

INPOINT COMMERCIAL REAL ESTATE INCOME, INC.
2901 BUTTERFIELD ROAD
OAK BROOK, IL 60523



**SCAN TO
VIEW MATERIALS & VOTE**



VOTE BY INTERNET - www.proxyvote.com or scan the QR Barcode above
Use the Internet to transmit your voting instructions and for electronic delivery of information up until 11:59 p.m. Eastern Time the day before the meeting date. Follow the instructions to obtain your records and to create an electronic voting instruction form.

ELECTRONIC DELIVERY OF FUTURE PROXY MATERIALS

If you would like to reduce the costs incurred by our company in mailing proxy materials, you can consent to receiving all future proxy statements, proxy cards and annual reports electronically via e-mail or the Internet. To sign up for electronic delivery, please follow the instructions above to vote using the Internet and, when prompted, indicate that you agree to receive or access proxy materials electronically in future years.

VOTE BY PHONE - 1-800-690-6903

Use any touch-tone telephone to transmit your voting instructions up until 11:59 p.m. Eastern Time the day before the meeting date. Have your proxy card in hand when you call and then follow the instructions.

VOTE BY MAIL

Mark, sign and date your proxy card and place it in the postage-paid envelope we have provided or return it to Vote Processing, Broadridge, 51 Mercedes Way, Edgewood, NY 11717.

TO VOTE, MARK BLOCKS BELOW IN BLUE OR BLACK INK AS FOLLOWS:

T01661-P55341

KEEP THIS PORTION FOR YOUR RECORDS
DETACH AND RETURN THIS PORTION ONLY

THIS PROXY CARD IS VALID ONLY WHEN SIGNED AND DATED.

INPOINT COMMERCIAL REAL ESTATE INCOME, INC.

The Board of Directors of the Company has nominated the five nominees for directors listed below and a shareholder may vote "FOR," "AGAINST" or "ABSTAIN" on each nominee.

1. To ratify the appointment of KPMG LLP as the Company's independent registered public accounting firm for the year ending December 31, 2026.

Nominee

For Against Abstain

1a. Denise C. Kramer

☐ ☐ ☐

1b. Donald MacKinnon

☐ ☐ ☐

1c. Norman A. Feinstein

☐ ☐ ☐

1d. Cynthia Foster Curry

☐ ☐ ☐

1e. Robert N. Jenkins

☐ ☐ ☐

For Against Abstain

2. To ratify the appointment of KPMG LLP as the Company's independent registered public accounting firm for the year ending December 31, 2026.

☐ ☐ ☐

Please sign exactly as name appears on this proxy card. When shares are held by joint tenants, both should sign. When signing as executor, administrator, attorney, trustee, or guardian, please give full title as such. If a corporation, please sign in full corporation name by President or other authorized officer. If a partnership, please sign in partnership name by authorized person.

Signature [PLEASE SIGN WITHIN BOX] Date

Signature (Joint Owners) Date

Important Notice Regarding the Availability of Proxy Materials for the Annual Meeting

The Notice, Proxy Statement and Annual Report are available at www.proxyvote.com

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**INPOINT COMMERCIAL REAL ESTATE INCOME, INC.
PROXY SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS
ANNUAL MEETING OF STOCKHOLDERS – SEPTEMBER 16, 2026**

The undersigned hereby appoint(s) Catherine L. Lynch and Cathleen M. Hrtanek as proxies of the undersigned, with full power of substitution to each, and hereby authorize(s) each of them to represent the undersigned and to vote at the Annual Meeting of the Stockholders of InPoint Commercial Real Estate Income, Inc. (the "Company"), to be held at 2901 Butterfield Road, Oak Brook, Illinois 60523 at 2:00 p.m., Central Time, on Wednesday, September 16, 2026 (the "Annual Meeting"), and any and all adjournments or postponements thereof, all the shares of the Company the undersigned would be entitled to vote if personally present, in accordance with the following instructions. The undersigned acknowledges receipt of the Proxy Statement relating to the Annual Meeting and revokes any proxy heretofore given with respect to such Annual Meeting and any adjournments or postponements thereof.

The shares represented by each properly executed proxy will be voted in the manner specified in such proxy. If this proxy card is submitted with no direction, but is signed, dated, and returned, this proxy will be voted "FOR" each of the director nominees listed herein and "FOR" proposal 2. This proxy also grants discretionary power to vote upon such other business as may properly come before the Annual Meeting.

Continued and to be signed on reverse side