

THE COLOR OF CAPITAL

FOR THE SENIORS HOUSING AND HEALTH CARE, MULTIFAMILY, AFFORDABLE, AND STUDENT HOUSING REAL ESTATE INDUSTRIES

DAILY MARKET RATES

Type	Rate
30-Day	0.157%
90-Day	0.237%
2-Yr Treasury	0.32%
5-Yr Treasury	1.52%
7-Yr Treasury	2.17%
10-Yr Treasury	2.70%
30-Yr Treasury	3.67%
5-Yr Swap Spread (bps)	9.0
7-Yr Swap Spread (bps)	6.0
10-Yr Swap Spread (bps)	8.0

01.09.2014

RED closes two Fannie Mae Structured ARM loans totaling \$73.8 million for Seniors Housing

Columbus, OH – Red Mortgage Capital, LLC, the mortgage banking arm of RED CAPITAL GROUP, LLC, announced today that it closed two Fannie Mae cross-collateralized Structured Adjustable Rate Mortgage (“SARM”) loans totaling \$73.8 million for an affiliate of HJ Sims Investments, LLC. The loans are priced at 253 basis points over LIBOR. The loans have 10-year terms with two years interest only. | [read more...](#)

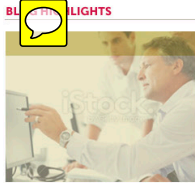


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 - Fannie Mae DUS®
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RED closes \$25M Seniors Housing Balance Sheet Refinancing

RED provides bridge strategic capital to allow time to execute on permanent agency execution | [read more...](#)

RED closes two Fannie Mae Structured ARM loans totaling \$73.8 million for Seniors Housing

Red Mortgage Capital, the mortgage banking arm of RED CAPITAL GROUP, LLC, announced today | [read more...](#)

RED Mortgage Capital Continues to Take Top National Spots in FHA HUD LEAN and MAP Closings | [read more...](#)

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RESEARCH

- Presentation: Once More into the Breach! The New, Improved Outlook for the Ohio Economy and Apartment Markets - 11/7/2013
- RED 46 Annual Payroll Forecast Summary - 2013
- RED 46 Quarterly Payroll Forecast Summary - 3Q13
- RED 46 Quarterly Personal Income & Payroll Employment Forecast - 3Q13
- Chicago, IL Market Overview - 3Q13
- Cincinnati, OH Market Overview - 3Q13
- Cleveland, OH Market Overview - 3Q13
- Columbus, OH Market Overview - 3Q13

RECENT EXPERIENCE

Seniors Housing
March 2014

\$10,300,000
Webster Hall Apartments
FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

Multifamily Housing
March 2014

\$16,250,000
Blairmore Apartments
FHA 232/223(f) Mortgage Loan
(Rancho Cordova, California)
252 Multifamily Units

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MULTIFAMILY HOUSING FINANCING IN 2014

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Thanks to our access to capital resources from a myriad of different financing sources, RED Capital Group is uniquely equipped...

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The Face of Lending

RED Capital Group offers comprehensive financing solutions to specialty housing properties across the country, and provides industry leading loan servicing and asset management to our clients. Thanks to our access to capital and specialized industry experience, the team at RED leverages their knowledge and lending industry expertise to provide accurate and efficient results every time.

Over the past two decades, RED Capital Group has financed and supported thousands of clients and facilitated the construction, renovation, expansion, or refinancing of properties throughout the nation. Among other real estate experience, RED has been recognized for:

- Originating multifamily and health care property loans guaranteed by the Federal Housing Administration (FHA) since 1991.
- Providing \$6 billion in our financing pipeline since MAP was created in 2001, and financing Section 221(d)(4) new construction on more than 96 multifamily properties since 2000.
- Leading in the Fannie Mae DUS® program in product development and execution, providing billions in housing capital to the multifamily housing industry since 1995.
- Shining as a top FHA Section 232 Lean lender and ranking among the top 5 Fannie Mae DUS lenders for seniors housing and health care.

Financing Sources

Combined with the \$6 billion in funding on the balance sheet of our parent company, **ORIX USA**, RED Capital Group finances specialty housing properties by taking advantage of our partnerships with the lending industry's most respected capital sources, including:

- Balance Sheet Lending
- Bond Financing*
- Commercial Mortgage-Backed Securities (CMBS)
- Fannie Mae DUS®
- Federal Housing Administration (FHA)
- Sales & Trading*

Property Specialties

Since 1991, RED Capital Group's expert team of loan originators and loan servicers has gained experience financing and managing loans for a variety of specialty housing properties. Our team is uniquely qualified to provide creative financing solutions to borrowers for:

- Seniors Housing & Health Care
 - Assisted Living Communities
 - Independent Nursing Communities
 - Skilled Care Nursing Communities
 - Continued Care Retirement Communities (CCRCs)
 - Hospitals
- Multifamily Housing
- Affordable Housing
- Student Housing

Loan Servicing & Asset Management

RED Capital Group approaches our clients like partners, not transactions. We look at the long-term servicing of your loan as seriously as closing your loan. Our dedicated loan servicing and real estate asset management team will work through all of the details with you, and will offer their extensive lending industry knowledge and guidance at every step of the process. RED provides direct access to our loan servicing specialists, who can answer your most complicated financial questions. We've worked hard to earn our reputation as the Face of Lending. [Click here to contact us.](#)


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Chairman & CEO
RED Capital Group



David L. Goodman
Senior Advisor
RED Capital Group



James F. Croft
Chairman & CEO
RED Capital Markets, LLC



Richard R. Andrews
Senior Managing Director
RED Mortgage Capital



Cory Gilbert, CPA
Chief Financial Officer
Senior Managing Director
RED Mortgage Capital



Kathryn Burton Gray
Head of Health Care
Senior Managing Director
RED Mortgage Capital



James P. Hensley
Head of Mortgage Originations
Senior Managing Director
RED Mortgage Capital



