INSTITUTIONAL REO DISPOSITION · POWERED BY REOMIND.AI

List with confidence. Dispose with intelligence.

A single disposition partner that fuses institutional CRE brokerage discipline with an AI disposition system — the same rigor, the same speed, and a defensible record, on every asset, in every market.

An institutional strategic briefing for banks, servicers & special servicers

Michael R. Linton — CEO & Founder, Linton Global Partners · Florida Broker BK703722 · 39 years CRE

THE PROBLEM YOU'RE LIVING WITH

Every day an asset sits, it costs more than carry.

Balance-sheet drag

OREO and non-earning assets tie up capital, compress net interest margin, and drag return on assets while taxes, insurance, and upkeep keep accruing.

Regulatory & investor scrutiny

Examiners question hold periods and valuations; CMBS certificate-holders and trustees expect a defensible basis for every disposition decision.

Inconsistent broker coverage

Market-by-market broker quality is a lottery — incentives built around one commission, not your net recovery across a portfolio.

Valuations you can't defend

A BOV is an opinion. When someone asks "why this price, why now?", there is rarely a documented, reproducible analysis behind the number.

These aren't four problems. They're one: **you're managing disposition asset-by-asset, by hand.**

THE SHIFT

You don't need another broker. You need a disposition system.

We've built that system — and **automated it.** Consistent rigor applied to every asset, in every market, with a defensible record generated the moment each decision is made.

Built

A real system

Underwriting, pricing, buyer-matching, and audit — engineered as one disposition pipeline, not a folder of spreadsheets.

Automated

Runs on REOMind.ai

The AI ingests, underwrites, debates, matches, and records — so asset one thousand gets the same standard as asset one.

Defensible

On the record

Every recommendation carries its reasoning and its counter-case — the document you hand a regulator or a trust.

THE LINTON GLOBAL ANSWER

Brokerage discipline, fused with an automated disposition brain.

EXECUTION

Linton Global Solutions

A 39-year CRE merchant-banking practice that thinks like a principal. Full-cycle disposition — pricing strategy, marketing, offer management, close — with fiduciary judgment at every gate.

INTELLIGENCE

REOMind.ai

The automated system: it underwrites each asset, debates the strategy against the regulatory clock, matches it to qualified buyers, and produces an examiner-grade record — every time.

One partner. One standard. One point of contact — across your entire REO portfolio.

THE ENGINE

Meet REOMind.ai — the disposition brain.

Every asset runs the same disciplined pipeline a great analyst would — only automated, and with a written record every time.

1
Ingest
Asset, location, condition, and financials into a structured profile.

2
Underwrite
Value, pricing band, and recovery scenarios from CRE fundamentals.

3
Debate
An adversarial pass weighs *list · reprice · hold* against the clock.

4
Match
Ranks likely buyers from the qualified-buyer network.

5
Record
An immutable Disposition Audit Record you can defend.

Why the "debate" matters

A single AI answer can be confidently wrong. REOMind forces the opposing view onto the record — so the recommendation you act on has already survived its own strongest counter-argument.

list · reprice · hold

EVERY ASSET, EXAMINED EVERY WAY — AGAINST YOUR DISPOSITION DEADLINE

THE CLOCK IS ALREADY RUNNING

You have five years. REOMind runs the countdown.

Under **12 U.S.C. § 29 and 12 CFR Part 34**, national banks generally must dispose of OREO within **five years** of acquisition (the OCC may approve limited extensions). Servicers and special servicers face parallel disposition clocks under their PSAs and REMIC rules. The deadline starts at acquisition — and it doesn't stop.

ACQUISITION | YR 1 | YR 2 | YR 3 | YR 4 | **YR 5 · DEADLINE**

Track

Every asset carries a live countdown to its statutory disposition deadline, tied to your charter and hold rules.

Recommend

List, reprice, or hold — timed to maximize recovery **before** the clock forces a distressed sale.

Prove

The countdown and each timing decision are captured on the audit record — disposition diligence, documented.

General regulatory context, not legal advice; holding-period rules vary by charter and circumstance and are subject to supervisory interpretation. REOMind supports — it does not replace — your compliance and legal review.

DEFENSIBLE BY DESIGN

A price you can defend to an examiner, an auditor, or a trust.

Every disposition decision produces a timestamped **Disposition Audit Record** — the reasoning, the pricing band, the timeline, and the counter-case — captured the moment the decision is made.

- Reproducible valuation method, not a one-line opinion
- Model-governance framing aligned to SR 11-7 / SR 26-2 expectations
- The document you hand a regulator, servicer oversight, or trustee
- A portfolio-level trail of consistent treatment across assets

DISPOSITION AUDIT RECORD — SPECIMEN

Recommendation	REPRICE
Confidence	72% ILLUSTRATIVE
Pricing band	$2.40M – $2.55M
Time to market	30–45 days
OREO clock	2.3 yrs to deadline

Rationale, comps, and the opposing "hold" case attached to every record. ILLUSTRATIVE SPECIMEN

MATCHMAKING

The buyer is often already in the network.

Speed of disposition is a buyer-access problem. REOMind maintains a **qualified-buyer network** — funds, operators, 1031 exchangers, and private capital — and matches each asset to the buyers most likely to close, by asset type, geography, and mandate. The same engine behind Linton LenderMatch, pointed at the buy side.

