



LUMENT

LENDING IS MORE THAN A LOAN

At **Lument**, our commitment to relationships drives us to understand our clients' business – and that insight guides us as we structure our loans.

ABOUT LUMENT

Headquartered in New York with major offices in Columbus and Dallas, Lument is a nationally recognized leader in multifamily and seniors housing finance. The combined organization of legacy industry experts Hunt Real Estate Capital, RED Capital Group, and Lancaster Pollard, Lument offers a comprehensive set of custom capital solutions for investors in multifamily, affordable housing, and seniors housing & healthcare real estate. Lument is a Fannie Mae DUS®, Freddie Mac Optigo®, FHA, and USDA lender, and also offers a suite of proprietary commercial lending, investment banking, and investment management solutions.

OUR SERVICES

- AGENCY DEBT FINANCING
(Fannie Mae DUS® & Freddie Mac Optigo®)
- BALANCE SHEET
BRIDGE LENDING AND
CONSTRUCTION FINANCING
- SMALL BALANCE LOANS
- PREFERRED EQUITY
- FHA, MAP AND LEAN
- MERGERS & ACQUISITIONS*
- BOND FINANCING*
- MEZZANINE
- SALES & TRADING*
- IN-HOUSE LOAN SERVICING
- USDA

PROPERTY SPECIALTIES



AFFORDABLE
HOUSING



MULTIFAMILY
HOUSING



MANUFACTURED
HOUSING



STUDENT
HOUSING



SENIORS HOUSING
AND HEALTHCARE



COMMERCIAL
REAL ESTATE

AT A GLANCE

#1

FHA LENDER*

#6

AFFORDABLE
HOUSING LENDER**

#1

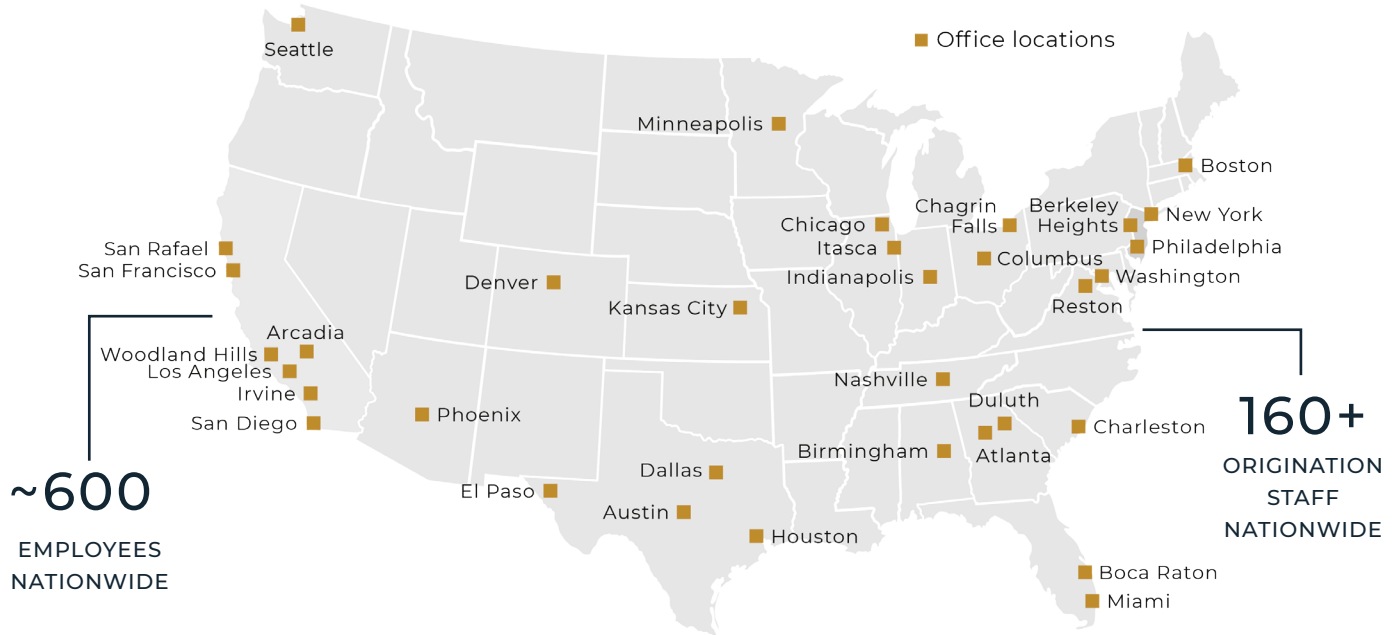
SENIORS
HOUSING LENDER*

#1

FHA LEAN LENDER
SINCE 2010

TOP 5

FANNIE & FREDDIE
SMALL LOAN
LENDER



We focus the expertise and resources of our entire organization on getting each of our clients where they want to go—and we do it quickly, nimbly, and with certainty.

JAMES FLYNN
Lument CEO



OUR PARENT COMPANY

ORIX Corporation USA provides investment capital and asset management services to clients in the corporate, real estate and municipal finance sectors. ORIX USA and its family of companies have \$78 billion of assets under management, administration and servicing, (including \$11 billion held by the company and its subsidiaries) as of July 2020, and a team of more than 1,000 employees spanning offices across the U.S. and Brazil. Its parent company, ORIX Corporation, is a publicly owned, Tokyo-based international financial services company.

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LUMENT.COM

ORIX Real Estate Capital Holdings, LLC, d/b/a Lument, is a subsidiary of ORIX Corporation USA. Securities, Investment Banking and Advisory Services provided through OREC Securities, LLC, d/b/a Lument Securities, Member FINRA/SIPC. Investment advisory services are provided by OREC Investment Management, LLC, d/b/a Lument Investment Management. OREC Investment Management is registered as an investment adviser with the U.S. Securities and Exchange Commission.

*Mortgage Bankers Association's 2020 CRE Originations Rankings.

**Affordable Housing Finance for 2020