

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



\$6M FREDDIE MAC REFINANCE



\$22.7M

FANNIE MAE REFINANCE





\$52M

FANNIE MAE

REFINANCE

1 908 SITES

MIAMI, FL



\$14M
FANNIE MAE
REFINANCE

1 224 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
- ✓ Amoritizations up to 30 years
- ✓ Interest Only
  - Agency Partial-term and full-term interest only available
  - Bridge Full-term interest only

### FLEXIBLE FINANCING

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.

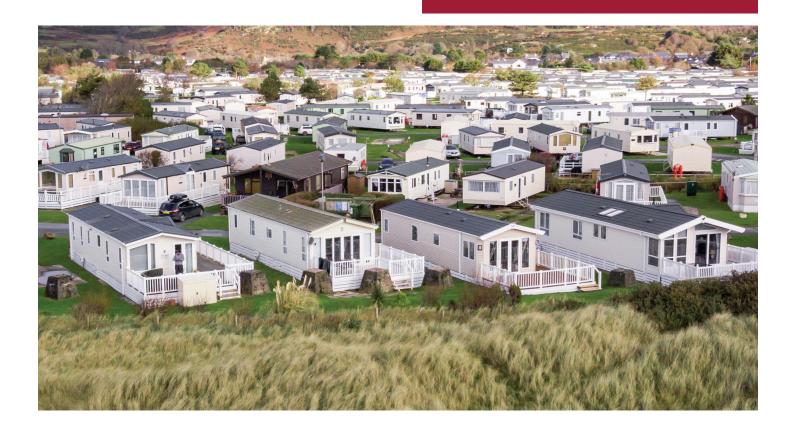
## **ACCOLADES**





## **ELIGIBLE PROPERTIES**

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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