

[redcapitalgroup.com](http://redcapitalgroup.com)

red capital  
group

# THE FACE OF LENDING



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RED views our clients as partners, not transactions. We guide our clients through the complex details of the loan process drawing from a wealth of financing sources to help build the most advantageous solution for each client. And we don't stop there. RED continues to deliver premium in-house loan servicing and asset management for our clients for the life of the loan.

Like few in the industry, RED Capital Group acts as both a lender and as a broker-dealer through our subsidiary, RED Capital Markets, LLC (Member FINRA/SIPC). Bringing all the pieces together in a straightforward solution helps our clients focus on what's most important for their business.

Finding the right solution for our clients is our guiding principle. At RED, we believe that we don't succeed until our clients do.

RED Capital Group is a direct provider of debt and equity capital to a variety of specialized property industries, including:

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

For more than two decades, RED has forged lasting relationships with our clients by delivering creative financing solutions and managing every aspect of their loan as if it was our own. We've earned our reputation as The Face of Lending.

# PROPERTY SPECIALTIES

RED Capital Group's team of experts will continue to be the real estate industry's top source for loan products and servicing, industry information and related financial services for FHA, Fannie Mae and balance sheet clients in the markets we serve:



As an industry authority on FHA, Fannie Mae and balance sheet lending, RED Capital Group will help each of our clients secure the most beneficial solution for their individual situation.

## SENIORS HOUSING & HEALTH CARE

RED Capital Group's seniors housing & health care business includes independent living, assisted living, memory care, skilled nursing and continued care retirement communities (CCRC). In addition, RED works with Critical Access Hospitals to finance renovations, expansions and new construction of rural and community hospitals. We are able to remedy many financing situations by utilizing our customized direct bridge loan and mezzanine loan products. RED delivers creative and customized financing solutions through a diverse set of solutions providing the industry:

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

## MULTIFAMILY HOUSING

RED Capital Group provides sound advice to our multifamily housing clients and leverages our capital resources to enhance their financial capabilities. Through our complete range of investment banking, mortgage banking, direct lending and proprietary capital options, RED applies our team's deep multifamily expertise to provide answers to our clients' most challenging problems. No matter the scope of your property, RED has the capability to provide innovative financing solutions that meet your exact needs.



## AFFORDABLE HOUSING

With our extensive multifamily background, decades of affordable housing experience, and strong partner relationships, we are uniquely positioned to provide comprehensive debt and equity capital for affordable housing properties nationwide. Properties qualifying for affordable housing financing are rent-restricted and subsidized by local, state and federal government. We work closely with non-profit organizations, public entities and for-profit sponsors to devise customized capitalization that helps our clients secure the most profitable financing available. RED has worked with borrowers and issuers across the country to develop financial packages in the form of:

- Bond Financing\*
- Construction Financing
- Permanent Financing

## STUDENT HOUSING

RED Capital Group's mortgage and investment banking subsidiaries, RED Mortgage Capital, LLC and RED Capital Markets, LLC, provide debt and equity capital to facilitate financing of student housing properties throughout the country. RED provides a wealth of industry experience along with a premier network of lenders to deliver to our clients the most advantageous financing available.

# FINANCING SOURCES

With an extensive range of financing options, RED delivers the solution that best fits our clients' individual needs. Our team brings deep industry experience with every type of capital and offers comprehensive solutions from a diverse set of financing sources, including:



## 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.

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**RED** has built our industry leadership from a strong financial foundation.

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#### **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 more than \$2.2 billion in FHA loans in 2013 alone.**

RED Capital Group originates multifamily and seniors housing & health care mortgage loans guaranteed by the Federal Housing Administration (FHA). Since closing its first project loan in 1991, RED Mortgage Capital has consistently been recognized as a top lender

for FHA Section 232 Lean loans for health care facilities, and has gained significant experience as a MAP-approved lender with Section 221(d) (4) new construction, having financed more than \$2.2 billion in FHA loans in 2013 alone.

#### **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.

# FINANCIAL SERVICES

RED Capital Group views our clients as partners, not transactions. That's why we're dedicated to not only providing our clients with the financing they need, but also to service and manage their loan cooperatively over the course of our relationship. RED offers:



## LOAN SERVICING & ASSET MANAGEMENT

**With RED, closing your loan isn't the end of the relationship. It's the beginning of a new one.**

RED Capital Group partners with our clients to efficiently close their loans then manage their long-term servicing. With extensive lending industry knowledge and guidance, our dedicated loan servicing and real estate asset management team will work carefully through each detail at every step in the process. RED provides direct access to our loan servicing specialists, who will answer your most complicated financial questions. We've worked hard to earn our reputation as The Face of Lending.