William F. Lamey
Senior Managing Director
RED Mortgage Capital



Tracy
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Travis E. Schwaer
Corporate Counsel Director
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Trevor M. Smith
FHA Chief Underwriter
Managing Director
RED Mortgage Capital



Edward H. R. Tellings
Senior FHA Banker
Senior Managing Director
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MICHAEL J. MORAN

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Michael J. Moran
Chairman & CEO
RED Capital Group



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As Chairman & CEO, Mr. Moran will provide leadership in the continued expansion of RED CAPITAL GROUP, LLC's presence and reputation in the multifamily, seniors housing, and health care finance arenas. Mr. Moran also serves as CEO of ORIX Capital Markets and Managing Director of Corporate Development at ORIX USA Corporation. He is responsible for all of OUC's real estate and related structured finance business. Prior to ORIX, he served as Vice President and General Counsel of Inland Retail Real Estate Trust, Inc., where he was responsible for all legal matters relative to a publicly registered real estate investment trust owning in excess of \$4 billion in real estate assets.

Mr. Moran has also been with Prime Group Realty Trust and Rudnick & Wolfe (now DLA Piper).

Mr. Moran earned his law degree from the DePaul University College of Law with honors in 1993 and a BS in Accountancy from the University of Illinois-Urbana in 1990. He passed the CPA exam in 1991.

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CALIFORNIA

Inland Empire 1Q13 | 4Q11 | 2Q11 | 1Q11 | 3Q10 | 2Q10 | 1Q10 | 4Q09 | 3Q09 | 2Q09 | 1Q09 | 4Q08 | 3Q08 | 2Q08 | 1Q08 | 4Q07 | 2Q07 | 1Q07 | 4Q06

Los Angeles 1Q13 | 4Q11 | 2Q11 | 4Q10 | 3Q10 | 2Q10 | 1Q10 | 4Q09 | 3Q09 | 2Q09 | 1Q09 | 4Q08 | 3Q08 | 2Q08 | 1Q08 | 4Q07 | 2Q07 | 1Q07 | 4Q06

Oakland 1Q13 | 4Q11 | 3Q11 | 2Q11 | 4Q10 | 2Q10 | 1Q10 | 4Q09 | 3Q09 | 2Q09 | 1Q09 | 3Q08 | 2Q08 | 1Q08 | 4Q07 | 2Q07 | 1Q07 | 4Q06 | 3Q06

Orange County 4Q11 | 2Q11 | 4Q10 | 3Q10 | 2Q10 | 1Q10 | 4Q09 | 3Q09 | 2Q09 | 1Q09 | 4Q08 | 3Q08 | 2Q08 | 1Q08 | 4Q07 | 2Q07 | 1Q07 | 4Q06

Sacramento 4Q11 | 3Q11 | 2Q11 | 1Q11 | 4Q10 | 3Q10 | 2Q10 | 1Q10 | 4Q09 | 3Q09 | 2Q09 | 1Q09 | 4Q08 | 3Q08 | 2Q08 | 1Q08 | 4Q07 | 2Q07 | 1Q07 | 4Q06 | 3Q06

San Diego 1Q13 | 4Q11 | 2Q11 | 4Q10 | 3Q10 | 2Q10 | 1Q10 | 4Q09 | 3Q09 | 2Q09 | 1Q09 | 4Q08 | 3Q08 | 2Q08 | 1Q08 | 4Q07 | 2Q07 | 1Q07 | 4Q06 | 3Q06

San Francisco 4Q13 | 1Q13 | 4Q11 | 3Q11 | 2Q11 | 4Q10 | 3Q10 | 2Q10 | 1Q10 | 4Q09 | 3Q09 | 2Q09 | 1Q09 | 3Q08 | 2Q08 | 1Q08 | 4Q07 | 2Q07 | 1Q07 | 4Q06 | 3Q06

San Jose 4Q13 | 1Q13 | 4Q11 | 3Q11 | 2Q11 | 4Q10 | 3Q10 | 2Q10 | 1Q10 | 4Q09 | 3Q09 | 2Q09 | 1Q09 | 3Q08 | 2Q08 | 1Q08 | 4Q07 | 2Q07 | 1Q07 | 4Q06

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Multifamily Housing Presentations

Date	Event	Presentation	Presenter
11/07/2013	Ohio Housing Conference Economics Forum	Once More into the Breach: New, Improved Outlook for Economy and Apartment Markets	Daniel J. Hogan
06/06/2012	Midwest Lenders Association Annual Conference	The Fable of the Tortoise and the Hare: Midwest Markets Mount a Comeback	Daniel J. Hogan
12/02/2010	Ohio Housing Conference	Outlook for the OH Economy & Multifamily Hsg Markets	Daniel J. Hogan
05/18/2010	Annual Midwest Lenders' Conference	Regional Markets Report	Daniel J. Hogan
04/28/2010	Ohio Housing Conference	2010 Economic Overview for Ohio and the Midwest	Daniel J. Hogan
03/11/2010	CAA 2010 March General Meeting	The Central Ohio Apartment Market	Daniel J. Hogan
11/19/2009	Ohio Housing Conference	Outlook for the Ohio Economy & Multifamily Housing Markets	Daniel J. Hogan & Joseph M. Mandeville
11/07/2008	Ohio Housing Conference	Outlook for the Ohio Economy & Multifamily Housing Markets	Daniel J. Hogan & Joseph M. Mandeville

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Seniors Housing & Health Care
March 2014

\$16,250,000
Blairmore Apartments

FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

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The team at RED Capital Group has extensive knowledge about each of the financing sources RED offers and leverages that knowledge to build a customized capital package that's right for your unique property's financing need.

