



# 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\*\*

#2

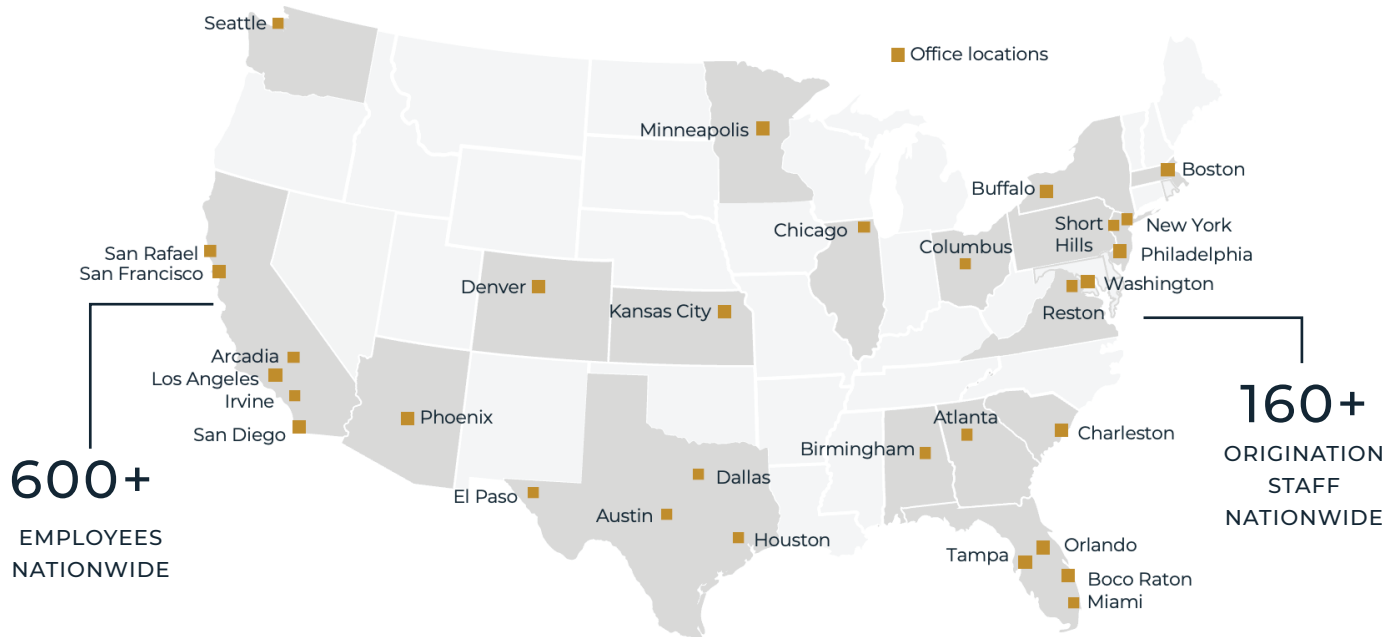
SENIORS  
HOUSING LENDER\*

#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

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## OUR PARENT COMPANY

ORIX Corporation USA (ORIX 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 \$84.8 billion of assets under management, servicing, and administration, and \$11 billion in proprietary assets as of March 2022, and a team of more than 1,300 employees across the U.S. and Brazil. Its parent company, ORIX Corporation, is a publicly owned international financial services company with operations in 28 countries and regions worldwide.

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LUMENT.COM

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\*Mortgage Bankers Association's 2021 CRE Originations Rankings.

\*\*Affordable Housing Finance for 2021