

CAPITAL SQUARE

Housing Trust



MARINA POINTE APARTMENTS

5750 LAKE RESORT DRIVE | CHATTANOOGA, TENNESSEE 37415

A 308-unit lakeside multifamily community in Chattanooga, Tennessee

AMENITIES

- Resort-style swimming pool
- Spa
- Outdoor lounge area
- 24-hour fitness center
- Dog park with agility equipment
- Detached garages
- Storage units
- Clubhouse
- Playground
- Outdoor grilling stations
- Community garden

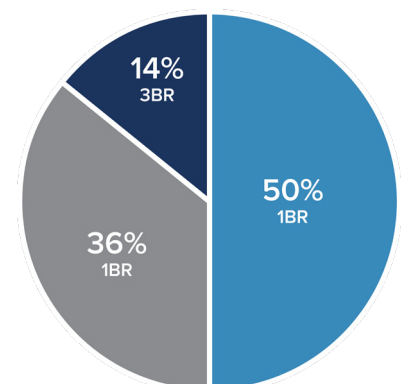
Marina Pointe Apartments consists of 11 three- and four-story residential apartment buildings, offering one-, two- and three-bedroom units that average 1,000 square feet.

Individual unit amenities include full-size laundry connections, oversized closets, private balconies and patios.

Situated in Chattanooga, on the banks of the Tennessee River, with access to Interstate 75, Marina Pointe is surrounded by beautiful parks and only a short drive from downtown.

Over \$4 million in capital improvements have been made since 2021.

UNIT MIX



SURROUNDING AREA

- Chattanooga is home to the University of Tennessee at Chattanooga, which currently has more than 12,000 students,¹ and the Chattanooga State Community College, which currently serves over 11,200 students.^{1,2}
- Marina Pointe Apartments is within a 30-minute drive from Chattanooga's top employers, including BlueCross BlueShield of Tennessee (6,300+ jobs), Hamilton County Schools (5,600+ jobs), Erlanger Health System (5,600+ jobs), Volkswagen (5,200+ jobs), and Tennessee Valley Authority (3,800+ jobs).³
- Chattanooga features over 50,000 acres of canyons, caves, mountains, streams and rivers across seven state parks and facilities.
- The Tennessee Aquarium in Chattanooga was ranked the top aquarium in the United States by Newsweek.⁴
- Chattanooga is approximately two hours from three major cities: Nashville, TN; Knoxville, TN; and Atlanta, GA.
- As of January 2026, the unemployment rate in Chattanooga is approximately 3.4%, well below the national average of 4.3%.^{5,6}

Sources: 1. "About", University of Tennessee 2026, - <https://www.utc.edu/about>. - Accessed April, 2026. | 2. "ChSCC Facts," Chattanooga State Community College, <https://www.chattanooga.state.edu> - Accessed April, 2026. | 3. "Major Employers List – 2026," Chattanooga Area Chamber of Commerce, <https://chattanoogachamber.com/stats-demographics> - Accessed April, 2026. | 4. "Best Aquarium," Newsweek, February 27, 2025. | 5. U.S. Bureau of Labor Statistics. Chattanooga, TN-GA, https://www.bls.gov/eag/eag.tn_chattanooga_msa.htm - Accessed April, 2026. | 6. "Labor Force Statistics from the Current Population Survey," U.S. Bureau of Labor Statistics, <https://www.bls.gov/cps/data.htm> - Accessed April, 2026.

#27 "BEST PLACES TO LIVE IN THE U.S."

- U.S. News and World Report, 2025

TOP HUNDRED PLACES TO LIVE

- Livability, 2026

#7 "EMERGING MULTIFAMILY MARKET IN 2024"

- Multi-Housing News

#1 BEST PLACE TO LIVE IN TENNESSEE

- U.S. News and World Report, 2025

#8 "SOUTH'S BEST CITIES"

- Southern Living, 2025

RISK FACTORS

There are numerous risk factors associated with this offering. See the "Risk Factors" section in the private placement memorandum. These risks include, but are not limited to, the following:

- No public market currently exists for our Shares, and we have no current plans to list our Shares on a national securities exchange.
- We have limited prior operating history and financing sources, and the prior performance of real estate investment programs sponsored by our Sponsor may not be an indication of our future results.
- This is a "best efforts" offering, and some or all of our Shares may not be sold.
- We have not yet identified any properties to acquire with the proceeds from this offering.
- We established the offering prices of our Shares, including the early investor discounts, arbitrarily. These prices are unrelated to the book or net value of our assets or to our expected operating income. There is a dilutive effect to investors who purchase our Shares after the termination of any of our early investor discounts. We do not intend to conduct a net asset valuation ("NAV") or provide an estimated NAV per share.
- We may return a portion of your capital if our Advisor is unable to quickly identify suitable properties or if such properties do not generate sufficient cash to make anticipated distributions.
- If we raise substantially less than the maximum offering, we may not be able to invest in a diversified portfolio of properties and your investment will be more susceptible to fluctuations in the values of specific properties.
- We have no employees and are dependent upon our Advisor, Property Manager and their affiliates.
- Our officers, directors, and the officers and employees of our Advisor and its affiliates may have substantial conflicts of interest because they also serve similar programs sponsored by our Sponsor.
- We will pay substantial fees and expenses to our Advisor and its affiliates, our Dealer Manager, and our Participating Dealers, which may increase the risk that you will not earn a profit on your investment.
- The income from any of our properties will be dependent on the ability of our Property Manager to successfully manage such properties.
- Our rental revenues will be significantly influenced by the conditions of the markets in which we operate and by demand for multifamily housing properties generally.
- If we do not qualify as a REIT, we will be treated as a corporation for federal income tax purposes.
- Our Advisor may face conflicts of interest relating to the purchase of properties, and such conflicts may not be resolved in our favor, which could adversely affect our investment opportunities.
- We may incur substantial debt, which could hinder our ability to pay distributions to our stockholders or could decrease the value of your investment.
- There are limits on the ownership, transferability and redemption of Shares.
- Potential loss of entire investment capital.

Securities offered through WealthForge Securities, LLC, Member FINRA/SIPC. Capital Square Housing Trust is a tradename of Capital Square Apartment REIT, Inc. Capital Square Apartment REIT, Inc. and WealthForge Securities are not affiliated.