 2026 for members and regulated firms. Its emphasis on governance, professional judgement and transparency is directly relevant to valuation work. It does not establish that an automated valuation is appropriate for every mortgage. [5]

Purchase illustration. A fictional first-time buyer is purchasing a flat. The application and record identify different units and lease evidence is incomplete. AI can describe the discrepancy and cite the supplied records. The reviewer resolves the unit and lease questions rather than allowing an inferred match.

Remortgage illustration. A fictional homeowner reports an extension after an earlier valuation. The reviewer checks what changed and whether fresh assessment is needed. An existing property record does not establish the current layout or condition.

Synthetic buy-to-let example. DEMO-002 declares monthly rent of £1,650 while an area estimate is £1,300 to £1,400 and the current tenancy agreement is missing. A useful draft identifies the conflict and requests evidence. It does not establish which figure is right or recommend approval or decline.

Human control in practice

We propose showing the original source beside every material extracted fact, separating quotations from interpretation and making rejection, correction and escalation straightforward. A changed fact, expired permission or materially changed model output should prompt review of the affected assessment, with the earlier version retained.

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Reviewer workload belongs in the business case. Measure checking time, unsupported statements, incorrect citations, missed conflicts and failures to recognise missing evidence. Reviewer training, escalation capacity and the ability to switch assistance off are part of delivery cost, not incidental overhead.

December discussion. Which task is worth testing, what is prohibited and what failure would stop the test? Compare the proposed assistance with the existing work rather than assuming a shorter draft is a better result.

Assistance versus authority. Proposed operating boundaries

AI may assist	People decide	Record to retain
Summarise supplied evidence and cite sources	Whether the summary is accurate and sufficient	Sources, reviewed version and reviewer rationale
Flag conflicts and draft one evidence request	What evidence is required and who follows up	Unresolved checks, owner and next update date
Organise the review record	Policy, valuation route, affordability and offer authority	Lender decision, referral or override and timestamp

Theme three. Five gates that make trust practical

Governance, risk and compliance means being able to explain who used which evidence, for what purpose and who took responsibility for the next action. We propose five gates with an owner, stop condition and recovery route agreed for each. They sit within the lender’s existing mandates and do not create new lending authority.

Product and jurisdiction matter. Residential and buy-to-let cases do not necessarily share regulatory treatment. Legal and compliance specialists determine applicable obligations, evidence rights and processing conditions before an authorised test.

Partner roles and open interfaces

Trusted Offer Record combines Crosstide engineering, property intelligence and Thistle risk and governance expertise within an agreed engagement. Provider coverage, source reliability, commercial terms and permitted use need confirmation. Alto and LSL involvement is not assumed or required for the proposed test. No live Trusted Offer Record integration is implied.

Open, documented interfaces should allow evidence to be exchanged without losing identity, provenance or permissions. Sources and AI models should be replaceable, with the same validation and review boundaries applied after a change. The implementation architecture is chosen for the lender rather than prescribed by this paper.

An accountable history connects an action to the evidence. Preserve the observation date, reviewed version, reviewer, reason and timestamp when later information changes. A broker’s delivery receipt cannot clear an underwriting blocker and an AI summary cannot turn an absent document into a fact.

January discussion. Agree the control map and responsibility matrix, then challenge them with a mismatched flat, changed remortgage evidence and a missing BTL tenancy. Specialists also need to examine access revocation, retention, supplier processing, incidents and recovery. The paper is a discussion proposal, not a security or compliance certification.

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Five gates. A proposed control flow

1. Confirm identity
Correct property, unit and authorised user.

2. Check evidence
Reliable source, sufficient freshness and permitted use.

3. Bound assistance
Only the agreed AI task, with checkable sources.

4. Human review
Resolve uncertainty, apply lender conditions and refer where needed.

5. Retain and monitor
Record the rationale and revisit affected steps when evidence changes.

An unresolved gate stops the affected assessment. Progress depends on evidence and accountable review, not confidence in a generated explanation.

Theme four. Customer confidence and commercial value

Lenders need defensible reviews and sustainable processing cost. Brokers need a clear evidence request and a reliable next update. Customers need to understand what is outstanding, why it matters and when they will hear again. A faster internal task has little value if it shifts work to the broker or creates a misleading promise of an imminent offer.

