

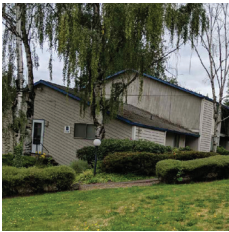


LUMENT

SMALL BALANCE LOAN SOLUTIONS

Lument's dedicated Small Balance loan team provides custom-tailored solutions nationwide for the acquisition and refinancing of smaller multifamily properties. With loan sizes between \$1 million and \$7.5 million, the once underserved small apartment market now benefits from a range of streamlined, low-cost, non-recourse loan structures.

RECENT CLOSINGS



\$2.9M

FANNIE MAE
SMALL LOAN
REFINANCE

🏠 37 UNITS

📍 HAPPY VALLEY, OR



\$1.5M

FREDDIE MAC SBL
REFINANCE

🏠 40 UNITS

📍 NOBLE, OK



\$4.8M

FANNIE MAE
SMALL LOAN
ACQUISITION

🏠 120 UNITS

📍 FAYETTEVILLE, NC

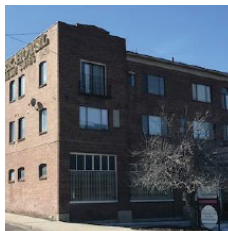


\$1.8M

FANNIE MAE
SMALL LOAN
REFINANCE

🏠 26 UNITS

📍 YUBA CITY, CA



\$3.8M

FREDDIE MAC SBL
REFINANCE

🏠 42 UNITS

📍 TOOELE, UT



\$3.4M

FANNIE MAE
SMALL LOAN
ACQUISITION

🏠 36 UNITS

📍 PEMBROKE
PARK, FL

OUR LOAN PROGRAMS

FANNIE MAE DUS®

- Small Loan Program

FREDDIE MAC OPTIGO®

- Small Balance
Loan Program
- Small Balance Loan
Portfolios

BENEFITS

- ✓ Competitive fixed-rate, floating-rate and Hybrid ARM capabilities
- ✓ Maximum LTV – 80%
- ✓ Minimum DSCR – 1.20x
- ✓ Reduced loan documentation and paperwork
- ✓ Full-term interest only options
- ✓ Non-recourse
- ✓ Flexible prepayment options

LOCAL EXPERTISE ON A NATIONAL SCALE

At Lument, we are serious about small balance loans. We've put together a group of knowledgeable, resourceful, and responsive professionals who pride themselves on staying one-step ahead, ironing out the details and heading off issues. And with more than 25 offices across the country, we can offer small balance loans in virtually every market where you might be doing business.

ACCOLADES



**TOP 5 FANNIE MAE &
FREDDIE MAC PRODUCER**
For Small Loans in 2020



\$4.5+ BILLION CLOSED
In Small Balance Transactions Since 2015



FLEXIBLE FINANCING CUSTOMIZED FOR YOUR NEEDS

Our dedicated small balance loan production and underwriting staff's commitment to relationships—combined with a deep product expertise—means Lument will always be working hard to deliver the right solution for your business goals.

We offer highly competitive rates, low fees, and streamlined documentation, processing, and underwriting. The result? Ease of execution and fast turnaround times.



LUMENT.COM