

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

Oak Brook, Ill. (December 1, 2021) – InPoint Commercial Real Estate Income, Inc. (NYSE: ICR-PA), a Maryland corporation (the “Company”), announced today that its board of directors has declared a dividend on its Series A Cumulative Redeemable Preferred Stock. A quarterly dividend of \$0.459375 per share will be paid on December 30, 2021 to holders of record on December 15, 2021 for the period from and including September 22, 2021 (initial settlement date) to, but not including, December 30, 2021.

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 press release contains forward-looking statements about the Company’s business, including, in particular, statements about the Company’s plans, strategies and objectives. You can generally identify forward-looking statements by the Company’s use of forward-looking terminology such as “may,” “will,” “expect,” “intend,” “anticipate,” “estimate,” “believe,” “continue” or other similar words. These statements include the Company’s plans and objectives for future operations, including plans and objectives relating to future growth and availability of funds, and are based on current expectations that involve numerous risks and uncertainties. Assumptions relating to these statements involve judgments with respect to, among other things, future economic, competitive and market conditions and future business decisions, all of which are difficult or impossible to accurately predict and many of which are beyond the Company’s control. Although the Company believes the assumptions underlying the forward-looking statements, and the forward-looking statements themselves, are reasonable, any of the assumptions could be inaccurate and, therefore, there can be no assurance that these forward-looking statements will prove to be accurate and the Company’s actual results, performance and achievements may be materially different from that expressed or implied by these forward-looking statements. In light of the significant uncertainties inherent in these forward-looking statements, the inclusion of this information should not be regarded as a representation by the Company or any other person that the Company’s objectives and plans, which it considers to be reasonable, will be achieved. Factors that could cause actual results to differ materially from the Company’s expectations include, but are not limited to, risks and uncertainties related to blind pool offerings, best efforts offerings, deploying the proceeds the offering of the Company’s 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 our hotel, and on related mortgage loans and securities, market conditions, and changes in economic conditions generally and real estate markets specifically.

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 SEC on March 19, 2021, the Company’s Quarterly Report on Form 10-Q for the quarter ended March 31, 2021, as filed with the SEC on May 14, 2021, and the Company’s Quarterly Report on Form 10-Q for the quarter ended September 30, 2021, as filed with the SEC on November 12, 2021, 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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