- A wealthy benefactor or similar patron gave you the ship, knowing that you'd use it for good.
- You were groundbound law enforcers for hire, until you cracked a big case and got the ship as a reward.
- After a shared financial windfall, you got together and invested your last credits in this ship.
- One of you got the ship in a divorce or other settlement.
- The ship is a prototype from a new shipyard. Its designer has loaned it to you, partly as an advertisement for it, partly to see it tested under difficult field conditions.
- The ship is the entirety of a crew member's inheritance from an eccentric relative. The terms of his will forbid its sale.
- When your passenger vessel was attacked by pirates, you defeated them and claimed their ship as your reward.
- You came upon the ship, derelict in space. You found the owner dead on the bridge, and with him a suicide note deeding the vessel to anyone returning his body to his distant birthplace.
- You pieced the ship together yourselves, salvaging the parts from the wreckage of a great battle.
- You won the ship in a bet.
- You work for a political organization, like the Combinists or Bleedists, who own the ship. Your missions of justice enhance their credibility.
- You, ahem, liberated the ship as surplus in the last days of the war. Yeah, that's the word. Liberated.
- A mysterious individual overheard you in a bar, daydreaming about owning your own ship and making your way as Lasers. The next day, a deed to the ship appeared in your email. Eventually, he's going to ask for a big favor in return. In the meantime, you're following your dream.
- None of you remember how you got the ship—which suggests that it has something to do with the disappearance of the Mohilar.