

**BENEFITS**

- Lower interest rate.
- Free Energy and Water Audit Report and Technical Solar Assessment.
- Up to 5% more loan proceeds.
- Increased Net Cash Flow by underwriting projected energy and water cost savings.
- No minimum investment per unit.
- Attract more investors with a Green MBS.

**ELIGIBILITY**

- All Asset Classes with at least 12 months of Stabilized Residential Occupancy. A Manufactured Housing Community is eligible only if a solar PV system is selected as an efficiency measure.
- Property owner must commit to property improvements that are projected to reduce the whole property's annual energy and/or water usage by at least 30%, of which a minimum of 15% must be projected energy savings.
- Improvements must be installed within 12 months of loan origination.
- Properties may be located anywhere in the U.S.
- Green Rewards Mortgage loans that are projecting greater than 5% additional loan proceeds or include a solar PV system as a selected efficiency measure are Pre-Review.

**LIEN PRIORITY**

First lien Mortgage Loans, Supplemental Mortgage Loans and second Supplemental Mortgage Loans. For a Second Supplemental Mortgage Loan, 100% of the loan proceeds must go towards the cost of green efficiency improvements.

**AVAILABILITY OF ADDITIONAL LOAN PROCEEDS**

Up to 5% more than a conventional (non-green) DUS Loan.

**ENERGY AND WATER AUDIT REPORT**

100% paid by Fannie Mae. Report scope equivalent to ASHRAE Level 2 Energy Audit. Mortgage Loan must close as Green Rewards.

**TECHNICAL SOLAR ASSESSMENT**

100% paid by Fannie Mae for Green Rewards Mortgage Loans if the High Performance Building Report (Energy and Water Audit Report) determines that the Property is suitable for, and the Borrower elects to install, a solar PV system as an Efficiency Measure. Mortgage Loan must close as Green Rewards.

**UNDERWRITING**

75% of the owner and 25% of the tenant projected energy and water cost savings may be included in the Underwritten Net Cash Flow.

**EXECUTION OPTIONS**

Green MBS.

**TERM**

5 to 30 years.

**INTEREST RATE**

Fixed- and variable-rate options available.

**LOAN AMOUNT**

No minimum or maximum.

**MAXIMUM LTV AND MINIMUM DSCR**

Varies by Asset Class and product type.

**PREPAYMENT AVAILABILITY**

Flexible prepayment options available, including yield maintenance and declining prepayment premium.

**RATE LOCK**

30- to 180-day commitments. Borrowers may lock the interest rate using the Streamlined Rate Lock option. If Fannie Mae approval of the Energy and Water Audit Report is required, the report must be approved by Fannie Mae at least five days prior to Rate Lock.

The Technical Solar Assessment must be submitted for Fannie Mae approval at least 10 days prior to Rate Lock.



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>ACCRUAL</b>	30/360 and Actual/360.
<b>RECOURSE</b>	Non-recourse execution is available, with standard carve-outs for "bad acts" such as fraud and bankruptcy required.
<b>ESCROWS</b>	Costs for green efficiency improvements escrowed at 125%.
<b>THIRD-PARTY REPORTS</b>	Standard third-party reports, including Appraisal, Phase I Environmental Assessment and a Property Condition Assessment, are required. The Property Condition Assessment must include the High-Performance Building module (Energy and Water Audit Report). A Technical Solar Assessment is also required for any Property with a solar PV system selected as an Efficiency Measure.
<b>ASSUMPTION</b>	Loans are typically assumable, subject to review and approval of the new borrower's financial capacity and experience.
<b>ASSET MANAGEMENT</b>	Property improvements must be completed within 12 months after the Mortgage Loan Origination Date. Lenders will verify the completion of the agreed-upon property improvements. Borrower must report the Property's annual Energy Performance Metrics, including ENERGY STAR score. Any Property on which the Borrower elects to install a solar PV system as an Efficiency Measure must also report Energy Produced (kWh).



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