

CHANGE OF TRANSFER ON DEATH (TOD) FORM

This form is NOT VALID for Trust or IRA accounts.

ONLY FOR: Add/Delete TOD beneficiaries or change percentage allocation on your existing account.

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As our transfer agent, SS&C GIDS, Inc., is located in Missouri, a Transfer on Death ("TOD") designation pursuant to this form and all rights related thereto shall be governed by the laws of the State of Missouri.

PLEASE REVIEW THE FOLLOWING IN ITS ENTIRETY BEFORE COMPLETING THE FORM:

1. **Eligible accounts:** Individual accounts and joint accounts with rights of survivorship are eligible. A TOD designation will not be accepted from residents of Louisiana.
2. **Designation of beneficiaries:** The account owner may designate one or more beneficiaries of the TOD account. Beneficiaries are not "account owners" as the term is used herein.
3. **Primary and contingent beneficiaries:** The account owner may designate primary and contingent beneficiaries of the TOD account. Primary beneficiaries are the first in line to receive the account upon the death of the account owner. Contingent beneficiaries, if any are designated, receive the account upon the death of the account owner if, and only if, there are no surviving primary beneficiaries.
4. **Minors as beneficiaries:** Minors may be beneficiaries of a TOD account only if a custodian, trustee, or guardian is set forth for the minor on this form. By not providing a custodian, trustee, or guardian, the account owner is representing that all of the named beneficiaries are not minors.
5. **Status of beneficiaries:** Beneficiaries have no rights to the account until the death of the account owner or last surviving joint owner.
6. **Joint owners:** If more than one person is the owner of an account registered or to be registered TOD, the joint owners of the account must own the account as joint tenants with rights of survivorship.
7. **Transfer to designated beneficiaries upon the owner's death:**
 - a. **Percentage designation:** Unless the account owner designates otherwise by providing a percentage for each beneficiary on this form, all surviving beneficiaries will receive equal portions of the account upon the death of the account owner.
 - b. **Form of ownership:** Multiple beneficiaries will be treated as tenants in common (TEN COM) unless the account owner expressly indicates otherwise.
 - c. **Predeceasing beneficiaries:** If the account owner wishes to have the account pass to the children of the designated beneficiaries in the event the designated beneficiaries predecease the account owner, the account owner must check the box labeled Lineal Descendants per Stirpes ("LDPS") in Section B of this form. If the box is not checked, the children of beneficiaries who die before you will not receive a portion of your account. If the account is registered LDPS and has contingent beneficiaries, LDPS takes precedence. If a TOD account with multiple beneficiaries is registered LDPS, the LDPS registration must apply to all beneficiaries. If the account is not registered LDPS, a beneficiary must survive the account owner to take the account or his or her part of the account. In the case of multiple beneficiaries, if one of the beneficiaries does not survive the account owner, the deceased beneficiary's share of the account will be divided equally among the remaining beneficiaries upon the death of the account owner. If no beneficiary survives the account owner, the account will be treated as part of the estate of the account owner.
 - d. **Notice of dispute:** Should the transfer agent receive written notice of a dispute over the disposition of a TOD account, re-registration of the account to the beneficiaries may be delayed.
8. **Controlling terms:** The language as set forth in the TOD account registration shall control at all times. Unless the transfer agent is expressly instructed by the account owner to change the status of the account or the beneficiary designation prior to the account owner's death, the person or persons set forth as the beneficiaries of the account shall remain the beneficiaries of the account, and events subsequent to the registration of the account as a TOD account shall not change either the rights of the persons designated as beneficiaries or the status of the account as a TOD account.
 - a. **Divorce:** If the account owner designated his or her spouse as a TOD beneficiary of the account, and subsequently the account owner and the beneficiary are divorced, the fact of the divorce will not automatically revoke the beneficiary designation. If the account owner wishes to revoke the beneficiary designation, the account owner must notify InPoint Commercial Real Estate Income Trust, Inc. ("InPoint Commercial") of the desired change in writing as specified in paragraph 8 above.
 - b. **Will or other testamentary document:** The beneficiary designation may not be revoked by the account owner by the provisions of a will or a codicil to a will.
 - c. **Dividends, interest, capital gains, and other distributions after the account owner's death:**
 - i. Accruals to the account which occur after the death of the account owner or last surviving joint owner, and are still in the account when it is re-registered to the beneficiaries, stay with the account and pass to the beneficiaries.
 - ii. Where the account has been coded for cash distributions, and such distributions have actually been paid out prior to notice to the transfer agent of the death of the account owner, such distributions are deemed to be the property of the estate of the original account owner and do not pass with the account to the designated beneficiaries.
9. **TOD registrations may not be made irrevocable.**

A - STOCKHOLDER INFORMATION

Name of stockholder(s) exactly as indicated on statement of account:

