

Since 1990, RED has provided over \$57 billion in capital, with over \$27 billion specifically provided to help other lending businesses thrive.

Unlike other providers, partnering with the team at RED gives brokers access to a broad range of products and services, allowing you to deliver the best terms and flexibility possible for your clients.



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COR-BR-001 Rev 20150317 ©2015 RED Capital Group



mortgage  
banking services

**THE FACE  
OF LENDING**



In our decades of industry experience, RED has earned our reputation as The Face of Lending thanks to our access to financing sources and our unmatched ability to create customized lending solutions for our clients. Among other things, the team at RED has been recognized as:

- A HUD-approved MAP/Lean lender and GNMA approved issuer.
- The nation's top FHA MAP/Lean producer by loan volume in HUD FY 2013 and FY 2014.
- A leading Fannie Mae DUS® lender, among the largest Fannie Mae lenders in the country for multifamily and seniors housing.
- Servicing over \$18 billion of Agency and FHA loans, of which over \$5 billion are FHA insured construction and permanent mortgage loans.
- A top 10 underwriter nationwide of developer-driven multifamily housing bonds consistently since 2003.
- Remarketing approximately \$1 billion in tax-exempt and taxable VRDNs.

RED is proud of the relationships we build with our clients and respect the relationships our clients have built with their borrowers. Our dedicated team of bankers will work with you to build a partnership that best fits your needs. Each partnership we build is unique. Our level of involvement and the specific services that we provide can be set up as transparent or client facing as you feel is appropriate. At RED, we don't succeed until you do.

RED's mortgage banking solutions and services include:

#### BALANCE SHEET LENDING

RED Capital Group's parent company, ORIX USA, is committed to bringing its \$6 billion balance sheet to meet the needs of our multifamily and seniors housing & health care partners. By virtue of this resource, RED offers portfolio loan products that can be customized to meet clients' specific business objectives, a capability that distinguishes RED from its competitors. These loans typically take the form of interim or bridge financing to cover the gap before permanent financing occurs.

#### BOND FINANCING\*

**RED has arranged more than \$6.4 billion of tax-exempt financing for multifamily and seniors housing & health care properties since 1990.**

Working with borrowers and issuers nationwide, RED Capital Market's Housing Bond Group brings extensive experience with Fannie Mae, FHA/Ginnie Mae, letters of credit and private surety enhanced bond issues.

#### COMMERCIAL MORTGAGE-BACKED SECURITIES (CMBS)

RED Capital Group has decades of experience providing our clients with commercial mortgage-backed securities (CMBS) based loans, and is adept at helping navigate the complex commercial mortgage landscape.

#### FANNIE MAE DUS®

RED Capital Group is an approved Fannie Mae Delegated Underwriting and Servicing (DUS®) mortgage lender. We underwrite, fund and service first and second lien mortgage loans, structure credit facilities, and provide bond credit enhancement for properties and communities nationwide.

#### FEDERAL HOUSING ADMINISTRATION (FHA)

**RED financed nearly \$1.6 billion in FHA MAP & Lean loans in 2014 alone.**

RED Capital Group originates multifamily and seniors housing & health care mortgage loans guaranteed by the Federal Housing Administration (FHA). As an approved MAP and Lean lender, RED Mortgage Capital is able to facilitate loans for virtually all FHA programs. For HUD's FY 2014 and FY 2014, RED was the nation's number one MAP and Lean lender by loan volume.

#### 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 non-rated securities.



Balance Sheet Lending

Bond Financing\*

Commercial Mortgage-Backed Securities (CMBS)

Fannie Mae DUS®

Federal Housing Administration (FHA)

Sales & Trading\*



**You worked hard to build your business and customer relationships. Now is not the time for costly or time consuming mistakes.**

