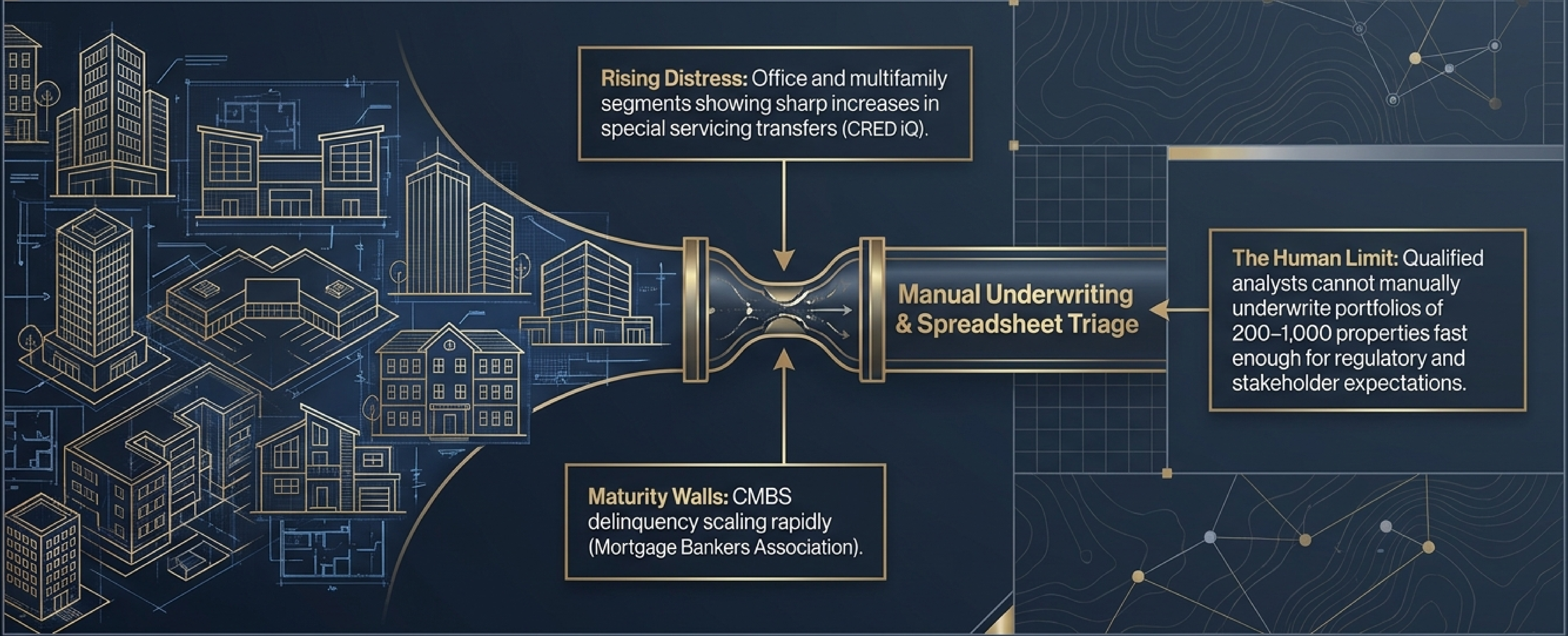
Scoring 200 REO Properties Overnight

The proprietary AI framework for faster, smarter, and fully compliant distressed commercial real estate disposition in Florida.

Prepared by Michael R. Linton | Linton Global Solutions | FL Broker License #BK703722

