

## **Business Continuity Plan**

LAST UPDATE: October 19, 2026

This disclosure is to inform you that Lument Real Estate Capital, LLC and Lument Securities, LLC, (“Lument”) have developed a business continuity plan (“BCP”) and procedures to deal with unforeseen significant business disruptions (“SBD”) such as:

- Physical losses (emergency dislocation of office, loss of equipment, loss of communications);
- Business operational losses (loss of informational resources, loss of substantial third-party service provider, financial loss);
- Loss due to cybersecurity (internet and email born attacks);
- Loss of internet and telephone capabilities; or
- Loss of key personnel

Lument’s BCP is incorporated into its parent company enterprise-wide business continuity and cybersecurity plan policies. This disclosure is also to summarize generally how Lument will manage SBDs. To facilitate the efficient flow of information during a SBD, Lument maintains an updated emergency contact list for employees and key service providers to maintain efficient contact with others in the company in the event of an SBD. The firm also has designated alternatives for key personnel that can and will take over for a key person in the event a key person is unable to perform his or her duties.

Lument, through its parent company, has data centers in two geographically distinct locations. In the event one data center is damaged in a disaster, the parent company will move technological support and processing to the unaffected data center.

In addition, all employees have access to the firm’s VPN via remote access with need-only file access; key personnel have cell phones with internet and email access (MDM protected). All email communications to and from firm personnel are stored via remote third-party archive and are accessible via regular internet connection with the appropriate passwords.

Access to the company servicer and electronic files is secured by regularly changing passwords, two-factor authentication protections and files access controls.

### **REQUESTS FOR INFORMATION**

Lument Real Estate Capital, LLC  
Lument Securities, LLC  
Kevin Mainelli, Chief Compliance Officer  
10 West Broad Street, 8<sup>th</sup> Floor  
Columbus, OH 43215  
[kevin.mainelli@lument.com](mailto:kevin.mainelli@lument.com)