

# LUMENT MANUFACTURED HOUSING COMMUNITY SOLUTIONS

Lument's dedicated Manufactured Housing Community (MHC) team has the expertise, resources, and drive to execute with speed, transparency, and certainty. Our MHC originators' commitment to relationships — combined with their deep experience — means they'll work tirelessly to deliver the right solution for your transaction.

## RECENT CLOSINGS



**\$41M**

FANNIE MAE  
REFINANCE

🏠 289 SITES  
📍 BREA, CA



**\$6M**

FREDDIE MAC  
REFINANCE

🏠 246 SITES  
📍 CRAWFORDSVILLE,  
IN



**\$22.7M**

FANNIE MAE  
REFINANCE

🏠 273 SITES  
📍 TEMPE, AZ



**\$1.2M**

FANNIE MAE  
ACQUISITION

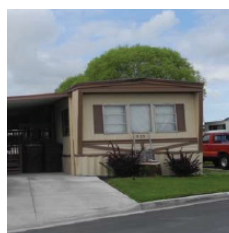
🏠 65 SITES  
📍 DANDRIDGE, TN



**\$52M**

FANNIE MAE  
REFINANCE

🏠 908 SITES  
📍 MIAMI, FL



**\$14M**

FANNIE MAE  
REFINANCE

🏠 224 SITES  
📍 ROY, UT

## OUR LOAN PROGRAMS

FANNIE MAE DUS®

FREDDIE MAC OPTIGO®

PROPRIETARY  
CAPITAL SOLUTION

- Balance Sheet Bridge  
Loan Program

### TERM HIGHLIGHTS

- ✓ Non-recourse
- ✓ Start at \$1 million
- ✓ Short- and long-term financing
- ✓ Fixed- and floating-rate options
- ✓ Maximum LTV – 80%
- ✓ Minimum DSCR – 1.25x
- ✓ Ammortizations up to 30 years
- ✓ Interest Only
  - Agency – Partial-term and full-term interest only available
  - Bridge – Full-term interest only



## FLEXIBLE FINANCING

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At Lument, we believe that every property deserves its own financing solution — and we have the range of products to deliver. We offer long-term or short-term, fixed- or floating-rate nonrecourse loans and the expertise to take the guesswork out of your acquisition or refinancing needs.



## ELIGIBLE PROPERTIES

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For agency financing: existing, stabilized and professionally managed 5-, 4- or 3-star communities, with or without age restrictions. Additional pricing incentives for communities owned by a non-profit entity with a 50 pad/site minimum or with tenant site lease protections on at least 25% of sites. (Ask about our financing options for Resident-Owned Communities).



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