

NewPoint offers a customized and flexible Bridge lending solution providing short-term, interim financing for the acquisition, rehabilitation or stabilization of Multifamily properties.

<b>BENEFITS</b>	<ul style="list-style-type: none"> <li>• Flexible loan terms and prepayment provisions tailored to borrower's business plan.</li> <li>• Balance sheet lender with smooth transition to in-house Agency takeout.</li> <li>• In-house servicing provides effective and efficient future fundings and draw requests.</li> <li>• Competitive pricing with exit fees waived if permanent debt provided by NewPoint.</li> <li>• Loan proceeds can be utilized to complete capital improvements.</li> </ul>
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>• Conventional and affordable multifamily properties that meet NewPoint's permanent debt offerings; student housing and seniors considered on a case-by-case basis.</li> <li>• Properties located in primary and secondary markets; tertiary markets considered on a case-by-case basis.</li> <li>• Loans may be used for acquisition, refinance or recapitalization.</li> </ul>
<b>TERMS</b>	Generally, three-year initial terms with extensions up to a maximum of five years.
<b>LOAN AMOUNT</b>	\$10 million to \$100 million, with larger loan sizes considered on a case-by-case basis.
<b>MAXIMUM LTC</b>	Up to 80%, including planned capital improvements and closing costs.
<b>MAXIMUM LTV</b>	Generally, 75% upon stabilization, subject to being able to qualify for Fannie Mae, Freddie Mac or FHA refinancing upon maturity.
<b>MINIMUM DSCR</b>	Generally, 1.25x upon stabilization, subject to being able to qualify for Fannie Mae, Freddie Mac or FHA refinancing upon maturity.
<b>INTEREST RATE</b>	Competitive risk adjusted spreads floating over 30-day SOFR.
<b>PAYMENT PROVISIONS</b>	Flexible, with customized prepayments available depending on borrower strategy.
<b>TAX AND INSURANCE ESCROW</b>	Generally, required.
<b>REPLACEMENT RESERVE DEPOSIT</b>	Generally, waived during renovation period for items being addressed through capital structure.
<b>RECOURSE REQUIREMENTS</b>	Non-recourse except for standard carve-out provisions.
<b>SUBORDINATE FINANCING</b>	Generally, not allowed.
<b>FEES</b>	Standard origination, application and exit fees apply, with NewPoint waiving exit fees when loans are refinanced through one of its permanent financing options.
<b>ASSUMPTION</b>	Loans are typically not assumable.

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PROPRIETARY LENDING

# NewPoint Fixed-Rate Flex

NewPoint offers a flexible fixed-rate lending solution for the acquisition or refinance of stabilized or soon-to-be stabilized multifamily properties.

<b>BENEFITS</b>	<ul style="list-style-type: none"> <li>• Flexible loan terms and prepayment provisions tailored to a Borrower's business plan.</li> <li>• NewPoint provides smooth transition to in-house Agency or other permanent debt takeout.</li> <li>• In-house servicing provides effective and efficient future fundings and draw requests.</li> <li>• Loan proceeds can be utilized to complete capital improvements.</li> <li>• Competitive pricing with exit fees waived if permanent debt provided by NewPoint.</li> </ul>
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>• Conventional properties that meet NewPoint's permanent debt offerings. Affordable, student and seniors housing considered on a case-by-case basis.</li> <li>• Properties located in primary and secondary markets. Tertiary markets considered on a case-by-case basis.</li> <li>• Loans may be used for acquisition, refinance or recapitalization.</li> </ul>
<b>TERMS</b>	5-year to 10-year term.
<b>LOAN AMOUNT</b>	\$10 million to \$30 million with loans up to \$50 million considered on a case-by-case basis.
<b>MAXIMUM LTC</b>	75%, including planned capital improvements and closing costs.
<b>MAXIMUM LTV</b>	75%, with customized options available on a case-by-case basis.
<b>INTEREST RATE</b>	Competitive fixed rates.
<b>AMORTIZATION</b>	Interest only.
<b>PREPAYMENT PROVISIONS</b>	Varies depending on loan term.
<b>TAX AND INSURANCE ESCROW</b>	Required.
<b>REPLACEMENT RESERVE DEPOSIT</b>	Required.
<b>RECOURSE REQUIREMENTS</b>	Non-recourse except for standard carve-out provisions.
<b>SUBORDINATE FINANCING</b>	Subordinate financing considered on a case-by-case basis.
<b>FEES</b>	Standard origination, application and exit fees apply, with NewPoint waiving exit fees when loans are refinanced through one of its permanent Agency financing options.
<b>ASSUMPTION</b>	Loans are typically not assumable.

