

<b>LOAN AMOUNT</b>	Up to \$9 million nationwide.
<b>ELIGIBLE PROPERTIES</b>	<ul style="list-style-type: none"> <li>Conventional Properties, Multifamily Affordable Housing Properties, and Manufactured Housing Communities.</li> <li>Existing stabilized Multifamily Properties.</li> <li>Properties with 5 or more units.</li> <li>Loans for acquisition or refinance.</li> </ul>
<b>TERM</b>	5 - 30 years.
<b>AMORTIZATION</b>	Up to 30 years.
<b>INTEREST RATE</b>	Fixed- and variable-options available.
<b>MAXIMUM LTV</b>	80%.
<b>MINIMUM DSCR</b>	1.25x.
<b>SUPPLEMENTAL FINANCING</b>	Supplemental Loans are available.
<b>PREPAYMENT AVAILABILITY</b>	Flexible prepayment options available, including yield maintenance and declining prepayment premium.
<b>RATE LOCK</b>	30- to 180-day commitments. Borrowers may lock a rate with the Streamlined Rate Lock option.
<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.
<b>ESCROWS</b>	Lenders are delegated the authority to waive the Replacement Reserve for certain transactions. Replacement Reserve, tax and insurance escrows are typically required for higher leverage transactions.
<b>THIRD-PARTY REPORTS</b>	Streamlined inspection and Environmental Screening using the ASTM E-1528-14 protocol.
<b>ASSUMPTION</b>	Non-recourse 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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