RED has built our industry leadership from a strong financial foundation. In addition to the \$6 billion of balance sheet funds from our parent corporation, ORIX USA, RED Capital has forged relationships with the lending industry's largest capital resources. For more than two decades, RED has connected our clients with financial offerings from the following lending sources:

- Balance Sheet Lending
- Bond Financing*
- Commercial Mortgage-Backed Securities (CMBS)
- Fannie Mae DUS®
- Federal Housing Administration (FHA)
- Sales & Trading*

Property Specialties

Among other honors, RED has been recognized as a Fannie Mae DUS® program leader in product development and execution while providing billions in capital to specialty housing industries since 1995. During our decades of specialty housing financing experience, the team at RED Capital Group has become the industry experts at providing critical financing for a number of specialty property types, including:

- Seniors Housing & Health Care
- Multifamily Housing
- Affordable Housing
- Student Housing

Loan Servicing & Asset Management

At RED, we handle the long-term servicing of your loan as seriously as closing your loan. That's how we've earned our reputation as the Face of Lending. Our efficient loan servicing and asset management team will manage all the complexities with you, and will offer their lending industry expertise at every step of your financing journey. We give our clients access to specialists who can answer your most complicated financial questions. [Click here to contact us.](#)



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Thanks to the strong financial backing of RED Capital Group's parent company, ORIX USA, we are uniquely equipped to provide specialty housing borrowers with a variety of balance sheet loans. Drawing from balance sheet funds in excess of \$6 billion, RED's expert team of loan originators and servicers provides creative, highly customized lending solutions to finance properties of any sector. RED Capital Group provides balance sheet lending to borrowers, including:

- Seniors Housing & Health
- Multifamily Housing
 - Construction Financing
 - Permanent Financing
- Affordable Housing
 - Bond Financing*
 - Construction Financing
 - Permanent Financing
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 - Permanent Financing

In 1994, RED Capital Partners, a subsidiary of RED Capital Group, originally established a \$100 million fund to provide capital to multifamily housing, seniors housing, and long-term health care properties on a level generally not attainable in commercial financial markets. Subsequent funds were later formed and more than \$300 million of capital was invested. RED Capital Partners also makes investments in conjunction with permanent financing agency executions. Qualifying existing transactions include:

- Acquisition
- Repositioning
- Rehabilitation Opportunities
- New Construction Projects

Loan Servicing & Asset Management

RED handles the long-term servicing of your loan as intensely as we do transacting your loan. That's how we've earned our reputation as the Face of Lending. Our efficient loan servicing and asset management team will manage all the lending complexities with you, and will offer their lending industry expertise at every step of your financing journey. We give our clients access to specialists who can answer your most complicated financial questions. [Click here to contact us.](#)

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RED Capital Group offers customizable specialty housing financing to accommodate many properties' financial needs. With our bond financing, the expert team at RED leverages the company's strong financial backing and more than \$6 billion in balance sheet capital to provide the right financing solution for our clients' specialty housing properties. RED Capital Group provides bond financing to specialty housing borrowers, including:

- Seniors Housing & Health Care
- Multifamily Housing
- Affordable Housing
- Student Housing

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RED takes the overall servicing of your loan as seriously as we do closing it. That's how we've earned our reputation as the Face of Lending. Our dedicated and knowledgeable loan servicing and asset management team will tackle all the lending complexities with you, and will offer their lending industry expertise at every step of your financing journey. We connect our clients with our expert lending and loan service specialists, who can answer your most complicated financial questions. [Click here to contact us.](#)

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RED Capital Group can issue commercial mortgage-backed securities as part of a comprehensive lending solution. Building upon RED's strong financial backing, including more than \$6 billion in capital on the balance sheet of our parent company, ORIX USA, our loan originators and servicing group can create highly customized specialty housing financing packages that directly address your property's financial needs. RED Capital Group issues commercial mortgage-backed securities to specialty housing borrowers, including:

- Seniors Housing & Health Care
- Multifamily Housing
- Affordable Housing
- Student Housing

PROPERTY SPECIALTIES

- Health Care
- Multifamily Housing
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Loan Servicing & Asset Management

For every loan we close, RED manages the overall servicing of the loan as seriously as we do closing it. That's how we've earned our reputation as the Face of Lending. Our dedicated and knowledgeable loan servicing and asset management team will tackle every step of the lending complexities with you, and will offer their lending industry expertise along your financing journey. We give our clients a hotline to our knowledgeable lending and loan service specialists, who can answer your most complicated financial questions. [Click here to contact us.](#)

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In our two decades of housing financing industry experience, RED Capital Group has consistently been recognized as a Fannie Mae Delegated Underwriting and Servicing (DUS) program leader for both product development and certainty of execution. Since 1995, RED Capital Group's experienced team of loan servicers and servicers has provided billions in specialty housing capital to the multifamily housing industry. RED Capital Group provides Fannie Mae DUS financing to specialty housing borrowers, including:

- Seniors Housing & Health Care
- Multifamily Housing
- Affordable Housing
- Student Housing

Loan Servicing & Asset Management

RED takes the overall servicing of the loan as seriously as we do closing it. That's how we've earned our reputation as the Face of Lending. Our dedicated and knowledgeable loan servicing and asset management team will tackle every aspect of Fannie Mae DUS financing with you, and will offer their lending industry expertise along your financing journey. We give our clients access to our knowledgeable lending and loan service specialists, who can answer your most complicated financial questions. [Click here to contact us.](#)

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- Multifamily Housing
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In RED Capital Group's two decades of financing specialty housing properties, our team has built extensive experience underwriting and financing Federal Housing Administration (FHA) multifamily housing loans. RED has originated multifamily and seniors housing and health care loans guaranteed by the FHA since 1991. RED has provided \$6 billion in our financing pipeline since MBS was established in 2001, and provided financing for Section 221(d)(4) new construction on more than 96 properties since 2000. RED offers FHA specialty housing financing to borrowers, including:

- Seniors Housing & Health Care
- Multifamily Housing
- Affordable Housing
- Student Housing

Loan Servicing & Asset Management

RED takes servicing your loan as intensely as we do closing it. That's how we've earned our reputation as the Face of Lending. Our dedicated and knowledgeable loan servicing and asset management team will tackle every aspect of Federal Housing Administration specialty housing financing with you, and will offer their lending industry expertise along your financing journey. We give our clients access to our knowledgeable lending and loan service specialists, who can answer your most complicated financial questions. [Click here to contact us.](#)

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• SALES & TRADING

RED's full service Sales & Trading Desk, a registered broker/dealer, sells directly to institutional accounts, thus providing you with the best available price and execution. Our dedicated professionals are involved on a daily basis in the underwriting, distribution, remarketing and trading of both rated and high yield securities.