The government roadmap describes wasted fees, stress and plans unravelling when purchases fail. [13] Its reform ambitions include halving fall-throughs and cutting buying times by around four weeks. These are forward-looking policy targets, not achieved results or a benefit attributable to Trusted Offer Record. [15]

One commercial estimate puts April to June 2026 fall-throughs at 71,959 at an average cost of £3,584 each. It comes from a cash home-buying firm rather than official statistics and does not identify the share caused by mortgage evidence. [14]

A dependable business case needs a lender baseline. One quarter of commercial fall-through estimates does not establish an annual trend or identify the share caused by mortgage evidence. A pilot should measure its own costs and outcomes rather than borrow a national headline.

Communication has an owner

We propose agreeing who owns each promised next update, who approves wording and how a missed date is explained. Exact wording should say what is needed and what happens next without making an unsupported lending assurance. Delivery and customer understanding are separate measures.

Consumer Duty provides a design lens through products and services, price and value, consumer understanding and consumer support. Its applicability depends on the activity, product and customer, including the distinction between regulated residential lending and different BTL categories. [8]

Commercial measures belong beside speed. Application-to-offer conversion, completion pull-through, broker preference and retention may be useful if definitions, attribution and observation periods are agreed. Faster offers alone do not establish higher revenue or better retention.

The portal customer-friction example uses 20 fictional applications. Eight have repeat requests, median avoidable waiting is three working days and 14 have clear next-action communication. Three of four flagged support needs are addressed and two process-related complaints are recorded. Every value is invented and should only help participants design measurement.

February discussion. Test whether customers understand a referral and can act on the request. Include people needing additional support and avoid equating a sent message with a successful explanation. The desired result is more predictable service, not a promise that every case can be fast.

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Theme five. A bounded test before scale

We propose starting with one clearly defined cohort and synthetic cases, followed by separately authorised data and a controlled comparison. Residential purchase, residential remortgage, BTL purchase and BTL remortgage should be analysed separately unless the evaluation design justifies combining them.

Agree the baseline before changing the work

The first room should establish definitions and data owners for application-to-offer time, valuation referrals and requests per case. Clock rules mean agreed start, pause and stop points. Include or disclose declined, withdrawn and incomplete applications so a result cannot improve simply by excluding difficult cases.

Application-to-offer is distinct from a decision in principle, valuation turnaround and completion. Report median and upper-tail waiting, manual touches, reviewer time and net cost after data, technology, checking, training and specialist costs. The baseline collection itself requires capacity and a named owner.

Agree decision quality and customer measures alongside commercial outcomes. An independent quality reviewer should check omissions, identity errors, unsupported AI statements and reasoned overrides. Compare similar cases or agree a staged design. A faster pathway earns no credit if material checks are missed or unpaid work is shifted elsewhere.

Proceed, revise or stop

Lender owners set thresholds before results are known. Proceed only when evidence quality, controls and measured value support it. Revise where coverage gaps or extra checking absorb the benefit. Stop where identity failures, unauthorised reuse or material omissions cannot be contained. No generic AI score replaces the lender’s risk appetite.

Change management is part of adoption. Agree staff mandates, training, escalation cover and monitoring, keep a route back to manual work and test the effect of a supplier or model change. The right outcome may be a narrower cohort or clearer evidence request rather than more automation.

March discussion. Produce a bounded pilot proposal with cost assumptions, owners, comparison design and proceed, revise or stop criteria. Prove the join, prove the decision, then earn the right to scale.

The invitation. Help shape the first test

Book a 45-minute exploration with David Titterton of Crosstide. Bring three things.

- One evidence bottleneck that creates avoidable waiting today.
- One control question your risk or compliance team would ask first.
- One measure worth testing, such as offer time, repeat requests or reviewer effort.

You leave with a candidate cohort, draft baseline definitions and a view on whether discovery is worth scoping. The next step is a separately scoped discovery, not a commitment to a fixed-duration programme, a supplier or a product purchase.

The five rooms from November 2026 to March 2027 are proposed invitation-led discussions using a proposed Chatham House format. No attendee, venue, regulator participation or delivery

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commitment is confirmed. We welcome a lender and broker voice to challenge the assumptions and define a useful baseline.

Competitor separation and ownership of outputs need agreement before participation. We propose no sharing of identifiable customer records, confidential pricing, future competitive strategy or another firm's lending policy. Participants should agree information barriers, attribution and rights to use shared outputs rather than assuming discussion grants reuse permission.

Each short theme chapter supports one room. Participants can start with the question most relevant to their role while contributing to the same evidence map and proposed test. Architecture, supplier involvement and the cohort remain choices to agree together.

