

The Pipeline You're *Missing*. The REO You're *Already Holding*.

Two problems, one platform. CDFIs already hold REO assets — vacant, distressed properties on their own balance sheets with no monitoring and no disposition plan. CDFIs are also surrounded by property owners with equity in distressed assets who would qualify for rehab loans if someone documented them and got them capital-ready. **Boarded to Built solves both.** We manage your existing REO. We build you the borrower pipeline you don't have.

— THE COST OF THE GAP

\$8K+

**Per-Property Collateral Suppression
Within 500 ft**

Compounds across your existing
performing book

Day 1

**When Deterioration on Unmonitored
REO Begins**

Vandalism, squatting, water
intrusion, code violations

\$26K

**Average Tax Revenue Restored per
Reactivated Parcel**

St. Paul vacancy study – community
impact metric

— WHY IT FITS THE CDFI MISSION

→ LMI tract concentration

Every active B2B market is LMI-eligible by design — not by accident.

→ Borrower pipeline

Vetted property owners with documented equity and proposed capital stack.

→ CRA credit generation

Documented community-impact reporting on every engagement.

→ REO portfolio coverage

Active management of the assets you've already taken back.

The capital stack works. B2B brings construction oversight and capital structuring. The owner contributes existing equity. **The CDFI lender steps in at approximately 60% of as-is value as the senior debt layer.** The result: a properly underwritten rehabilitation loan secured by a documented asset, with active project management reducing performance risk throughout construction.

THE CONVERSATION STARTS HERE

Let's Look at *Your Markets*.

A 30-minute call walks through your existing REO position, the borrower pipeline B2B can build in your active geographies, and how partnership structures fit your loan fund.

Reach Out.

NO OBLIGATION