RED Capital Markets, LLC (Member FINRA/SIPC), a subsidiary of RED Capital Group, clears all securities through Pershing, and, at any given time, our portfolio includes:

- Ginnie Mae or Fannie Mae Multifamily Project Loan Mortgage-Backed Securities
- Tax-Exempt and Taxable Weekly Variable-Rate Demand Note (VRDN) Floaters
- Municipal Securities

PROPERTY SPECIALTIES

Health Care

Multifamily Housing

Affordable Housing

Student Housing

The Sales & Trading Desk is relationship-oriented and works hard to ensure the client's success. Our team's decades of lending industry and financial market experience allow them to see through complexities and solve obstacles that arise for clients. At RED, we treat our clients like partners, not transactions. That's how we've earned our reputation as The Face of Lending. [Click here to contact us.](#)

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RED Capital Group combines an industry leading loan servicing and asset management group with access to capital resources to provide financing solutions to specialty housing properties throughout North America. The team at RED has considerable expertise financing specialty housing properties, and has successfully financed and serviced thousands of clients' properties for more than two decades. RED specializes in financing the following property types:

- Seniors Housing & Health Care
- Multifamily Housing
- Affordable Housing
- Student Housing

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Specialty Lending

For more than two decades, the team at RED has developed financial solutions to meet specialty property capital needs. RED is proud to have originated multifamily and health care loans guaranteed by the Federal Housing Administration (FHA) since 1991. RED has grown our housing industry experience by providing nearly \$6 billion through our financing pipeline since created in 2001, and has developed financing packages for Section 221(d)(4) new construction on more properties since 2000. In addition, RED is recognized as a Fannie Mae DUS® program leader in product development and execution, and has provided billions in capital to specialty housing industries since 1995.

Financing Sources

Thanks to our capital resource partnerships, RED Capital Group can provide comprehensive financing packages that are uniquely customized for your particular property's financing need. We draw from a myriad of financing sources, including:

- Balance Sheet Lending
- Bond Financing*
- Commercial Mortgage-Backed Securities (CMBS)
- Fannie Mae DUS®
- Federal Housing Administration (FHA)
- Sales & Trading*

Loan Servicing & Asset Management

RED Capital Group approaches all of our clients like partners, not transactions. That's why we take the long-term servicing of your property loan as critically as closing your loan. Our dedicated loan servicing and asset management team will work through all of the details with you, and will offer their extensive specialty housing industry knowledge at every step of the process. RED provides direct access to our loan servicing specialists, who can answer your most complicated financial questions. That's how we've earned our reputation as the Face of Lending. [Click here to contact us.](#)



RECENT EXPERIENCE

Seniors Housing & Health Care
March 2014

\$16,250,000
Blairmore Apartments

FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

Multifamily Housing
March 2014

\$10,300,000
Webster Hall Apartments

FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

Affordable Housing
March 2014

\$16,250,000
Blairmore Apartments

FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

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HEALTH CARE

HEALTH CARE

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RED CAPITAL **SUBMIT**

“RED Capital Group’s team of experts brings their seniors housing and health care industry knowledge to your seniors housing communities or health care facilities, allowing you to worry less about your capital needs and focus on your health care facility’s operations.”

FINANCING SOURCES

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Leveraging our decades of experience in the health care market, RED provides financing solutions for independent living, assisted living, memory care, skilled nursing, and continued care retirement communities (CCRCs). In addition, RED works with Critical Access Hospitals to finance renovations, expansions, and new construction for rural and community hospitals throughout North America.

Experience with Financial Sources

RED has been consistently recognized as a top FHA Section 232 Lender and is among the top Fannie Mae DUS® lenders for seniors housing and health care. Combining our industry expertise and knowledgeable team with our access to more than \$6 billion in balance sheet capital, we will continue to be one of the nation’s largest providers of capital to the industry.

In our decades of health care industry experience, RED has sourced financing from a variety of health care capital resources, including:

- Balance Sheet Lending
- Bond Financing*
- Commercial Mortgage-Backed Securities (CMBS)
- Fannie Mae DUS®
- Federal Housing Administration (FHA)
- Sales & Trading*

We understand the essential role that operators play in seniors housing and health care, and we build partnerships with the best in the industry to augment their strengths and ensure their success. RED has worked within the seniors housing and health care industry for decades, and provides capital to the industry through a variety of channels, including:

- Bridge Financing
- Construction Financing
- Permanent Agency (FHA & Fannie Mae)
- Debt and Equity Placements*
- Financial Advisory Services*

Loan Servicing & Asset Management

Throughout your loan’s lifetime, RED Capital Group will handle servicing your loan as intensely as closing your loan. Our dedicated loan servicing and asset management team will work through all of the details with you, and will offer their health care industry knowledge and guidance at every step of the process. We offer complete answers to your most complicated financial questions, and that’s why we’ve earned our reputation as the Face of Lending. [Click here to contact us.](#)



