

<b>BENEFITS</b>	<ul style="list-style-type: none"> <li>• Attractive low-cost financing.</li> <li>• No minimum or maximum loan size.</li> <li>• Maximum interest rate is set at rate lock.</li> <li>• Convertible to a fixed-rate loan with minimal re-underwriting.</li> </ul>
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>• Existing, stabilized multifamily properties, including Conventional, Multifamily Affordable Housing, Seniors Housing, Student Housing and Manufactured Housing Communities.</li> <li>• Loans for acquisition or refinance.</li> </ul>
<b>TERM</b>	7 years.
<b>AMORTIZATION</b>	Up to 30 years.
<b>INTEREST RATE ADJUSTMENTS</b>	Adjusts based on changes to the underlying Index and is equal to the Index plus the Margin.
<b>MAXIMUM LTV</b>	80%.
<b>MINIMUM DSCR</b>	<ul style="list-style-type: none"> <li>• 1.00x at the maximum lifetime interest rate.</li> <li>• Mortgage loan amount shall not exceed that of a fixed-rate loan with similar terms.</li> </ul>
<b>RATE LOCK</b>	30-day commitments.
<b>INDEX</b>	30-day Average SOFR.
<b>SUPPLEMENTAL FINANCING</b>	Supplemental loans are available.
<b>PREPAYMENT AVAILABILITY</b>	No prepayment first year, 1% prepayment premium thereafter. No prepayment premium during the last 3 months of the loan term. When refinancing into a fixed-rate product with Fannie Mae, the prepayment premium may be waived under certain conditions.
<b>INTEREST RATE CAP</b>	<ul style="list-style-type: none"> <li>• Maximum monthly interest rate adjustment of 1% up or down.</li> <li>• Maximum lifetime interest rate to Borrower capped at 6%, plus the guaranty fee, plus the servicing fee.</li> </ul>
<b>INTEREST RATE FLOOR</b>	The interest rate will never be less than the Margin, which is the sum of the investor spread, the guaranty fee, and the servicing fee.
<b>CONVERSION TO FIXED RATE</b>	Subject to the terms of the Loan Document, the variable rate Mortgage Loan may be converted to a fixed rate Mortgage Loan (with a 7- or 10-year term) on any rate change date beginning on the first day after the Lockout Period and ending on the first day of the third month prior to the Maturity Date.
<b>ACCRUAL</b>	Actual/360.



This sheet sets out the general guidelines of a loan program and is designed solely as an aid to prospective borrowers and other clients. It does not represent or imply a contract or a commitment to lend funds. A commitment to lend funds may only be made by a written letter issued by NewPoint to a prospective borrower. This term sheet is subject to change at any time without notice at the sole discretion of NewPoint Real Estate Capital LLC. Arizona Commercial Mortgage Banker License CBK – 0926535. Nevada Mortgage Company License 5605. California DFPI Finance Law License 603F812. California commercial real estate broker activities are conducted through NewPoint Multifamily Capital Corporation (California Department of Real Estate Broker License No. 01995692, which is a wholly owned subsidiary of NewPoint Real Estate Capital LLC. New York Real Estate Broker Company License No. 10991236549. North Carolina Collection Agency Permit No. 112712. North Dakota Money Broker License MB104168. South Dakota Non-Residential Mortgage Lender License 1140125.ML-NR. To view NewPoint's complete licensing information please visit [newpoint.com/licensing-disclosures](http://newpoint.com/licensing-disclosures).

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<b>RECOURSE</b>	Non-recourse execution with standard carve-outs for "bad acts" such as fraud and bankruptcy.
<b>ESCROWS</b>	Replacement reserve, tax and insurance escrows are typically required.
<b>THIRD-PARTY REPORTS</b>	Standard third-party reports required, including Appraisal, Phase I Environmental Site Assessment and Property Condition Assessment.
<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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