

NEWS RELEASE

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FOR IMMEDIATE RELEASE

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InPoint Commercial Real Estate Income, Inc. Originates More Than \$76 Million in First Mortgage Loans in Q4

Oak Brook, III. – InPoint Commercial Real Estate Income, Inc. ("InPoint" or "the Company"), a commercial mortgage real estate investment trust advised by an affiliate of Inland Real Estate Investment Corporation and sub-advised by an affiliate of Sound Point Capital Management, LP, announced that it originated \$76.1 million in floating-rate first mortgage loans during the fourth quarter of 2019.

The mortgage loan originations include a \$35.9 million first mortgage loan secured by a multifamily property in Tucson, a \$26.2 million first mortgage loan secured by an office property in Charlotte and a \$14 million first mortgage loan secured by a multifamily property in Azusa, California.

"InPoint has sourced and originated more than \$620 million in first mortgage loans since its inception secured by well-positioned properties for proven sponsors," said Don MacKinnon, president of InPoint.

InPoint's portfolio of first mortgage loans, CMBS and credit loans are secured by multifamily, industrial, office, hospitality, student housing and retail real estate assets located across the United States. The portfolio is currently composed of 97.5 percent floating-rate investments.

"Secured by high quality real estate, the InPoint portfolio has grown to more than \$664 million in assets, spread across 49 investments, financing a diverse mix of outstanding properties," said Mitchell Sabshon, chief executive officer of InPoint.

About InPoint Commercial Real Estate Income, Inc.

Externally managed by a wholly-owned indirect subsidiary of Inland Real Estate Investment Corporation, 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.

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Forward-Looking Statements

When used in this press release, in future filings with the Securities and Exchange Commission ("SEC") or in other written or oral communications, statements which are not historical in nature, including those containing words such as "believe," "expect," "anticipate," "estimate," "plan," "continue," "intend," "should," "would," "could," "goal," "objective," "will," "may" or similar expressions, are intended to identify "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, and, as such, may involve known and unknown risks, uncertainties and assumptions. Forward-looking statements are based on InPoint's beliefs, assumptions and expectations of its future performance, taking into account all information currently available to it. These beliefs, assumptions and expectations are subject to risks and uncertainties and can change as a result of many possible events or factors, not all of which are known to InPoint. These risks and uncertainties and other factors, including the risk factors described in InPoint's periodic reports filed with the SEC, could cause InPoint's actual results to differ materially from those projected in any forward-looking statements it makes. All forward-looking statements speak only as of the date on which they are made. New risks and uncertainties arise over time and it is not possible to predict those events or how they may affect InPoint. Except as required by law, InPoint is not obligated to, and does not intend to, update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.