RECENT EXPERIENCE

Seniors Housing & Health Care
March 2014

\$16,250,000
Blairmore Apartments

FHA 232/223(i) Mortgage Loan (Pittsburgh, Pennsylvania)
172 Units

Seniors Housing & Health Care
March 2014

\$10,300,000
Webster Hall Apartments

FHA 232/223(i) Mortgage Loan (Pittsburgh, Pennsylvania)
172 Units

Seniors Housing & Health Care
March 2014

\$16,250,000
Blairmore Apartments

FHA 232/223(i) Mortgage Loan (Pittsburgh, Pennsylvania)
172 Units

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SENIORS HOUSING

HEALTH CARE

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- INDEPENDENT LIVING
- SKILLED CARE
- CCRC
- HOSPITALS
- MULTIFAMILY HOUSING
- AFFORDABLE HOUSING
- STUDENT HOUSING

As a leader within the health care finance industry, RED Capital Group offers fully serviced financing loan options to seniors housing developers throughout North America. Consistently recognized as a top FHA Section 232 Lean lender and listed among the top 5 Fannie Mae DUS® lenders for the seniors housing industry, RED is uniquely qualified to issue and service loans for seniors housing properties of any type.

“ No matter your property’s scale or type, RED’s experienced and knowledgeable team will build a customized financing solution to address your financial need. ”

Seniors Housing Financing

Combined with our wealth of seniors housing industry experience is RED’s access to capital resources to address financing packages large and small. Drawing from our strong portfolio with capital resources and a balance sheet totaling more than \$6 billion, RED can pool the full weight of our financial resources to develop a comprehensive and highly customized financing solution for your seniors housing property. Our seniors housing and health care capital sources include:

- Balance Sheet Lending
- Bond Financing*
- Commercial Mortgage-Backed Securities (CMBS)
- Fannie Mae DUS®
- Federal Housing Administration (FHA)
- Sales & Trading*

Property Types

RED Capital Group has extensive experience working alongside developers and operators to finance the construction, renovation, or refinancing of several distinct seniors housing property types, including:

- Assisted Living Communities
- Independent Living Communities
- Skilled Care Nursing Communities
- Continued Care Retirement Communities (CCRC)

Loan Servicing & Asset Management

In addition, RED Capital Group is committed to servicing your loan just as much as transacting your loan. No matter your seniors housing property’s scale or type, RED’s dedicated loan servicing group will work through all of the details with you, facilitating your property’s success from start to finish. [Click here to contact us.](#)

FINANCING SOURCES

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ASSISTED LIVING

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RED Capital Group is a national leader in financing assisted living facilities through both Fannie Mae and Federal Housing Administration (FHA) products. RED also has the capability to provide interim capital (e.g., bridge-to-permanent loans) solutions funded through our direct balance sheet lending program. RED has closed or is currently underwriting transactions for many of the largest assisted living providers in the country, as well as to a wide variety of smaller, community-based owners and operators.

This type of borrower and geographical diversity has given the team at RED substantial assisted living seniors housing and health care facilities experience. The team has built a solid track record by structuring and underwriting assisted living communities through complex project and sponsor-related challenges, and ensures that our borrowers receive the most appropriate assisted living property financing solution. RED's expertise in Fannie Mae seniors housing products and FHA insured loan programs is evidenced by our consistently high-volume rankings.

Loan Servicing & Asset Management

RED Capital Group is dedicated to servicing your assisted living seniors housing loan just as much as we are to closing it. Our expert loan servicing group can work through all the complicated aspects of seniors housing financing with you, and determine the best financing package to address your seniors housing property's unique financial needs. [Click here to contact us.](#)

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RED Capital Group uses Fannie Mae and balance sheet lending programs to provide lending capital to developers and owners of independent seniors housing properties throughout North America. Our dedicated team of seniors housing bankers works alongside sponsors of both non-profit and for-profit entities to optimize capital and meet independent living seniors housing property's needs.

Whether we provide financing to support growth through new construction, renovation, expansion projects, or addressing refinancing needs, our financing solutions are customized to each seniors housing independent living facility. RED's expertise in Fannie Mae seniors housing products is demonstrated in our consistently high rankings for volume. We are able to remedy many financing situations by utilizing our customized direct bridge loan and mezzanine loan products.

Loan Servicing & Asset Management

In addition, RED Capital Group is committed to servicing your independent living housing loan just as much as we are committed to closing your loan. No matter your seniors housing property's scale or type, RED's dedicated loan servicing group will work through all of the financing details with you, facilitating your property's success from start to finish. [Click here to contact us.](#)

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SKILLED CARE

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CCRC

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RED Capital Group is a national leader in providing capital solutions for the financing needs of skilled nursing facility owners and sponsors. Our seniors housing and health care bankers understand the unique challenges of crafting customized financing solutions to meet skilled care seniors housing client financing needs. Through the Federal Housing Administration (FHA) Loan program, RED is able to provide capital for:

- New Construction Projects for New or Replacement Facilities
- Renovation and Expansion Projects
- Acquisition Financing
- Refinance of Existing Maturing or Unfavorable Debt

Our direct balance sheet lending solutions offer tailored direct loan financing in which timing is a priority, or in situations that require equity take-out to address ownership strategies.

Loan Servicing & Asset Management

In addition, RED Capital Group is committed to servicing your skilled care housing loan just as much as closing it. No matter your skilled care property's scale or type, RED's dedicated loan servicing group will work through all of the details with you, facilitating your seniors housing property's success from the beginning. [Click here to contact us.](#)

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CONTINUED CARE RETIREMENT COMMUNITIES (CCRC)

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STUDENT HOUSING

RED Capital Group's experienced seniors housing team can provide financing solutions for both not-for-profit and for-profit continued care retirement community (CCRC) projects, including:

- Startup Construction
- Expansion
- Repositioning
- Refinancing

Our team of experienced seniors housing financing professionals will work to meet your capital needs with industry-leading advisory, underwriting, investment banking, and secondary market trading expertise. Whether it's direct placements, tax-exempt or taxable bonds,* mezzanine financing, subordinate debt, or equity financing, RED can develop the most efficient plan of financing specific to each CCRC property.

