PRODUCT 01 | INDEPENDENT SECOND OPINION

An independent technical view for investors and capital partners.

Doku reviews the lender's existing engineering diligence, independently challenges the technical assumptions most material to repayment, reproduces selected tests where necessary, and issues a separate lender-aligned opinion.

BUYER	TIMING	INDICATIVE FEE
Originators with internal engineers, or capital partners requiring a separate independent view.	Approximately 7-10 business days after complete intake	**From $15,000 USD; typical initial scope $15,000-$25,000 USD**

GOVERNING PRODUCT QUESTION

Can the cluster and platform deliver the performance, availability, workload support, and billable capacity assumed by the financing, and is the existing technical diligence sufficient to support that conclusion?

Required inputs

01 Existing lender or originator technical-diligence package

02 Borrower and operator materials

03 Cluster architecture and equipment configuration

04 Relevant workload, customer, availability, and SLA assumptions

05 Existing benchmarks, telemetry, acceptance results, and operating evidence

06 Financing decision context and material assumptions

07 Data-room access or a secure evidence package

Doku activities

01 Identify the five to ten technical claims most material to repayment

02 Review the existing engineering analysis and supporting evidence

03 Challenge assumptions, omissions, confidence levels, and contradictions

04 Independently reproduce selected tests when necessary and feasible

05 Assess the path from installed capacity to dependable billable capacity

06 Map technical gaps to conditions, holdbacks, covenants, reporting requirements, or remediation triggers

07 Issue a named-principal technical opinion

Indicative only. Final scope and fee are confirmed after conflict review and complete intake.

DELIVERABLES AND OPERATING BOUNDARY

Decision-ready outputs with explicit limits.

Principal outputs

01 Independent Technical Opinion: Approximately 10-15 pages, concluding that the financed technical case is supportable, supportable subject to conditions, insufficiently evidenced, or not supportable on current evidence.

02 Assumption-Challenge and Claim-Evidence Register: Machine-readable CSV and JSON plus a lender-readable table.

03 Selected Acceptance-Test Review: Methods, thresholds, observed results, evidence references, confidence, and exceptions.

04 Funding Conditions and Closure Schedule: Conditions precedent, draw conditions, holdbacks, covenants, reporting requirements, remediation, and required closure evidence.

05 Credit-Committee or Investor Readout: A 45-60-minute presentation and question session.

RESPONSIBILITY

Doku defines the technical scope, reviews source-linked evidence, performs selected testing, and issues the named-principal technical opinion.

The lending partner retains origination, financing structure, waiver authority, and the final credit or funding decision.

INTEGRATION

Initiate through the portal or partner API, follow normalized status updates, receive signed Doku deliverables, and return technical conditions to the partner's credit workflow.

NOT INCLUDED UNLESS SCOPED

- x Legal review
- x Valuation
- x Accounting or tax diligence
- x Environmental or physical-facility engineering beyond material dependencies
- x Continuous real-time monitoring
- x Penetration testing
- x Formal audit or certification
- x Credit approval

NEXT STEP

Begin with a conflict check and decision-bounded intake.

dokuassurance.com/products/intake?product=independent-second-opinion

Doku provides a technical opinion, not a credit approval, lender waiver, legal opinion, audit, engineering certification, insurance determination, or substitute for lender judgment.