## MORTGAGE BANKING SERVICES FOR BROKERS

Since 1990, RED has provided over \$52 billion in capital with over \$25 billion specifically provided to help other lending institutions thrive. Unlike other providers, the team at RED gives our partners access to a broad range of products and services, allowing them to deliver the best terms and flexibility possible for their clients. RED's mortgage banking solutions and services include:

- FHA Insured Loans
- Fannie Mae Loan Options
- Bridge and Acquisition Loans
- Sales and Trading\*
- Multifamily Market Research





## MORTGAGE BANKING SERVICES FOR CORRESPONDENTS

RED is proud of the relationships we build with our clients and respects 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 to be as transparent or as client facing as you feel is appropriate. At RED, we don't succeed until you do. RED's mortgage banking solutions and services include:

- FHA Insured Loan Funding and Servicing
- GNMA and Fannie Mae MBS Distribution
- Loan Warehousing for FHA and Fannie Mae Loans

- FHA MAP & Lean Loan Processing and Underwriting Assistance
- Fannie Mae Loan Options
- Bridge and Acquisition Loans
- Multifamily Market Research

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

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# CORPORATE STRUCTURE

RED Capital Group is comprised of three primary entities and operates out of nine uniquely positioned office locations nationally. Our employees provide our clients with deep expertise in integrated mortgage banking, investment banking and merchant banking.

RED Capital Group is a subsidiary of ORIX USA, part of publicly-owned Tokyo-based ORIX Corporation. Since 1964, ORIX Corporation has served clients as a diversified corporate lender, finance company and advisory service provider with more than \$6 billion in assets and an extensive portfolio of credit products and advisory services. Headquartered in Dallas, Texas, ORIX USA's 1,400 employees around the globe add strong financial support for RED Capital Group's lending operations.

## RED MORTGAGE CAPITAL

RED Mortgage Capital is a Fannie Mae DUS® lender for multifamily, affordable housing, seniors housing & health care, an FHA MAP and Lean lender, and a Ginnie Mae mortgage-backed security issuer and loan servicer.

## RED CAPITAL MARKETS

RED Capital Markets, LLC (Member FINRA/SIPC) is an active broker, dealer and underwriter of tax-exempt and taxable housing and health care bonds.

## RED CAPITAL PARTNERS

RED Capital Partners offers fund management, mezzanine, proprietary capital investment and merchant banking.

### RED Capital Group INTEGRATED CAPITAL SOLUTIONS

#### Mortgage Banking Red Mortgage Capital

Fannie Mae DUS® Loans

FHA Insured Mortgage Loans  
for MAP and Lean

First Mortgages Funded  
as Principal

GNMA Seller/Servicer

Loan Servicing &  
Asset Management

#### Investment Banking Red Capital Markets

Tax-Exempt Underwriting  
and Distribution

Remarketing of VRDNs

GNMA and Fannie Mae  
MBS Distribution

Mortgage Banking Services

#### Merchant Banking Red Capital Partners

Third Party & Proprietary  
Capital Management

Equity Capital

High LTV First Mortgages

Second Mortgages

Bridge Loans

Gap Financing

Non-Mortgage Secured  
Subordinated Project Capital

Acquisition &  
Rehabilitation Loans



## **KNOWLEDGEABLE, PROFESSIONAL, AND AT YOUR SERVICE. THE TEAM AT RED WORKS HARD TO MAKE YOUR FINANCING EASIER.**

### **DEDICATED TO SOLVING PROBLEMS.**

In our collective centuries of industry experience, the team at RED Capital Group has solved highly complex financing dilemmas for thousands of unique clients. Our goal is to provide a seamless loan origination and closing process from initially structuring your loan to working through the underwriting process to ensuring a timely closing. Throughout the whole process, we will proactively identify possible issues and work to alleviate them.

### **YOUR TRUSTED PARTNER FOR COMPLEX PRODUCTS.**

We support our clients' interests from start to finish. We recognize that your property's finances are nuanced and complex, and RED is committed to working through your options and guiding you toward the best decisions for your specific situation. RED Capital Group functions as your advocate and advisor at every step of the way, and always keeps our focus on our clients' concerns. At RED, we don't succeed until our clients do.

### **THE INDUSTRY KNOWLEDGE LEADERS.**

Building on our experience in financing thousands of highly specialized housing properties, RED Capital Group has earned our reputation as the industry expert in loan products and servicing for the markets we serve. Our focus is to get your property the exact financing solution that's right for your goals. Our team at RED is recognized for its thoroughness and attention to detail, and for securing the most beneficial financing solutions for our clients.

RED is The Face of Lending.

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