

Title: Phase 1: Forensic Scraper Filter

The 5-Point Deal Filter:

1. **[] 40% Equity Floor:** Total debt must be less than 60% of estimated as-is value.
2. **[] Dual-Distress Trigger:** Property must appear on at least two lists (e.g., Tax Delinquent + Lis Pendens).
3. **[] The 3-Year Rule:** Asset has not traded or been refinanced in the last 36 months.
4. **[] Non-Owner Occupied:** Focus on corporate or out-of-state owners for higher "Strike" success.
5. **[] High-Liquidity Zip Codes:** Only harvest in areas with < 45 days average time-on-market.