

BENEFITS

- Customized solutions.
- Flexible yield maintenance periods.
- Competitive pricing.
- Certainty of execution.
- Speed in processing and underwriting.

ELIGIBILITY

- Existing, stabilized, purpose-built Seniors Housing Properties.
- Sponsors and Operators experienced in the Seniors Housing industry.
- Lenders experienced in financing Seniors Housing and approved by Fannie Mae for participation.

TERM

5 - 30 years.

AMORTIZATION

Up to 30 years.

INTEREST RATE

Fixed- and variable-rate options available.

MAXIMUM LTV

75% (80% for fixed-rate tax-exempt bonds).

MINIMUM DSCR

- 1.30x, if the property is 100% Independent Living.
- 1.40x, if the property is 100% Assisted Living.
- 1.45x, if the property is stand-alone Alzheimer's/Dementia Care.
- For combinations of IL, AL and ALZ, special rules apply to calculate minimum DSCR.

SUPPLEMENTAL FINANCING

Supplemental Loans are available.

PREPAYMENT AVAILABLE

Loans may be voluntarily prepaid upon payment of yield maintenance for fixed-rate loans and declining prepayment premium for variable-rate loans.

RATE LOCK

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

ACCRUAL

30/360 and Actual/360.

RECOURSE

Non-recourse execution is available with standard carve-outs for "bad acts" such as fraud and bankruptcy.

ESCROWS

Replacement reserve, tax and insurance escrows are typically required.

THIRD-PARTY REPORTS

In addition to standard third-party reports (including Appraisal, Phase I Environmental Site Assessment and Property Condition Assessment), management and operations reports are required for all Seniors Housing Properties. Licensed Seniors Housing Properties also require a Regulatory Compliance report.

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.

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