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# NewPoint Impact 4% Tax-Exempt Bond Financing

NewPoint Impact provides 4% Tax-Exempt Bond Financing for the new construction or acquisition/rehabilitation and permanent financing of affordable rental housing in conjunction with the 4% LIHTC program.

<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>Nationwide rental projects financed in conjunction with 4% LIHTC.</li> <li>Minimum of 60% of units must be subject to tenant income restrictions.</li> <li>Borrower may be for-profit or 501(c)(3).</li> </ul>
<b>MINIMUM FINANCING AMOUNT</b>	\$8 million
<b>CONSTRUCTION SIZING</b>	Permanent sizing plus any amounts necessary to satisfy the 50% test. Ability to bridge LIHTC with credit-worthy counterparties.
<b>PROCEEDS AVAILABILITY</b>	Drawdown during construction.
<b>CONSTRUCTION LOAN ADMINISTRATOR</b>	NewPoint
<b>PERMANENT SIZING</b>	1.15x DSCR (interest-only constant permitted). 70% LTC.
<b>INTEREST RATE</b>	Variable Rate at competitive spread over 1-month term SOFR, or Fixed Rate at competitive spread over 15-year SIFMA swap. Permanent rate locked at closing.
<b>AMORTIZATION</b>	40 years. Up to four years of interest only available for projects with deeply discounted rents or majority of units subject to HAP/Section 8.
<b>GUARANTIES</b>	Repayment, completion and stabilization guaranties apply during the construction phase. Industry-standard non-recourse carve-outs during the permanent phase.
<b>CONVERSION</b>	90% economic occupancy for 90 days. 1.15x DSCR.
<b>PREPAYMENT</b>	Defeasance for 14.5 years of permanent phase. Freely prepayable thereafter.
<b>TERM</b>	40 years after construction. Bondholder can demand full repayment with 12 months notice after 15 years.
<b>TAXABLE TAILS</b>	Permitted
<b>TIMING</b>	Able to close 60 days after receipt of third parties.
<b>FEES</b>	Standard application and origination fees apply. NewPoint's outside counsel fee to be quoted for each transaction.

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# NewPoint Impact Synthetic 221(d)(4)

NewPoint Impact provides financing for the new construction or acquisition/rehabilitation of an affordable rental housing project and rate locks an FHA 223(f) refinancing at the close of construction.

<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>Nationwide rental projects financed in conjunction with 4% LIHTC.</li> <li>Borrowers may be for-profit or 501(c)(3) that have previous experience with FHA lending programs.</li> </ul>
<b>MINIMUM INVESTMENT AMOUNT</b>	\$8 million
<b>CONSTRUCTION SIZING</b>	Permanent sizing plus any amounts necessary to satisfy the 50% test. Ability to bridge LIHTC with credit-worthy counterparties.
<b>PROCEEDS AVAILABILITY</b>	Drawdown during construction.
<b>CONSTRUCTION LOAN ADMINISTRATOR</b>	NewPoint
<b>PERMANENT SIZING</b>	Typical FHA 223(f) requirements.
<b>INTEREST RATE</b>	Fixed rate. Rate equals investor spread plus FHA servicing fee, plus GNMA guarantee fee plus MIP. Investor spread steps down upon delivery of the GNMA MBS.
<b>MATURITY</b>	35 years
<b>AMORTIZATION</b>	35 years
<b>GUARANTIES</b>	Repayment, completion and stabilization guaranties apply during the construction phase.
<b>CONVERSION</b>	Financing must satisfy the FHA 223(f) program.
<b>PREPAYMENT</b>	Typical FHA stepdown. Initially 10pts and declining 1pt per year. Negotiable.
<b>CONVERSION MECHANICS</b>	Project is underwritten pursuant to the FHA 223(f) program after stabilization. Upon delivery of the GNMA MBS, the fixed rate on the bonds is decreased by an agreed upon amount.
<b>RATE SETTING MECHANICS</b>	Both the construction rate and the permanent rate are set at the closing of the construction phase.
<b>FEES</b>	Standard application, origination and HUD fees apply. NewPoint's outside counsel fee to be quoted for each transaction.