Loan Servicing & Asset Management

In addition, RED Capital Group is committed to servicing your CCRC seniors housing loan just as much as transacting your loan. No matter your seniors housing property's scale or type, RED's dedicated loan servicing group will work through all of the details with you, facilitating your continued care retirement community's success from start to finish. [Click here to contact us.](#)

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As a longstanding leader in the health care finance industry, RED Capital Group helps health care and hospital property clients finance their properties. We provide guidance and industry expertise through every stage of the capital project lifecycle, from initial project planning through completion, by implementing the right financing strategy to meet your property's specific needs. RED works with Critical Access Hospitals to provide financing for the renovation, expansion, and new construction of rural and community hospital properties.

RED is proud to have been consistently recognized as a top FHA Lean lender and among the top 5 Fannie Mae DUS® lenders for seniors housing and health care property financing. By combining our efficient and knowledgeable team with access to more than \$6 billion in balance sheet capital, we will continue to be among the largest capital providers to the hospitals and health care financing industry. After collaboratively building customized financing solutions through a diverse range of capital sources, RED delivers comprehensive hospital financing packages, including:

- **FHA Insured Mortgage Loans**
 - Section 232/223(f)
 - Section 241
 - Section 242
 - Section 242/223(a)(7)
- **Financial Advisory Services***
 - Capital Project Planning
 - Facility Replacement
 - Debt Capacity Analysis
- **USDA Rural Development Community Facilities Program**
 - Direct Loan Financing
 - Guaranteed Loan Financing
- **Bond Financing***
 - Private Placement Transactions
 - Underwriting Services
 - Public Offering

RED understands the essential role that hospital operators and administrators play in the seniors housing, hospitals, and health care industry, and we focus on building strong partnerships to augment our clients' strengths and ensure their project's success.

Loan Servicing & Asset Management

At RED, we approach the long-term servicing of your hospitals and seniors housing loan as professionally as transacting your loan. That's how we've earned our reputation as the Face of Lending. Our dedicated loan servicing and asset management team will work through all the details with you, and will offer their hospital and health care industry knowledge to ease your experience at every step of the process. We provide direct access to our loan servicing specialists, who can answer your most complicated financial questions. [Click here to contact us.](#)

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- STUDENT HOUSING



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SUBMIT

RED Capital Group is committed to not only providing sound advice to our multifamily housing financing clients, but also to leveraging our many capital resources to enhance every level of their balance sheets. Building upon our decades of multifamily housing industry experience, the knowledgeable team at RED brings accuracy and efficiency to solve your multifamily housing property's financing challenges.

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When it comes to financing options, RED leverages our experience and multifamily housing industry knowledge to develop the best solution for your multifamily financing needs. We have been innovators within the multifamily housing industry for more than twenty years. A few of our successes include:

- RED has originated multifamily loans guaranteed by the Federal Housing Administration (FHA) since 1991.
- RED has supplied nearly \$6 billion through our financing pipeline since MAP was created in 2001.
- Provided financing for Section 221(d)(4) new construction on more than 96 multifamily properties since 2000.
- RED is recognized as a Fannie Mae DUS® program leader in product development and execution, and has provided billions in capital to the multifamily housing industry since 1991.

Multifamily Housing Financing

RED Capital Group has access to capital resources to fit multifamily housing properties of any magnitude. Our multifamily housing financing team will work with you to deliver a customized, comprehensive financing package that addresses every one of your property's financial needs. RED has strong multifamily housing financial sources, including:

- Balance Sheet Lending
- Bond Financing*
- Commercial Mortgage-Backed Securities (CMBS)
- Fannie Mae DUS®
- Federal Housing Administration (FHA)
- Sales & Trading*

Loan Servicing & Asset Management

RED Capital Group approaches our clients like partners, not transactions. That's why we manage the long-term servicing of your loan as intensely as transacting your loan. Our dedicated loan servicing and asset management team will work through all of the details with you, and will offer their extensive multifamily housing industry knowledge and guidance at every step of the process. RED provides direct access to our loan servicing specialists, who can answer your most complicated financial questions. That's how we've earned our reputation as the Face of Lending. [Click here to contact us.](#)



RECENT EXPERIENCE

Multifamily Housing
March 2014
\$16,250,000
Blairmore Apartments

FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

Multifamily Housing
March 2014
\$10,300,000
Webster Hall Apartments

FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

Multifamily Housing
March 2014
\$16,250,000
Blairmore Apartments

FHA 232/223(f) Mortgage Loan
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172 Units

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Thanks to the strong financial backing of RED Capital Group's parent company, ORIX USA, we are uniquely equipped to provide multifamily housing borrowers with a variety of balance sheet loans. Drawing from balance sheet funds in excess of \$6 billion, RED's expert team of loan originators and servicers provides creative, highly customized principal lending solutions to finance multifamily properties of any scope.

In 1994, RED Capital Partners, a subsidiary of RED Capital Group, established a \$100 million fund to provide financial capital to multifamily housing properties on bases typically unavailable within conventional financial markets. Over the years, subsequent funds were formed and more than \$300 million of capital was eventually invested. Today, RED Capital Partners makes investments in conjunction with permanent financing agency executions. Qualifying existing multifamily housing properties include:

- Acquisition
- Repositioning
- Rehabilitation Opportunities
- New Construction Projects

Loan Servicing & Asset Management

RED focuses on servicing your loan as seriously as transacting your loan. That's how we've earned our reputation as the Face of Lending. Our experienced loan servicing group will work through the tough details of principal lending and other multifamily housing financing options with you, and will leverage their lending industry expertise to solve obstacles for your property along the way. With our loan servicing and asset management services, RED Capital Group connects our principal lending for multifamily housing clients with the resources they need to succeed. [Click here to contact them.](#)

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RED Capital Group combines our multifamily construction financing options with Fannie Mae's Cash Forward Management program to deliver a complete financing package for the new construction or the rehabilitation of multifamily housing communities. Our comprehensive capital solutions incorporate a dedicated team of professionals that works together to fund the development of your multifamily housing community.

