

NON-AGENCY

Alternative Financing

Lument arranges alternative financing solutions beyond traditional agency loans, identifying flexible options across various property types.

- Flexible financing tailored to your unique asset's needs.
- Ability to arrange financing sources for all property types: multifamily, retail, office, industrial, hospitality, and more.
- Focus on creative solutions to maximize your investment potential.
- Access to internal and external balance sheet and securitized capital sources beyond traditional agency loans.
- Able to facilitate bridge, permanent, and construction solutions.

LOAN PURPOSE	Acquisition or refinance of stabilized and value-add assets, as well as new construction
PROPERTY TYPES	Multifamily, manufactured housing communities, retail, office, industrial, hospitality, self storage, student housing, and specialty use
LOAN AMOUNT	Flexible starting at \$1,000,000+
LOAN TERM	Customizable fixed- or floating-rate terms up to 30 years
MAXIMUM LTV	Up to 90% project dependent
INTEREST-ONLY PERIODS	Available based on asset profile
PREPAYMENT FLEXIBILITY	Various options to suit borrower needs
COMPETITIVE RATES	Tailored pricing based on asset type, leverage, and sponsor strength
RESERVES	Required and deal specific
TIMING	Streamlined process with funding in as little as 30 days
NON-RECOURSE OPTIONS	Available with flexible structures



MULTIFAMILY

Loan Purpose: Refinance
Execution: CMBS & Preferred Equity
Location: Dallas, TX
Loan Amount: \$56,500,000
LTV: 74% All In
Term: Five Years, Fixed Rate



MULTIFAMILY

Loan Purpose: Refinance
Execution: CMBS
Location: Greensburg, IN
Loan Amount: \$13,700,000
LTV: 61%
Term: 10 Years, Fixed Rate



MANUFACTURED HOUSING COMMUNITY

Loan Purpose: Refinance
Execution: CMBS
Location: La Verne, CA
Loan Amount: \$18,100,000
LTV: 50%
Term: Five Years, Fixed Rate



MULTIFAMILY

Loan Purpose: Acquisition
Execution: Bridge
Location: Stone Mountain, GA
Loan Amount: \$17,000,000
LTV: 76%
Term: Two Years, Fixed Rate



INDUSTRIAL/OFFICE

Loan Purpose: Acquisition
Execution: CMBS
Location: Asheville, NC
Loan Amount: \$17,000,000
LTV: 68%
Term: Five Years, Fixed Rate



MULTIFAMILY

Loan Purpose: Refinance
Execution: CMBS
Location: Lewes, DE
Loan Amount: \$21,000,000
LTV: 70%
Term: Five Years, Fixed Rate