



LUMENT

AFFORDABLE HOUSING SOLUTIONS

Lument's dedicated Affordable Housing team has the programs, partnerships, and intellectual capital needed to execute with both speed and transparency.

We provide financing to meet all types of affordable housing needs, including forward commitments, preservation loans and both taxable and tax exempt executions.

RECENT CLOSINGS

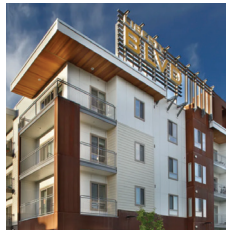


\$11.4M

FHA 221(d)(4)
NEW CONSTRUCTION

🏠 78 UNITS

📍 NEW HAVEN, CT



\$39.3M

FHA 223(a)(7)
REFINANCE

🏠 286 UNITS

📍 SALT LAKE CITY, UT



\$30.1M

FHA 223(f)
REFINANCE

🏠 288 UNITS

📍 MIAMI GARDENS, FL



\$28.3M

FREDDIE MAC TAH
REFINANCE

🏠 940 UNITS

📍 HOUSTON, TX



\$11.8M

FREDDIE MAC TEL
RAD FORWARD
COMMITMENT

🏠 184 UNITS

📍 MINNEAPOLIS, MN



\$26.8M

FANNIE MAE MAH
ACQUISITION

🏠 280 UNITS

📍 ALBUQUERQUE, NM

OUR LOAN PROGRAMS

FANNIE MAE DUS®

Multifamily Affordable Housing

MAH

- Mod Rehab
- Affordable Preservation
- Credit Facilities
- MBS as Tax-Exempt Bond Collateral (M. TEB)
- Bond Credit Enhancement
- Reduced Occupancy
- Affordable Rehab (ROAR)
- Forward Commitments
- Supplemental Loans
- And more

FREDDIE MAC OPTIGO®

Targeted Affordable Housing

TAH

- MOD Rehab
- Affordable Preservation
- Bridge to Resyndication
- Value-Add
- Supplemental Loans
- Forward Commitments
- Non LIHTC Forward
- Bond Credit Enhancement
- HUD Section 8
- Impact Gap
- Tax-Exempt Loan
- And more

FHA

Multifamily Accelerated Processing

MAP

- FHA/HUD Section 223(f) Multifamily Acquisition and Refinancing
- FHA/HUD Section 221(d)(4) Multifamily New Construction or Substantial Rehab
- FHA/HUD Section 223(a)(7) Refinance of Existing FHA Multifamily Financing



ABOUT LUMENT

Lument is a nationally recognized leader in multifamily and seniors housing finance. Drawing its strength from legacy industry experts Hunt Real Estate Capital, RED Capital Group, and Lancaster Pollard, Lument offers comprehensive capital solutions for multifamily, affordable housing, and seniors housing & healthcare. Our full range of client-focused services includes conventional agency debt, small balance loans, proprietary bridge loans, bond financing, loan servicing, and investment banking.

ACCOLADES & AWARDS

Lument is a Top 10 non-bank multifamily lender dedicated to providing the custom-tailored loan solution that best fits the investment goals specific to your community.

TOP FHA LENDER IN 2019



170+ FANNIE MAH/FREDDIE TAH
Loans closed since 2015.



TOP-RANKED LENDER
In affordable FHA finance.

SERVICE WITH SCALE

The impact of Lument's innovative financing is reinforced by the financial strength of its parent company, ORIX USA, which has more than \$78 billion in assets under management. ORIX affiliate Boston Financial Investment Management (Boston Financial) specializes in the syndication of state and federal low-income housing tax credits (LIHTCs) and has invested over \$13.1 billion of equity in LIHTC properties since 1986 and currently manages over 1,125 properties. With completion of the acquisition of Boston Capital's fund portfolio, Boston Financial is a national leader in the LIHTC industry with a \$15 billion portfolio.

RAD SPECIALISTS

Lument has been a leader in Rental Assistance Demonstration (RAD) executions ever since Congress authorized the HUD program in 2012. We have supported housing authorities across the country, from El Paso to New York, with expertise and development services in both debt and equity financing.

BETANCES NYCHA PORTFOLIO

Part of the first phase of RAD conversions executed by NYCHA.

\$120.6M

Fannie MAE MAH

🏠 1,088 UNIT SCATTERED SITE PORTFOLIO

📍 BRONX, NY

HACEP RAD PORTFOLIO

The first Freddie Mac RAD deal in the country.

\$59.6M

Freddie Mac TEL

🏠 1,560 UNIT SCATTERED SITE PORTFOLIO

📍 EL PASO, TX

LUMENT.COM