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PROPRIETARY LENDING

# NewPoint Impact 4% FNMA M.TEB

NewPoint Impact provides financing for the new construction or acquisition/rehabilitation of affordable rental housing, while Fannie Mae writes an unfunded forward commitment to provide the permanent financing pursuant to its M.TEB program.

<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>Nationwide rental projects financed in conjunction with 4% LIHTC.</li> <li>Borrower may be for-profit or 501(c)(3).</li> </ul>
<b>MINIMUM INVESTMENT AMOUNT</b>	\$8 million
<b>CONSTRUCTION SIZING</b>	Permanent sizing plus any amounts necessary to satisfy the 50% test. Ability to bridge LIHTC with credit-worthy counterparties.
<b>CONSTRUCTION LENDER</b>	NewPoint will act as Construction Lender and M.TEB purchaser, eliminating the necessity of a second construction lender.
<b>PROCEEDS AVAILABILITY</b>	Drawdown during construction.
<b>CONSTRUCTION LOAN ADMINISTRATOR</b>	NewPoint
<b>PERMANENT SIZING</b>	<ul style="list-style-type: none"> <li>1.15x DSCR; 90% LTV for properties with at least 90% of units meeting affordability requirements.</li> <li>1.20x DSCR; 85% LTV for properties with less than 90% of units meeting affordability requirements.</li> <li>1.20x DSCR; 80% LTV for refundings.</li> </ul>
<b>INTEREST RATE</b>	Fixed rate. Rate equals investor spread plus Fannie Mae servicing and guarantee fees. Interest only during construction.
<b>TERM</b>	10-30 years
<b>AMORTIZATION</b>	35 years
<b>MINIMUM DSCR</b>	<ul style="list-style-type: none"> <li>1.15x for properties with at least 90% of units meeting affordability requirements.</li> <li>1.20x for properties with less than 90% of units meeting affordability requirements and for refundings.</li> </ul>
<b>MAXIMUM LTV</b>	90% based on as-restricted and as-completed value.
<b>GUARANTIES</b>	Repayment, completion and stabilization guaranties apply during the construction phase. Fannie Mae M.TEB non-recourse carve-outs during the permanent phase.
<b>CONVERSION</b>	<ul style="list-style-type: none"> <li>1.15x DSCR (at least 90% of units meeting affordability requirements).</li> <li>1.20x DSCR (less than 90% of units meeting affordability requirements and for refundings).</li> </ul>
<b>PREPAYMENT</b>	Yield maintenance subject to typical FNMA requirements.
<b>TAXABLE TAILS</b>	Permitted
<b>TIMING</b>	Able to close 60 days after receipt of third parties.
<b>FEES</b>	Standard application and origination fees apply. NewPoint's outside counsel fee to be quoted for each transaction.

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NewPoint offers attractive short-term financing solutions for the acquisition or refinance of Build-to-Rent (BTR) communities.

<b>BENEFITS</b>	<ul style="list-style-type: none"> <li>Provides financing during lease-up and stabilization before agency take-out</li> <li>Delayed draw acquisition facility to support the purchase of newly constructed homes during the term of the loan</li> <li>Non-recourse loan</li> </ul>
<b>ELIGIBLE PROPERTIES</b>	Purpose-built communities of single-family rental homes, including town homes, attached homes, and detached homes.
<b>COLLATERAL</b>	Crossed first lien mortgages, assignments of rents and equity pledge.
<b>LOAN PURPOSE</b>	Purchase, rate-term refinance or cash-out refinance.
<b>TERMS</b>	2-year initial term with extension options.
<b>LOAN AMOUNT</b>	\$10 million to \$50 million, with larger loans considered on a case-by-case basis.
<b>MAXIMUM LTV</b>	Up to 75%.
<b>INTEREST RATE</b>	Competitive risk adjusted spreads floating over SOFR.
<b>AMORTIZATION</b>	None.
<b>INTEREST ONLY</b>	Full-term interest only.
<b>LOCK-OUT PERIOD</b>	None.
<b>PREPAYMENT PROVISIONS</b>	Spread maintenance.
<b>TAX AND INSURANCE ESCROW</b>	Required.
<b>DEBT SERVICE RESERVE</b>	Required.
<b>REPLACEMENT RESERVE</b>	Generally, required.
<b>RECOURSE REQUIREMENTS</b>	Non-recourse except for standard carve-out provisions.
<b>CASH MANAGEMENT</b>	Springing lockbox.
<b>FEES</b>	Standard origination, application and exit fees apply, with NewPoint waiving exit fees when loans are refinanced through one of its permanent financing options.