Loan Servicing & Asset Management

RED Capital Group treats our clients like partners, not transactions. That's why we manage servicing your loan as seriously as transacting your loan. Our professional loan servicing and asset management team will work through all of the multifamily housing financing details with you, and will offer their extensive multifamily housing industry knowledge and guidance at every step of the process. RED provides direct access to our loan servicing specialists, who can answer your most complicated construction financing questions. That's how we've earned our reputation as the Face of Lending. [Click here to contact us.](#)

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Multifamily Loan Matrix
Last Updated 08-30-11

	FANNIE MAE	FHA
Renovation	✓	✓
Construction		✓
Acquisition	✓	✓
Refinance	✓	✓
Affordable Housing	✓	✓
Seniors Housing	✓	✓**
Seconds	✓	✓
Assumptions	✓	✓
Early Rate Lock	✓	
ARMS	✓	
Fixed Rates	✓	✓
Dedicated Student Housing	✓	
Mobile Home Park	✓	

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RED Capital Group has provided secure permanent financing options to multifamily housing clients for more than two decades. Between our access to capital resources and our team's commitment to the customer experience, RED can provide exactly the financing solution your multifamily housing property needs to be successful.

Loan Servicing & Asset Management

RED focuses on servicing your permanent financing loan as professionally as closing your loan. That's how we've earned our reputation as the Face of Lending. Our experienced loan servicing group will work through the complexities of permanent financing and other multifamily housing financing options with you, and will leverage their lending industry expertise to overcome obstacles for your property along the way. With our loan servicing and asset management services, RED Capital Group connects our permanent financing for multifamily housing clients with the resources they need. [Click here to contact us.](#)

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The team at RED Capital Group works hard to bring accuracy and efficiency to financing relationships with our affordable housing clients. With our access to capital resources from a wide variety of financial sourcing options, RED can meet the demands of affordable housing properties, regardless of the scale or financial need. We bring our decades of experience to tackle challenges for each of our clients, and our continual focus is finding the best custom financing solution for your affordable housing property.

Affordable Housing Financing

No matter the scale of your affordable housing property, and no matter the size of your financial need, RED Capital Group is equipped to finance and support your largest endeavors. By leveraging our access to billions of dollars in capital resources, RED provides comprehensive affordable housing financing solutions in the form of:

- Bond Financing*
- Construction Financing
- Permanent Financing

In addition to our wide range of capital resources and financing options, the team at RED has extensive experience navigating the complicated affordable housing industry. In our decades of affordable housing experience, RED has worked with borrowers and issuers across the country to develop financial packages to support:

- FHA insured market rate and Section 8 assisted housing projects
- Section 8 mod-rehab projects
- Properties with bonds requiring credit enhancement replacement
- 4% Low-income housing tax credit (LIHTC) transactions
- Residual asset purchases
- Bond defeasance transactions

RED understands the affordable housing industry and has financed thousands of successful affordable housing construction projects since 1991. We're eager to share this wealth of affordable housing knowledge with our clients to drive their success in this market. That's how we've earned our reputation as the Face of Lending.

Loan Servicing & Asset Management

For any of those properties, and any other affordable housing financing, RED takes the long-term servicing of your loan very seriously. Our dedicated loan servicing and asset management team will work through all the tough financial issues with you, and will offer their affordable housing industry knowledge at every step of the process. We provide direct access to our loan servicing specialists, who can answer your most complicated financial questions. Click here to contact us. (Link to Contact Page.)



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Affordable Housing
March 2014

\$16,250,000
Blairmore Apartments

FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

Affordable Housing
March 2014

\$10,300,000
Webster Hall Apartments

FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
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Blairmore Apartments

FHA 232/223(f) Mortgage Loan
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RED Capital Group offers customizable affordable housing financing solutions to accommodate an affordable housing property's financial needs. With our bond financing, the expert team at RED leverages the company's strong financial backing and more than \$6 billion in balance sheet capital to provide the right financing solution for our clients' affordable housing properties.

Loan Servicing & Asset Management

RED handles the overall servicing of your loan as seriously as we do closing it. That's how we've earned our reputation as the Face of Lending. Our dedicated and knowledgeable loan servicing and asset management team will tackle all the affordable housing financing complexities with you, and will offer their affordable housing industry expertise at every step of your financing journey. We connect our clients with our expert lending and loan service specialists, who can answer any and all of your financial questions. [Click here to contact us.](#)

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RED Capital Group combines our affordable housing construction financing options with Fannie Mae's Cash Forward Management program to deliver a complete financing package for the new construction or the rehabilitation of affordable housing communities. Our comprehensive capital solutions incorporate a dedicated team of professionals that works together to fund the development of your low-income housing tax credit (LIHTC)* affordable housing community.

Loan Servicing & Asset Management

RED Capital Group treats our clients like partners, not transactions. That's why we handle servicing your loan as seriously as transacting your loan. Our expert loan servicing and asset management team will work through all of the affordable housing financing details with you, and will offer their extensive affordable housing industry knowledge and guidance at every step of the process. RED provides direct access to our loan servicing specialists, who can answer your most complicated affordable housing construction financing questions. That's how we've earned our reputation as the Face of Lending. [Click here to contact us.](#)

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RED Capital Group has provided secure permanent financing options to affordable housing financing clients for more than two decades. Between our access to affordable housing industry capital sources and our team's commitment to the customer experience, RED can provide exactly the financing solution your affordable housing property needs.

