

EMPLOYEE PROFILE



INTRODUCTION

Before joining ORIX USA and Lument, Shirley Prada encountered a number of challenges during her early days working in the finance industry, including advancing her career as a Hispanic woman in a traditionally non-diverse industry.

Throughout it all, Shirley has remained strong and true to her values. In our Hispanic Heritage Month profile, we discuss her experiences in the workplace and how embracing diversity can help make all employees feel like they belong.

What are your responsibilities as a senior director for the Sales and Trading Desk?

My duties tread a fine line between Lument Securities, the broker/dealer within ORIX USA Group, and Lument on the mortgage lending side. I'm responsible for trading our direct origination business to Wall Street through Lument Securities. On the Lument lending side, my team and I perform a variety of important functions, such as providing soft quotes for new business. Once we win those deals, we work with the deal team to move the loans through the pipeline. Once a deal is cleared to lock from an internal perspective—passing all legal, underwriting, and credit requirements—we take it to market for auction.

What do you like best about your job?

I'm a very sociable person, so I like being able to talk on a daily basis with different teams in the organization as well as investors. Also, I love the fast-paced environment of the Trading Desk. I thrive on hectic days, pursuing a specific goal while often facing unexpected challenges that make us adapt quickly. It keeps things interesting and exciting. There's no greater feeling than having a banker tell you how happy the borrower was with our execution on note rate. I also enjoy working with everyone on the desk—



both in New York and Columbus. Liking the people you work with is one of the best perks of my job.

As a Hispanic woman, how has your experience been in the financial sector?

One of the things that intimidated me when I first started was that I didn't see people like myself in positions that I desired to attain one day. For instance, during my time at a large financial services firm, most of the Hispanic women on the trading floor were career administrative assistants. Still, I managed to continue moving up the ranks, despite that in my view I didn't advance at the same rate as my white male colleagues.

How do you think ORIX USA and Lument are doing with their diversity, equity, and inclusion (DE&I) initiatives?

It's great to see the drive and commitment to DE&I that's occurring at top levels of corporate leadership across the entire firm. For example, I see Lument CEO Jim Flynn take time out of his day to meet with Project Destined interns. And it's inspiring to see the firm make meaningful donations, both to causes that support social responsibility and to educating employees on topics like the LGBTQ community, the impact of mental health, and the benefits of meditation. That's a real and tangible commitment to me, creating a culture that supports employees' sense of belonging.

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How has the culture at the firm been for you so far? Have you felt welcomed here?

Oh absolutely! Unlike some of my previous jobs in the finance industry, I've never felt passed



Chloe, their pet cavapoo.

over here. I think both Lument and all of ORIX USA have a strong culture of inclusion and recognize the different backgrounds of all employees. Not only do I feel welcomed, but also respected and valued.

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Can you share something about yourself that most people might not know?

You may not know that I wasn't born in the United States. I was born in Colombia, South America. My family moved to the U.S. when I was nine years old. At first, I had a hard time fitting in—I didn't speak any English and was placed in a classroom where only one other student spoke Spanish. I would only receive one hour of English instruction a day, so the rest of the time I was left to practice on my own. Thankfully, I learned English quickly, but that first year was quite an adjustment.

* Lument, a subsidiary of ORIX USA, is a national leader in commercial real estate finance delivering a comprehensive set of capital solutions customized for investors in multifamily, affordable housing, and seniors housing and healthcare real estate.