

**BENEFITS**

- Flexible loan terms.
- Competitive pricing.
- Predictable payment and amortization schedule.
- Speed in processing and underwriting.

**ELIGIBILITY**

- Existing, stabilized Conventional properties, Multifamily Affordable Housing properties, Seniors Housing properties, Student Housing properties and Manufactured Housing Communities.
- Properties with a minimum of five units (50 pad sites for Manufactured Housing Communities).
- Credit-worthy single asset U.S. Borrower with U.S. Ownership.
- Borrowers may have indirect foreign ownership interests, subject to proper structuring of the borrowing entity and its parent.

**TERM**

5 – 30 years.

**AMORTIZATION**

Up to 30 years.

**MAXIMUM LTV**

80% for Conventional properties.

**MINIMUM DSCR**

1.25x for Conventional properties.

**PROPERTY CONSIDERATIONS**

Properties must have stabilized occupancy (typically 90%) for 90 days prior to funding. Loan commitments for pre-stabilized properties will be considered on a case-by-case basis.

**SUPPLEMENTAL FINANCING**

Supplemental loans are available.

**PREPAYMENT AVAILABILITY**

Loans may be voluntarily prepaid upon payment of yield maintenance or prepayment premium.

**RATE LOCK**

30- to 180-day commitments. Borrowers may lock the rate with the Streamlined Rate Lock option.

**ACCRUAL**

30/360 and Actual/360.

**RECOURSE**

Non-recourse execution is available for most loans greater than \$750,000. Standard carve-outs required for "bad acts" such as fraud and bankruptcy.

**ESCROWS**

Replacement reserve, tax and insurance escrows are typically required.

**THIRD-PARTY REPORTS**

Standard third-party reports required, including Appraisal, Phase I Environmental Site Assessment and Property Condition Assessment.

**ASSUMPTION**

Loans are typically assumable, subject to review and approval of the new Borrower's financial capacity and experience.



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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