

AI & Fintech XRPL Hackathon · Lending track · NYC 2026

Construction money should move only when the building does.

Each milestone's money waits in an XRP Ledger escrow until the site checks pass.

Verified

Hudson Valley Builders

Maple St Duplex

Sample photo

Where the money is

Building

120,000 RLUSD

36,000

84,000

Released

In escrow

Milestone	Amount	Status
1 Foundation	36,000	Released
2 Framing	48,000	Failed
3 Roof and Dry-in	36,000	Waiting for evidence

Nightingale / CrowdStreet

\$62.8M

800+ investors

lost to fraud.
The sponsor stole investors' money.

Source: U.S. Department of Justice · May 20, 2025

Construction money moves on trust, not evidence.

5–14 days

from draw request to funding
Built Technologies (vendor)

~30%

of CRE-fraud reports involved diverted funds
FinCEN, 2011

Motivation, not a claim we would have prevented this case.

Every draw must pass its test suite.

All checks pass: the draw is paid. One fails: the money stays locked.

A · Evidence

AI review

Checks every photo, invoice and audit.

✓ Photos taken on site

✗ No reused photos

B · Site

Licensed inspector

Visits the site and signs the audit.

DR

Dana Ruiz

Signed Oct 23, 2026

Signed

C · Money

XRP Ledger

Holds the money and fixes who it can pay.

Escrow

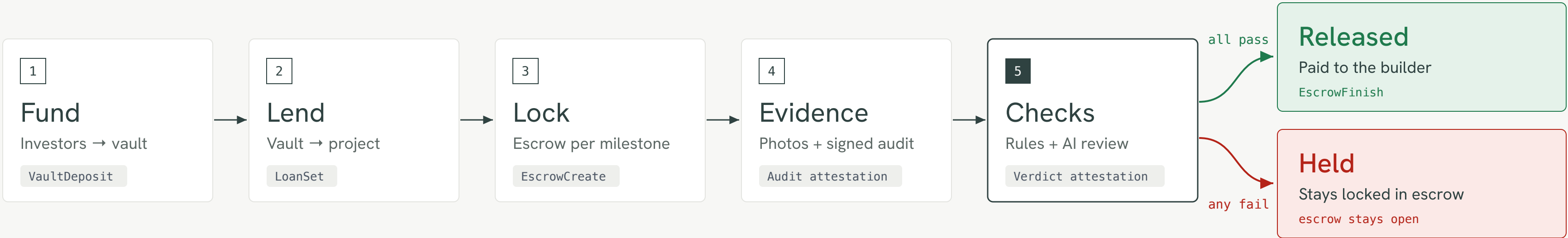
48,000 RLUSD

Pays only

Hudson Valley Builders

 The ledger fixes where the money can go. Our release service decides when.

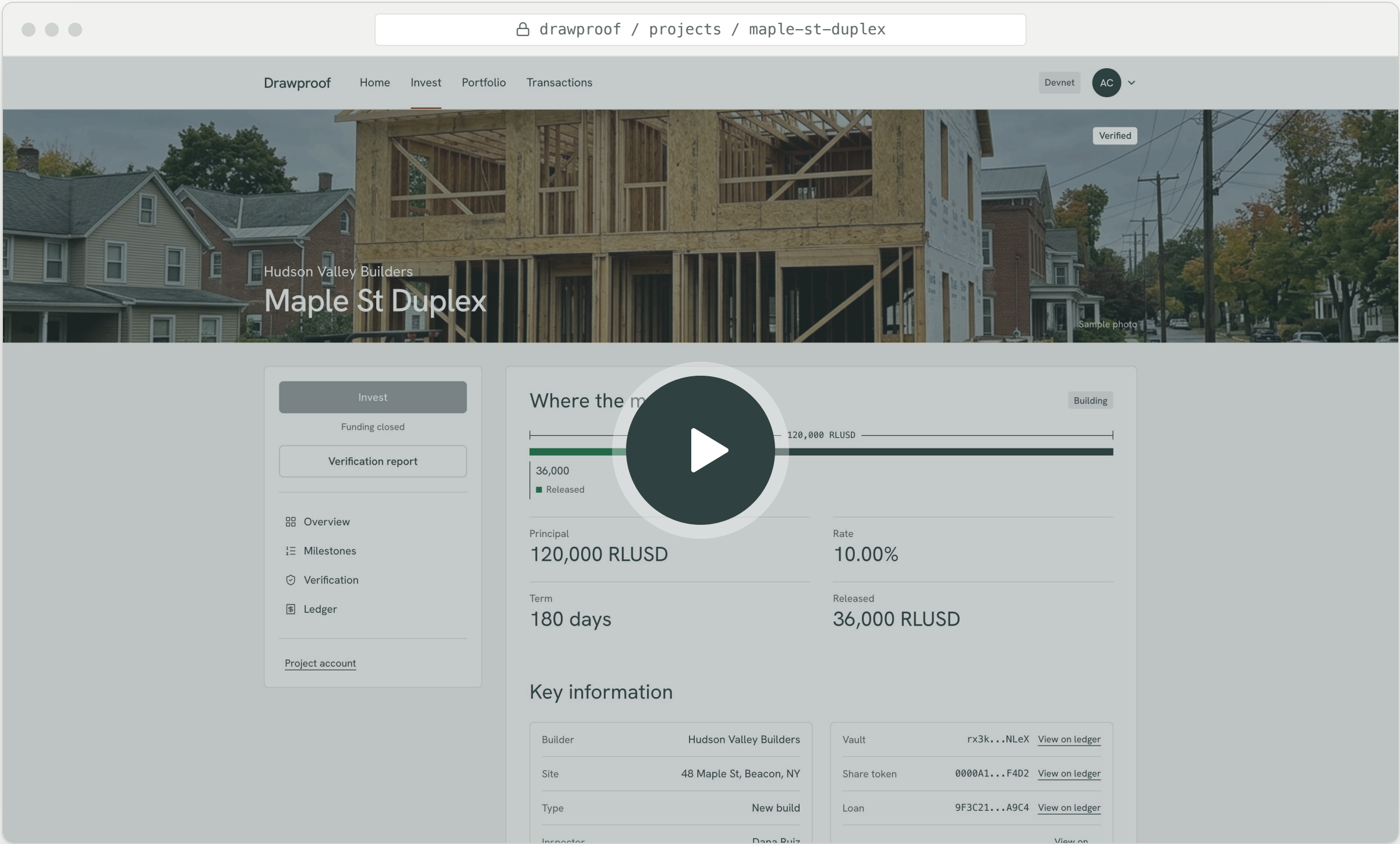
From deposit to verified draw.



28 XRPL Devnet transactions ran this full path, end to end.

Demo: one draw released, one held.

Recorded · edited for time



Thank you.

Any questions?

28

Devnet transactions, full money path

11

checks on every draw

3

apps: investor, builder, inspector

Code and devnet proofs

github.com/Jalil-g/XRLP-Hack