InPoint Commercial Real Estate Income, Inc. Declares Series A Preferred Stock Dividend

Oak Brook, Ill. (March 3, 2022) – InPoint Commercial Real Estate Income, Inc. (NYSE: ICR PRA), a Maryland corporation (the "Company"), announced today that its board of directors has declared a dividend on its 6.75% Series A Cumulative Redeemable Preferred Stock. A quarterly dividend of \$0.421875 per share will be paid on March 30, 2022 to holders of record on March 15, 2022.

About InPoint Commercial Real Estate Income, Inc.

InPoint Commercial Real Estate Income, Inc. is a commercial mortgage real estate investment trust that seeks to originate, acquire and manage a diversified credit portfolio secured by commercial real estate properties primarily within the United States.

Cautionary Notice Regarding Forward-Looking Statements

This release contains forward-looking statements reflecting the Company's expectations, plans, strategies or objectives. You can generally identify forward-looking statements by the use of terms such as "will" or "seeks" or similar words that relate to the future. These statements are based on current expectations and assumptions that are subject to numerous risks and uncertainties, so there can be no assurance that these forward-looking statements will prove to be accurate. Actual results may be materially different from the Company's expectations expressed in or implied by forward-looking statements. Some of the factors that could cause actual results to differ materially from the Company's expectations include risks and uncertainties related to blind pool offerings, best efforts offerings, deploying the proceeds from the offering of the Company's 6.75% Series A Cumulative Redeemable Preferred Stock, use of short-term financing, borrower defaults, changing interest rates, the effects of the COVID-19 pandemic, particularly on hospitality and retail properties, including the Company's hotel, and on related mortgage loans and securities, and stock market and commercial real estate market conditions.

You should carefully review the "Risk Factors" set forth in the Company's Annual Report on Form 10-K for the year ended December 31, 2020, as filed with the Securities and Exchange Commission (the "SEC") on March 19, 2021, and the Company's subsequent Quarterly Reports on Form 10-Q, also filed with the SEC, for a discussion of the risks and uncertainties that the Company believes are material to its business, operating results, prospects and financial condition. Except as otherwise required by federal securities laws, the Company does not undertake to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

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