Midland Loan Services

Manage complex loan portfolios with confidence

Serving large-scale commercial real estate borrowers and investors, Midland Loan Services combines market insight with a relationship-driven approach to deliver clarity, certainty, and operational excellence at every stage of the transaction.

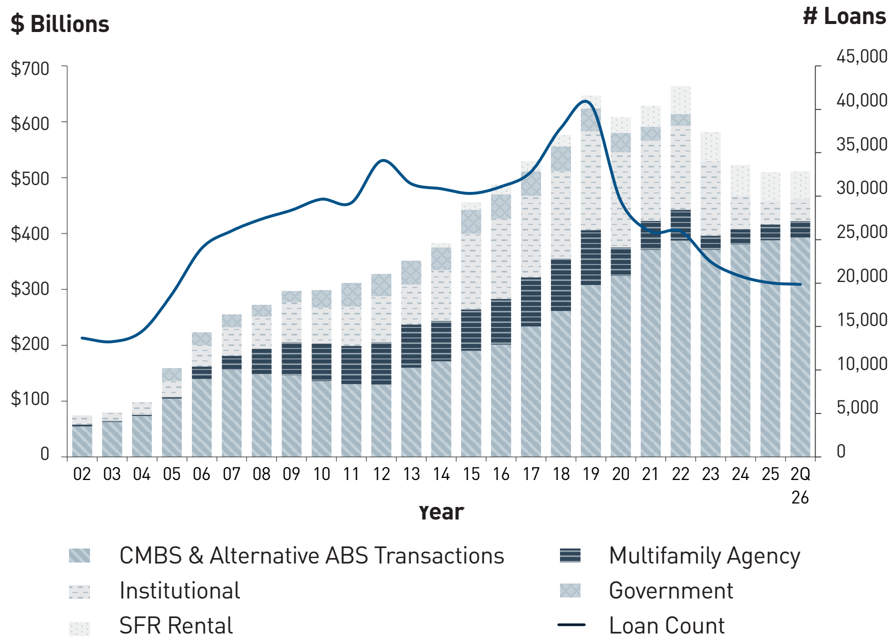
Commercial loan servicing

A comprehensive set of loan servicing and asset management products and services

Capabilities include:

- Servicing and asset management solutions for portfolio and institutional lenders, multifamily agency and specialty finance companies; and interim, primary, master and special servicing for securitized transactions
- Best-in-class commercial real estate finance treasury management products and services that can help lenders and servicers improve their operations and enhance the borrower experience

Servicing portfolio



Starting with 2023, Government was included in Institutional.

Servicing Portfolio[1]

19,858
Total loans serviced
$511.3B current outstanding principal balance

13,599
CMBS and Alternative ABS transactions
770 transactions, $392.8B outstanding principal balance

3,630
Institutional loans
$40.0B outstanding principal balance

1,763
Multifamily Agency loans
$29.3B outstanding principal balance

185,362
Single-Family Residential Rental (SFR Rental) properties
866 loans, $49.2B outstanding principal balance

Midland uses the *Enterprise!*® Loan Management System for its servicing platform.

Special servicing

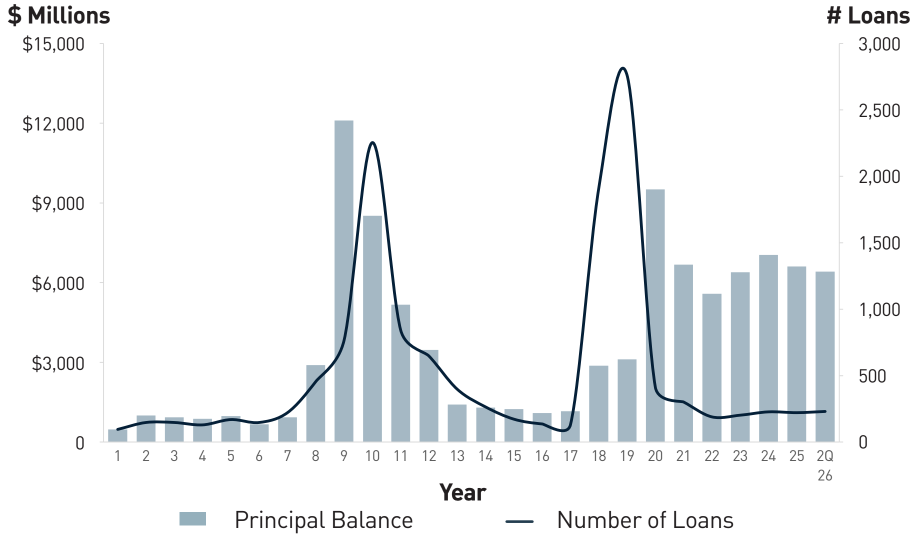
Midland Loan Services is a leading independent third-party special servicer that helps investors maximize value and manage risk across nonperforming commercial real estate and securitized assets. Combining specialized asset management extensive knowledge, disciplined credit oversight, and deep workout experience, we deliver objective guidance, transparent execution, and proven resolution strategies throughout the asset lifecycle.

From due diligence and credit surveillance to asset resolution and special servicing, Midland delivers integrated solutions that support investors throughout the investment lifecycle.

Offerings include:

- CMBS special servicing (conduit, SASB and Freddie Mac)
- SFR Rental and Alternative ABS special servicing
- Special credits asset management and resolution services for nonperforming loans and real estate owned
- CMBS B-piece investment due diligence

Active special servicing portfolio



Special Servicing Portfolio[1]

2,847

Total named loans

400 transactions, $159.7B current outstanding principal balance

230

Active special servicing loans

$6.4B current outstanding principal balance

Since 2005, Midland has resolved 4,064 specially serviced assets for total net recoveries of more than $41.9B (approximately 88% of outstanding balances)

Primary, Master and Special Servicer Ratings

Midland is a highly rated servicer by Fitch, Morningstar DBRS and S&P Global for its securitized service offerings.

Let's build your brilliant.

To learn how we can develop solutions to help you move your business forward, call 913-253-9000 or visit **pnc.com/midland.**

1 As of 6/30/2026.