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PROPRIETARY LENDING

# Preferred Equity Partnership

NewPoint facilitates preferred equity investments through a partnership referral program.

<b>BENEFITS</b>	<ul style="list-style-type: none"><li>• Allows for increased leverage at competitive market rates.</li><li>• Speed in processing and underwriting with seamless delivery to borrower.</li></ul>
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"><li>• Primarily conventional and affordable housing, and selectively student housing, manufactured housing and seniors housing nationwide.</li><li>• Acquisition financing with a fixed or floating rate senior loan and a maximum term of 10 years per Fannie Mae and Freddie Mac guidelines.</li><li>• Acquisition or refinance with a NewPoint Bridge financing solution.</li><li>• Borrower may be a limited partnership, corporation or limited liability company.</li></ul>
<b>TERM</b>	Generally coterminous with the senior mortgage, subject to a maximum of 10 years.
<b>MINIMUM INVESTMENT AMOUNT</b>	\$2 million.
<b>PREFERRED INTEREST RATE</b>	Competitive fixed rate.
<b>AMORTIZATION</b>	Typically interest only, subject to underwriting and credit approval.
<b>MAXIMUM LTV</b>	<ul style="list-style-type: none"><li>• Up to 90%.</li></ul>
<b>MINIMUM DSCR</b>	<ul style="list-style-type: none"><li>• 1.05x.</li></ul>
<b>FEES</b>	Standard origination, application and exit fees apply.
<b>PREPAYMENT PROVISIONS</b>	Varies depending upon loan term.
<b>TAX AND INSURANCE ESCROW</b>	Generally required.
<b>REPLACEMENT RESERVE DEPOSIT</b>	Generally required.
<b>RECOURSE REQUIREMENTS</b>	Non-recourse except for standard carve-out provisions.
<b>SUPPLEMENTAL LOAN AVAILABILITY</b>	Supplemental financing allowed so long as proceeds are used to pay down the preferred equity investment first.

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PROPRIETARY LENDING

# NewPoint CMBS Financing

NewPoint offers a customized fixed-rate solution providing flexibility for the acquisition or refinance of stabilized Multifamily properties.

<b>BENEFITS</b>	<ul style="list-style-type: none"> <li>• Non-recourse and assumable.</li> <li>• Flexible loan terms.</li> <li>• Competitive pricing.</li> <li>• Loans may be used for acquisition, refinance or recapitalization.</li> </ul>
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>• Conventional and affordable multifamily properties, student housing, independent living and mixed-use properties.</li> <li>• Properties located in primary and secondary markets; tertiary markets considered on a case-by-case basis.</li> <li>• Borrower must be a domestic Single Purpose Entity (SPE).</li> </ul>
<b>TERM</b>	5, 7 or 10 years.
<b>LOAN AMOUNT</b>	\$10 million, minimum
<b>INTEREST-ONLY PERIOD</b>	Partial-term and full-term interest-only available.
<b>AMORTIZATION</b>	Up to 30 years.
<b>INTEREST RATE</b>	Competitive fixed rates.
<b>MAXIMUM LTV</b>	75% of appraised value.
<b>MINIMUM DCR</b>	1.20x.
<b>PROPERTY CONSIDERATIONS</b>	Properties must have stabilized occupancy (typically 80%+).
<b>SUBORDINATE FINANCING</b>	Mezzanine loans and preferred equity are available on a case-by-case basis.
<b>PREPAYMENT PROVISIONS</b>	Yield maintenance until securitized followed by 2-year lock out. Defeasance thereafter. No prepayment premium for final 90 days.
<b>RATE LOCK</b>	Typically, borrowers rate lock on the closing date.
<b>RECOURSE</b>	Non-recourse execution with standard carve-outs required for "bad acts" such as fraud and bankruptcy.
<b>ESCROWS</b>	Repair and replacement reserves, tax and insurance escrows are typically required.
<b>THIRD-PARTY REPORTS</b>	Standard third-party reports required, including Appraisal, Phase I Environmental Site Assessment, Property Condition Assessment and Lease Audit.
<b>ASSUMPTION</b>	Loans are typically assumable, subject to review and approval of the new Borrower's financial capacity and experience.

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