Outcome measures

Offer time and cost. Whole-cohort time and net cost against an authorised baseline.

Decision quality and controls. Source-grounding errors, policy exceptions and reasoned overrides.

Customer outcomes. Repeat requests, avoidable waiting, communication, support and complaints.

Commercial outcomes. Defined offer conversion, completion pull-through, broker preference and retention, with attribution and observation periods agreed.

Plain-English glossary

UPRN. Unique Property Reference Number. A reference used to link records to an addressable location, not a finding of lending suitability.

Freshness or currency. How recently evidence was observed and whether it remains suitable for the current assessment.

Decision engineering. Redesigning evidence checks, handoffs and ownership so the right person can take a supported next action.

Provider-neutral record. Evidence can be challenged or replaced without treating one supplier as the only source of truth.

Orchestrator. The party or system coordinating evidence and tasks, without inheriting the lender's authority.

Groundedness. Whether a statement is supported by the supplied source rather than invented by a model.

Clock rules. Agreed start, pause and stop points for measuring time consistently.

AVM. Automated valuation model. An estimate requiring lender-approved eligibility and review, not a buyer's condition survey.

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Sources and evidence notes

External facts inform the discussion. Supplier statements, survey findings and government ambitions are not Trusted Offer Record performance results. Linked references retain reporting periods and limitations.

[1] FCA and Bank of England. Mortgage lending statistics. September 2026

Published 8 September 2026. Reporting period Q2 2026.

Official statistics. Regulatory MLAR returns from around 340 regulated lenders and administrators. £1,760.6 billion is outstanding residential mortgage stock and £77.4 billion is gross advances. These are market measures, not offer-processing outcomes. The source page changes with subsequent releases.

[2] Open Property Data Association. A once-in-a-generation moment for home buying reform, but what comes next?

Published 9 July 2026. Reports the consultation preceding the June 2026 roadmap.

Industry body. OPDA reports 1,133 responses, comprising 560 individuals and 573 organisations or professionals. The 79% and 82% figures describe consultation agreement, not population estimates or achieved time savings. The article is an industry-body interpretation of reform.

[5] RICS. From discussion to practice. RICS first-ever standard on responsible AI use is now in effect

Published 18 March 2026. Standard effective from 9 March 2026.

Professional standard. Professional-body publication describing a mandatory standard for RICS members and regulated firms. It covers governance, professional judgement, transparency and responsible development of AI. It does not report AVM adoption rates or lender outcomes and does not itself regulate mortgage lenders.

[8] Financial Conduct Authority. Consumer Duty

Standing regulatory guidance reviewed 9 October 2026. Not presented as a new 2026 publication.

Official regulatory guidance. The four outcomes cover products and services, price and value, consumer understanding and consumer support. Assess scope against current rules and the relevant activity and customer. This reference does not establish that every buy-to-let case is within scope.

[11] HM Land Registry. HM Land Registry reports strong progress for customers

Published 15 July 2026. Reporting period financial year 2025 to 2026.

Official operational report. The annual-report announcement reports more than 100,000 fewer requisition letters in the year and describes work on avoidable requisitions. This is registration-system performance, not measured mortgage application-to-offer improvement.

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[13] GOV.UK. Ministry of Housing, Communities and Local Government. Home buying and selling reform roadmap

Government roadmap published 18 June 2026 and updated 19 June 2026.

Official market description. Government statement that completion takes around 120 days after an accepted offer, that the journey is around 60% longer than in 2007 and that around one in three transactions fall through. These are government descriptions of the market, not a measure of mortgage-offer time.

[14] Property Wire reporting House Buyer Bureau. Property fall-throughs rise 6.6% in second quarter of 2026

News report of House Buyer Bureau analysis of TwentyCi data for Q2 2026.

Commercial estimate. 71,959 collapsed residential transactions in April to June 2026 at an average cost of £3,584 and a total of £257.9 million. Produced by a cash home-buying firm, not an official statistic, and not specific to mortgage processes.

[15] GOV.UK. Ministry of Housing, Communities and Local Government. Homebuying shake-up to slash delays, cut costs and stop sales falling through

Government press release published 18 June 2026.

Government projection. Government expectation that sales packs, earlier binding agreements and digital tools will halve fall-throughs, cut buying times by around four weeks and save first-time buyers an average of £650. These are forward-looking policy estimates, not delivered results.

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