The REO Disposition Bottleneck

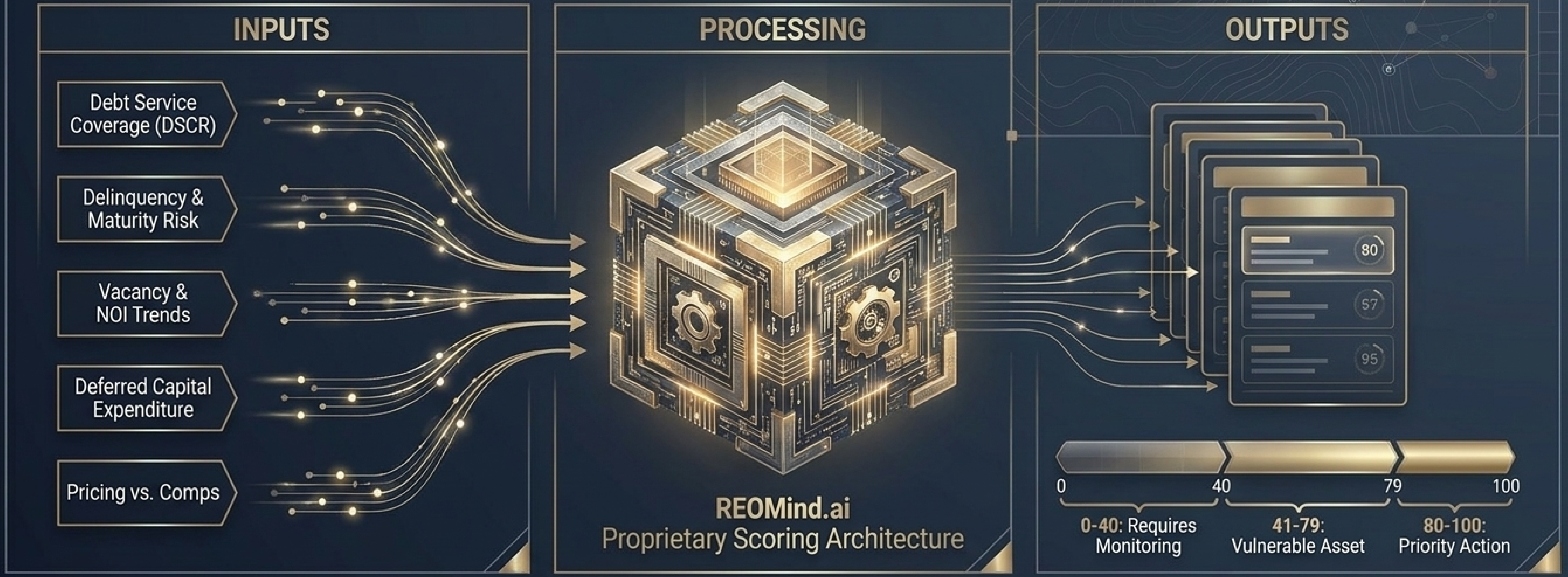


Legacy manual workflows force institutions to hold depreciating assets while waiting blindly in a 120-day queue.

Compressing Time Without Sacrificing Compliance

Key Insight:
AI-assisted distress scoring does not replace human judgment—it eliminates the days spent determining which properties in a 500-property portfolio require immediate attention.

The CREDDS Triage Engine



A weighted, asset-specific mathematical evaluation compressing weeks of manual financial, operational, and market analysis into a single, scalable composite score.

Asset Class Distress Diagnostic

Asset Class	Primary Distress Signal	Underlying Vulnerability	AI Weighting Focus
Multifamily	Rising Delinquency	Softening rent growth	Occupancy vs. Debt Yield
Office	Sustained Vacancy	Lease rollover risk	Tenant Credit Health
Retail	Anchor Departures	Co-tenancy clause triggers	Foot traffic & NOI
Hospitality	RevPAR Declines	Imminent debt maturity	Operational overhead
Industrial	Lease Expirations	Rollover downtime	Logistics disruption

CREDDS algorithms actively adapt weighting variables across special-purpose, self-storage, mixed-use, and life sciences portfolios.

Preserving the OCC-Compliant Disposition Workflow

AI Pre-Screening: REOMind.ai

- Portfolio Aggregation
- Distress Scoring (0-100)
- Prioritized Triage List

Human Execution: Michael R. Linton | FL Broker #BK703722

- Formal Broker Price Opinion (BPO)
- Environmental & Title Review
- Fair Housing Compliance
- Final Transaction Execution

Regulatory Standard

"Technology generates initial screening data. A Florida-licensed broker maintains sound valuation practices, ensuring strict adherence to OCC guidance on real estate evaluations."

A Practical Framework for Distressed Opportunities

Step 1: Legal & Debt Position

Verify title clarity, lien priority, and current debt stack maturity.

Step 2: Operational Health

Assess true occupancy reality and trailing net operating income (NOI) trends.

Step 3: Market Calibration

Compare distressed pricing against verified, hyper-local submarket comparables.

Step 4: Strategic Alignment

Confirm the specific asset class aligns with the investor's risk tolerance and intended hold-period.

This four-stage discipline anchors every transaction across the 34 submarkets in the Florida Commercial Real Estate Hub.

Institutional-Grade Florida Execution

39 Years of Transaction Experience

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NCREA | CREIPS | REALTOR®

Comprehensive advisory for institutional owners, banks, and loan servicers across all major CRE asset classes. Translating complex distressed-asset data into clear, compliant action plans.

The Linton Global Multi-Cycle Advisory Ecosystem

Advisory Services: HireMikeLinton.com & LintonGlobal.com

Full-spectrum market execution.

Deal Sourcing: 1031DealFlow.com

Replacement-property sourcing and tax-deferral mechanics.

Linton Global Solutions Ecosystem

Advanced Analytics: REOMind.ai

Proprietary AI-powered distressed REO and market analysis.

Capital Markets: Linton Global Capital

Access to 500+ active lenders & 15,000+ accredited investors.

The Compliant Disposition Flywheel

1 — Algorithmic Speed

REOMind.ai instantly triages large portfolios, identifying peak vulnerability.

2 — Asset-Class Accuracy.

39 years of specialized experience decodes sector-specific distress signals.

3 — Regulatory Safety

Licensed Florida Broker execution guarantees strict adherence to OCC and fair housing standards.

AI does not replace the broker; it supercharges the broker's capacity. This closed-loop system allows banks and servicers to clear REO backlogs safely, rapidly, and profitably.

Deploy AI-Driven Distress Scoring on Your Florida Portfolio.

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