

ELIGIBLE PROPERTIES/LOANS

- Conventional and TAH cash preservation (excludes SBL, Seniors, Student, MHCs and supplements).
- 7- and 10-year fixed-rate (Currently only 10-Year Fixed).
- Properties must have at least 40% of the rents affordable at workforce housing levels based on the market.
 - 80% AMI in standard markets.
 - 100% AMI in cost-burdened renter markets.
 - 120% AMI in very cost-burdened renter markets.
 - 150% AMI in extremely cost-burdened renter markets.

MINIMUM PROJECTED CONSUMPTION REDUCTION

Green Up

30% of energy or water/sewer consumption for the whole property, with a minimum of 15% from energy, based on Green Assessment.

Green Up Plus

30% of energy or water/sewer consumption for the whole property, with a minimum of 15% from energy, based on Green Assessment Plus.

UNDERWRITING APPROACH

Recognize 50% of projected owner-paid energy and/or water/sewer savings based on Green Assessment.

Recognize 75% of projected owner-paid energy and/or water/sewer savings based on Green Assessment Plus.

REQUIRED THIRD-PARTY REPORTS

Green Assessment

Green Assessment Plus

DCR/LTV

Must meet policy compliant DCR/LTV. No adjustments.

GREEN IMPROVEMENTS TIMING

2 years to complete.

ESCROW REQUIREMENTS

Funds for energy/water efficiency work will be escrowed at 125% of cost and released as work is completed.

BENCHMARKING DATA COLLECTION

Green Up and Green Up Plus loans require Borrowers to engage a third-party data collection consultant, prior to the origination of the loan, to collect, input and monitor actual energy and water usage through the term of the loan.

We give discounted loan pricing for properties — if at least 20% of the property's units are affordable rental units — and has one of these eight industry-standard green building certifications:

1. EarthCraft, Greater Atlanta Home Builders Association & South Face.
2. ENERGY STAR® for Multifamily, EPA.
3. ENERGY STAR® for Qualified Multifamily High-Rise, EPA.
4. Green Communities, Enterprise Community Partners.
5. Green Globes, Green Building Initiative.
6. GreenPoint Rated, Build It Green.
7. LEED, US Green Building Council.
8. National Green Building Standard (NGBS), Home Innovation Research Labs.

GREEN CERTIFIED

GREEN REBATE

Borrowers that do not choose any of the above Green Advantage options can receive \$5,000 from Freddie Mac for delivering an EPA ENERGY STAR Score®.



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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