



# EMPLOYEE PROFILE



**Maria Lucia Zubillaga**  
Associate Director, Multifamily Production Operations, Lument

## INTRODUCTION

Maria Lucia Zubillaga, Associate Director, Multifamily Production Operations, Lument, believes bringing one's unique perspective to the workplace opens the door to greater success. Following her own advice, coupled with her ability to adapt to change and build relationships, has served her well during her 10+ years with the firm.

As part of our recent celebration of Hispanic Heritage Month, she discussed the importance of advocating for yourself, how uniqueness becomes a genuine superpower at the workplace, and her desire to see more Hispanics and other minorities explore the career opportunities in commercial real estate.

### **Describe your favorite aspects of working in the Multifamily Production Operations team at Lument, a subsidiary of ORIX USA.**

Our team supports the origination efforts throughout Lument's Multifamily platform. In particular, the "Bullpen" team provides front-end analytical support to our originators on new business, as well as ongoing support throughout a deal's lifecycle, from initial sizing, agency submission package preparation and quote issuance, to any production-related support necessary during loan processing.

I enjoy learning the borrowers' sticking points and helping originators figure out the approaches that are most in line with the client's objectives. Getting involved in client calls to help win business or get a complex deal over the finish line motivates me and I value that true partnership with the originators and credit teams.

### **You have been with the firm over ten years and experienced changes as groups merged together to become Lument. What do you take away from that experience as you continue to grow with the company?**

You can't be complacent. We are continuously evolving as a company and as an industry, and you have to be prepared to adapt and grow with it. I find myself periodically reevaluating what I bring to the table and what is the highest use of my experience and time. Ten years is a long time, and my skills and interests have evolved over that period. It's important to advocate for yourself when you find that you can contribute in a different way than you do currently, and to speak up. I've been lucky to have the support of my peers in those situations.



**Maria, her husband Neil, and their daughter enjoy the snow in Steamboat Springs, Colorado.**

**Diversity in the workforce remains an important factor in our industry. What advice do you have for Hispanic women who may be considering careers like yours and how do we encourage more women to join the ranks?**

I wish more Hispanic women, and minorities in general, knew how much opportunity there is in this industry. My advice to anyone is not to feel like you need to join an industry where you blend in. Everyone has a unique perspective to bring to the table and I've realized in my experiences that uniqueness can be a superpower. I believe others would be surprised at how receptive companies and coworkers are to having someone different around who brings fresh ideas and their own perspective. There are always people in the workplace who will find it refreshing and will want to work with you.

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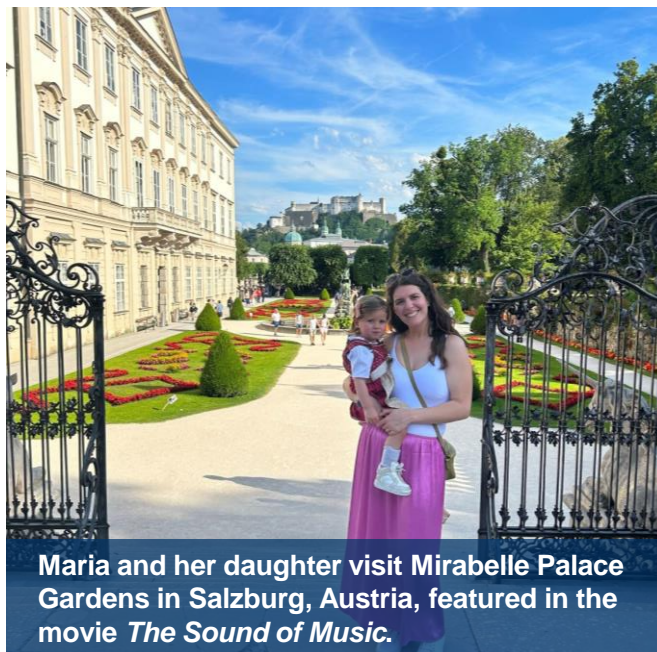
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**What aspect of your cultural identity do you believe is a strength in your career?**

Venezuelans and Hispanics in general are stereotypically warm, extroverted people who value friendships and family. I probably fall into that category. I enjoy the company of other people and feel I can talk to anyone regardless of how much or how little we may have in common.

When I perceive barriers in a room, I naturally want to break them. And I like to say yes to invites: happy hour, client dinners, etc. That goes a long way in commercial real estate — it's a relationship business through and through. I've made a lot of friends during my ten years with this company, and I would largely attribute my longevity and the



**Maria and her daughter visit Mirabelle Palace Gardens in Salzburg, Austria, featured in the movie *The Sound of Music*.**

opportunities I've had to those strong relationships and my willingness to make connections.

**What is a major professional achievement to date?**

I'm most proud of getting through the period when COVID-19 began in 2020. It was an unprecedented event that shook the industry and caused the agencies to change the requirements on deals practically overnight. At the time, many difficult conversations were needed with our clients, particularly about deals that were already under application. I had worked hard to earn those clients' trust and during those times it felt I might lose that connection. I'm proud of navigating those difficult times relatively gracefully and maintaining repeat business from those clients.

**Tell us about your passion for new languages.**

I'll take any excuse to learn a new language, and traveling is the perfect answer. My husband Neil and I traveled quite a bit before we had our daughter, and we have managed to continue as parents and take her along. Neil is from Scotland, and my family is spread out in different countries as well, so we are visiting relatives these days. But when we do get to visit a new country with a new language, I love learning some of the basics beforehand and making an effort to communicate in the local tongue. Sometimes you'll get the odd nod of approval from a local who appreciates the effort. I love how languages give you insight into a culture that you may not otherwise know.