Loan Servicing & Asset Management

RED is committed to servicing your permanent financing loan as critically as we are to transacting your loan. That's how we've earned our reputation as the Face of Lending. Our experienced loan servicing group will work through the complexities of permanent financing and other affordable housing financing options with you, and will leverage their lending industry expertise to tackle obstacles for your affordable housing property along the way. With our loan servicing and asset management services, RED Capital Group connects our permanent financing for affordable housing clients with the resources they need. [Click here to contact us.](#)

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RED Capital Group's knowledgeable and dedicated student housing financing team has built strong financial relationships with clients who are financing student housing properties. No matter the scale, RED has access to the capital resources necessary to meet your student housing financing needs. Thanks to our access to capital resources and financing channels, RED has accommodated new construction of student housing properties for thousands of clients throughout North America. Student housing properties are defined as:

- a regional multifamily properties in which at least 20% of units are leased to undergraduate or student
- a property specifically built or leased for student housing
- usually constructed within a certain proximity to a major university campus

The team at RED has experience working through the complicated matters surrounding these debt transactions, and offers student housing industry knowledge as a resource at every stage of the process, from initial planning to property construction.

Student Housing Financing Sources

RED leverages our access to financing sources to create the custom financing solution that fits your property's needs. Some of our student housing financing sources of capital include:

- Balance Sheet Lending
- Bond Financing*
- Commercial Mortgage-Backed Securities (CMBS)
- Fannie Mae DUS®
- Federal Housing Administration (FHA)
- Sales & Trading*

Taking advantage of RED's extensive experience building customized financing solutions from various capital sources, our loan originators design the financing solution around your student housing property's unique requirements. To ensure our clients' success, RED's team provides comprehensive support and certainty of execution during every stage of these often complicated debt transactions.

Loan Servicing & Asset Management

Student housing property financing can be tricky. Thankfully, the team at RED Capital Group is committed to making the process for our student housing financing clients as seamless as possible. That's how we've earned our reputation as the Face of Lending. Our dedicated loan servicing and asset management team will work through all the details of student housing financing with you, and will offer their industry knowledge to tackle any challenges along the way. [Click here to contact us.](#)



RECENT EXPERIENCE

Student Housing
March 2014
\$16,250,000
Blairmore Apartments
FHA 232/223(f) Mortgage Loan
(Pittsburgh, Pennsylvania)
172 Units

Student Housing
March 2014
\$10,300,000
Webster Hall Apartments
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RED Capital Group has provided secure permanent financing solutions to student housing financing clients for more than two decades. Between our access to student housing industry capital sources and our team's commitment to the customer experience, RED can provide exactly the financing solution your student housing property needs to be successful.

Loan Servicing & Asset Management

RED is dedicated to servicing your permanent financing loan as seriously as we are to transacting your loan. That's how we've earned our reputation as the Face of Lending. Our experienced loan servicing group will work through the complexities of permanent financing and other student housing financing options with you, and will leverage their lending industry expertise to tackle obstacles for your student housing property along the way. With our loan servicing and asset management services, RED Capital Group connects our permanent financing for student housing clients with the resources they need. [Click here to contact us.](#)

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“ RED Capital Group treats our clients like partners, not transactions. We approach servicing your loan as seriously as we do closing it. ”

Closing the loan is not the end of RED’s relationship with our specialty housing financing clients — it’s only the beginning. The loan servicing group at RED Capital Group is dedicated to providing the industry’s best loan service and support at every stage throughout the life of the loan. Our experienced loan servicing group is responsible for servicing a portfolio totaling more than \$18 billion in total unpaid principal balance, including mortgage loans for multifamily housing, seniors housing, health care properties, and other income properties. Our loan servicing group provides support for the following property specialties:

- Seniors Housing & Health Care
- Multifamily Housing
- Affordable Housing
- Student Housing

The Lending Industry Knowledge Leaders

RED has long fostered a culture of lifelong learning and lending industry expertise, and is eager to work collaboratively and share that knowledge with our clients. The world of mortgage lending and financing housing projects can be incredibly nuanced and complicated, which drives our loan servicing team to specialize in simplifying these topics and identifying possible challenges before they occur.

In addition to our industry leading loan servicing and client support, RED Capital Group boasts a wide range of financing connections, including:

- Balance Sheet Lending
- Bond Financing*
- Commercial Mortgage-Backed Securities (CMBS)
- Fannie Mae DUS®
- Federal Housing Administration (FHA)
- Sales & Trading*

Bringing together the tremendous power of our lending capital and the superior knowledge of our loan servicing team, RED drives client success that is unrivaled in our industry. We provide in-depth answers to your most difficult financing questions, and are dedicated to serving as a resource for complicated lending matters. By delivering on that promise and servicing thousands of clients for more than two decades, RED Capital Group has earned our reputation as the Face of Lending. [Click here to contact us.](#)

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CONTACT INFORMATION

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RED Capital Group, LLC
Two Miranova Place
Columbus, OH 43215

DALLAS, TEXAS
RED Mortgage Capital, LLC
1717 Main Street
Suite 900
Dallas, TX 75201
800.837.5100

CAREER OPPORTUNITIES

Columbus, Ohio

Multifamily Loan Originator
Sales & Trading Manager

Dallas, Texas

Associate Loan Administration Specialist
Escrow Team Lead
Escrow Specialist
Vice President of Integrated Marketing

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Interested in becoming a part of the country's most innovative lending company? If you feel you'd be a good fit within a team of experts devoted to providing excellent service to our clients, RED Capital Group is always glad to accept your application.



LENDING INDUSTRY CAREER OPPORTUNITIES

COLUMBUS, OHIO

- Multifamily Loan Originator Posted: 08.07.12
- Sales and Trading Manager Posted: 10.24.13

DALLAS, TEXAS

- Associate Loan Administration Specialist Posted: 02.11.14
- Escrow Team Lead Posted: 02.11.14
- Escrow Specialist Posted: 02.14.14
- Vice President of Integrated Marketing Posted: 02.11.14

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