Your REO asset
Type · location · condition · price band

→

REOMind Match Engine
Scores fit across the qualified-buyer network

→

Ranked buyer shortlist
Highest-probability closers, first

Faster disposition
Go to the likeliest buyers on day one instead of casting a cold-market net.

Better price
Competitive tension among genuinely-fit buyers protects net recovery.

Portfolio leverage
A bulk or programmatic seller taps the whole network at once — not one broker's rolodex.

END TO END

From assignment to closed — one accountable process.

1 · Intake
Assets onboarded into a structured portfolio view.

2 · AI underwrite
REOMind values, bands, and debates each asset.

3 · Pricing & timing
Strategy set against the disposition clock.

4 · Buyer match
Ranked shortlist from the qualified-buyer network.

5 · Marketing
Institutional exposure + direct-to-buyer outreach.

6 · Offer management
Negotiation with fiduciary judgment at the gate.

7 · Close
Coordinated to closing and clean transfer.

8 · Reporting
Dashboard + per-asset record throughout.

Illustrative target time-to-market: 30–45 days from assignment, asset-dependent. ILLUSTRATIVE — a target, not a guarantee; actual timelines vary by asset, market, and condition.

COVERAGE WITHOUT THE GAP

National reach. One standard. Full compliance.

Linton Global Solutions brokers directly in **Florida** under license BK703722. Everywhere else, disposition is executed by **vetted LGS referral partners** — all running on the same REOMind.ai layer.

- One dashboard and one point of contact across every state
- The same underwriting, debate, matching, and record everywhere
- Local execution by licensed in-state professionals
- Portfolio consistency a single-market broker can't offer

THE OPERATING LAYER

REOMind.ai is the constant.

The technology travels to every market. Only the licensed hands on the ground change — never the standard your portfolio is held to.

FL	49+DC	1
LGS DIRECT BK703722	VETTED REFERRAL PARTNERS	STANDARD & DASHBOARD

TRANSPARENCY

The whole portfolio, in one cockpit.

Institutions buy predictability. See live status on every asset, the pricing rationale behind each decision, the countdown clock, and metrics rolled up to the portfolio — no status calls required.

- Per-asset status, timeline, clock, and audit record
- Pricing rationale attached to every recommendation
- Portfolio roll-ups for oversight and reporting
- Export-ready for internal, audit, and investor use

PORTFOLIO DASHBOARD — SPECIMEN

24	9	41
ACTIVE ILL.	UNDER OFFER ILL.	CLOSED ILL.

Every row links to the asset's audit record, buyer shortlist, and disposition clock. ILLUSTRATIVE

BREADTH & SPECIALIZATION

Built for the assets other vendors won't touch.

Retail-REO shops handle houses. We handle the complex, illiquid commercial and special-situations assets that decide your recovery.

Office
Repositioning, covered-land, value-add.

Retail
Anchored, strip, single-tenant NNN.

Industrial
Warehouse, flex, last-mile logistics.

Multifamily
Stabilized to deep value-add.

Hospitality
Flagged and independent hotels.

Land
Entitled, covered-land, development.

Distressed / special
Notes, workouts, complex title.

Mixed-use
Multi-component, adaptive-reuse.

WHY LINTON GLOBAL

A merchant banker's eye on your recovery.

Michael R. Linton has spent **39 years** in commercial real estate and merchant banking. The difference: we underwrite your REO the way a principal underwrites a purchase — because the goal is net recovery, not a quick commission.

- CEO & Founder, Linton Global Partners — a proptech + fintech holding company
- Florida Broker BK703722 · four decades of CRE cycles
- Technology built in-house under Linton Global Technologies
- Service ethic governed by the Solomon Framework

THE PRINCIPLE

We win when your recovery wins.

Aligned incentives, institutional discipline, and a technology moat we own — not a subscription we resell.

ADAPTED FROM THE PROVEN EXPANSION PLAYBOOK OF RESIDENTIAL BROKERAGE — APPLIED TO COMMERCIAL REO.

ENGAGEMENT & ECONOMICS

Simple terms. The system, included.

Listing agreement

A standard seller-side disposition engagement per asset or portfolio, with clear scope and reporting cadence.

Commission structure

Compensation is a seller-side disposition commission, set per engagement — aligned to net recovery and disclosed up front.

REOMind included

The AI system, buyer network, audit records, and dashboard come with the engagement — not a separate SaaS line item.

The moat you don't pay extra for

Because Linton Global builds its own technology, the system that makes your disposition faster and defensible is part of the relationship — not an add-on you license by the seat.

Engagement terms, scope, and commission are established in a written agreement. Nothing herein is an offer of brokerage representation in any state where such representation would require licensure not held by Linton Global Solutions; out-of-state assets are serviced through vetted LGS referral partners.

GETTING STARTED

See it on your own assets — before you sign anything.

Send us **3–5 assets** and we'll return a complimentary **REOMind Disposition Brief** on each — the underwriting, the timing against the clock, a buyer shortlist, and the audit record — so you experience the system before any engagement.

Step 1
Share the assets

A short list — address, type, basics.

Step 2
We run REOMind

Underwrite, debate, match, record — on your inventory.

Step 3
You decide

Review the briefs, then choose whether to engage.

LET'S DISPOSE WITH INTELLIGENCE

Start with a complimentary Disposition Brief.

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IDEAL FOR

- Community & regional banks with OREO
- Loan & mortgage servicers
- CMBS special servicers & trustees