Stockholder Name _____
First Middle Last

Co-Stockholder Name _____
(if applicable) First Middle Last

Social Security Number(s) of Stockholder(s) _____
Stockholder Co-Stockholder

Inland Account Number _____ Daytime Telephone Number _____

State of Residence _____ (Not accepted from residents of Louisiana)

B - TRANSFER ON DEATH BENEFICIARY DESIGNATION - THESE INSTRUCTIONS SUPERSEDE ALL PRIOR INSTRUCTIONS

If you have elected to designate a beneficiary(ies), please list all current TOD beneficiaries. Use an additional sheet of paper if space is needed to designate more TOD beneficiaries. Complete information must be provided for all TOD beneficiaries. **Whole numbers ONLY. Allocations must equal 100%.** If you need assistance, call Inland Investor Services at 866-694-6526.

PRIMARY TOD Beneficiary Name _____ TOD Share Percentage _____ %

Name of Custodian/Guardian if Beneficiary is a Minor _____

Social Security/Tax ID # _____ Date of Birth _____ Relationship _____

PRIMARY TOD Beneficiary Name _____ TOD Share Percentage _____ %

Name of Custodian/Guardian if Beneficiary is a Minor _____

Social Security/Tax ID # _____ Date of Birth _____ Relationship _____

PRIMARY TOD Beneficiary Name _____ TOD Share Percentage _____ %

Name of Custodian/Guardian if Beneficiary is a Minor _____

Social Security/Tax ID # _____ Date of Birth _____ Relationship _____

Contingent TOD Beneficiary Name _____ TOD Share Percentage _____ %

Name of Custodian/Guardian if Beneficiary is a Minor _____

Social Security/Tax ID # _____ Date of Birth _____ Relationship _____

Contingent TOD Beneficiary Name _____ TOD Share Percentage _____ %

Name of Custodian/Guardian if Beneficiary is a Minor _____

Social Security/Tax ID # _____ Date of Birth _____ Relationship _____

Contingent TOD Beneficiary Name _____ TOD Share Percentage _____ %

Name of Custodian/Guardian if Beneficiary is a Minor _____

Social Security/Tax ID # _____ Date of Birth _____ Relationship _____

Lineal Descendants per Stirpes ("LDPS"): Check if you wish to have the account pass to children of the above-designated beneficiary(ies) in the event the designated beneficiary(ies) predeceases the stockholder. The LDPS designation will apply to all designated beneficiaries by category.

- Primary Only Contingent Only Both Primary and Contingent

C - SIGNATURE

By signing below, I (we) authorize InPoint Commercial to register the shares in beneficiary form as designated above. Accordingly, I (we) hereby revoke any TOD designations(s) made previously with respect to these shares. I (we) agree on behalf of myself (ourselves) and my (our) heirs, assigns, executors, administrators and beneficiaries to indemnify and hold harmless InPoint Commercial and any and all of its affiliates, agents, successors and assigns, and their respective directors, officers and employees, from and against any and all claims, liabilities, damages, actions and expenses arising directly or indirectly relating to this TOD designation or the transfer of my (our) shares in accordance with this TOD designation. If any claims are made or disputes are raised in connection with this TOD designation or account, InPoint Commercial reserves the right to require the claimants or parties in interest to arrive at a final resolution by adjudication, arbitration, or other acceptable method, prior to transferring any TOD account assets. I (we) have reviewed all the information set forth on pages 1 through 3 on this form.

I (we) further understand that InPoint Commercial cannot provide any legal advice and I (we) agree to consult with my (our) attorney, if necessary, to make certain that any TOD designation is consistent with my (our) estate and tax planning and are valid. Sign exactly as the name(s) appear(s) on the statement of account. All investors must sign. **This TOD is effective subject to the acceptance of InPoint Commercial.**

Signature - Stockholder**Date**

Signature - Co-Stockholder**Date**

Medallion Signature Guarantee **(REQUIRED)**

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Medallion Guarantee: All existing registered owners are required to have their signature Medallion Signature Guaranteed by an eligible institution such as a commercial bank, trust company, credit union or brokerage firm that participates in an approved Medallion Program. A Medallion Guarantee protects the stockholder and TOD beneficiary(ies).

MAIL COMPLETED FORM TO:**Regular Mail:**

InPoint Commercial Real Estate Income, Inc.
c/o SS&C GIDS, Inc.
Attn: Inland
P.O. Box 219182
Kansas City, Missouri 64121-9182

Overnight Delivery:

InPoint Commercial Real Estate Income, Inc.
c/o SS&C GIDS, Inc.
Attn: Inland
430 W 7th Street
Kansas City, Missouri 64105

NOTE: All three pages of this form must be submitted.

Questions: Inland Investor Services 866-My-Inland (866-694-6526)

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