

***GINKGO MULTIFAMILY OP LP,***  
a Delaware limited partnership

a subsidiary of

***Ginkgo REIT Inc.***  
a Maryland corporation

**MEDIUM-TERM NOTES PROGRAM**

***UP TO \$3,000,000 SERIES 6 MEDIUM TERM NOTES DUE 2027***

**CONFIDENTIAL SERIES PPM SUPPLEMENT**

**OCTOBER 6, 2026**

| <b>Investment Terms</b>   |                                                                                                                                                        |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| Series Designation        | Series No. 6 Medium-Term Notes or Series 6 Notes                                                                                                       |
| Offering Amount           | Up to \$3,000,000; which may be increased up to a maximum of \$5,000,000 at the sole discretion of the Issuer, subject to the Maximum Offering Amount. |
| Minimum Investment Amount | \$10,000                                                                                                                                               |
| Term                      | Twelve (12) Months.                                                                                                                                    |
| Stated Maturity Date      | December 23, 2027                                                                                                                                      |
| Issue Date                | December 23, 2026                                                                                                                                      |

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| Series Interest Rate   | <p>The Series Interest Rate shall be the greater of (i) the applicable fixed rate set forth below or (ii) the yield on the 12-month U.S. Treasury Bill plus 2.00% per annum for the Base Rate, with the applicable yield enhancements determined as follows:</p> <ul style="list-style-type: none"> <li>• Base Rate: Greater of 6.46% per annum or 12-month U.S. Treasury Bill plus 2.00%;</li> <li>• \$100,000 - \$249,000 Investment: Greater of 6.71% per annum or 12-month U.S. Treasury Bill plus 2.25%;</li> <li>• \$250,000 - \$499,000 Investment: Greater of 6.96% per annum or 12-month U.S. Treasury Bill plus 2.50%;</li> <li>• \$500,000 - \$999,999 Investment: Greater of 7.21% per annum or 12-month U.S. Treasury Bill plus 2.75%;</li> <li>• \$1,000,000 or greater Investment: Greater of 7.46% per annum or 12-month U.S. Treasury plus 3.00%</li> <li>• \$100,000 plus \$50,000 minimum Concurrent New REIT Investment: Greater of 7.71% per annum or 12-month U.S. Treasury + 3.25%</li> </ul> <p>For purposes of determining the applicable floating rate, the 12-month U.S. Treasury yield shall be determined at the closing of 10-business days prior to the Issue Date.</p> |
|                        | Interest on the Series 6 Medium-Term Notes shall accrue in arrears at a <i>per annum</i> rate equal to the Series Interest Rate, payable in accordance with the terms and conditions hereof and of the Base MTN Agreement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Payment Frequency      | The Company will make a single payment of Principal of the Series 6 Medium-Term Notes, together with accrued and unpaid interest thereon, on the Stated Maturity Date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Interest Payment Dates | The Stated Maturity Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Payment Type           | Interest and Principal at Maturity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

**THIS GINKGO MULTIFAMILY OP LP SERIES PPM SUPPLEMENT (THIS “SERIES PPM SUPPLEMENT”) SUPPLEMENTS THE CONFIDENTIAL BASE PRIVATE PLACEMENT MEMORANDUM DATED AS OF AUGUST 20, 2024 (THE “MEMORANDUM”). THE MEMORANDUM IS INCORPORATED HEREIN BY REFERENCE AS IF FULLY SET FORTH HEREIN. PROSPECTIVE INVESTORS IN THE SERIES NO. 6 NOTES MUST CAREFULLY REVIEW THE MEMORANDUM TOGETHER WITH THIS SERIES PPM SUPPLEMENT, AS WELL AS THE BASE MTN AGREEMENT AND THE SERIES MTN AGREEMENT APPLICABLE TO THE SERIES**

**NO. 6 NOTES, PRIOR TO MAKING ANY DECISION TO INVEST IN THE SERIES NO. 6 NOTES. WHEN ANALYZING THIS INVESTMENT, PROSPECTIVE INVESTORS MUST CAREFULLY CONSIDER THE INFORMATION AND EACH OF THE RISKS SET FORTH HEREIN AND IN THE MEMORANDUM. CAPITALIZED TERMS USED HEREIN BUT NOT DEFINED SHALL HAVE THE RESPECTIVE MEANINGS ASSIGNED TO SUCH TERMS IN THE MEMORANDUM.**

**The Company will issue Series No. 6 Notes pursuant to a Series MTN Agreement to be dated as of the Issue Date specified above and having the terms and conditions described herein. Prospective Investors should carefully review the Base MTN Agreement and the Series MTN Agreement for the Series No. 6 Notes before making an investment in the Series No. 6 Notes.**

### **Statement of Confidentiality and Disclaimer of Liability**

This Series PPM Supplement was prepared by Ginkgo Multifamily OP LP, a Delaware limited partnership (the “**Company**”), solely for informational purposes. This Series PPM Supplement is furnished through the Platform, to which Ginkgo Residential LLC, an Affiliate of the Company, subscribes and provides for use by prospective investors considering purchasing the Medium-Term Notes issued by the Company as described in the Memorandum (the “**Notes**”). Except as may be required by applicable law, neither the Memorandum nor this Series PPM Supplement may be used by you for any other purpose, nor may it be reproduced or distributed, nor may its contents be disclosed, to persons who are not directly involved with your evaluation of your investment, without our prior written consent. Your acceptance and review of the Memorandum and this Series PPM Supplement shall constitute your acceptance and acknowledgement to the foregoing, and your agreement to ensure that any person with whom you share any portion of the Memorandum or this Series PPM Supplement does not do, or omit to do anything which, if done or omitted to be done by you, constitute a breach of your obligations hereunder.

The information contained herein was prepared to assist interested parties in making their own evaluation of purchasing the Notes and does not purport to be all-inclusive or to contain all of the information that may be required to evaluate a purchase of the Notes. In all cases, interested parties should conduct their own investigation and analysis of the Company and the information set forth in the Memorandum, in this Series PPM Supplement and in the supplementary documents available on the Platform, including the Memorandum, the Base MTN Agreement, dated as of August 20, 2024 by the Company, as issuer of the Medium-Term Notes and the Holders from time to time of the Medium-Term Notes, and the Series MTN Agreement for the Series No. 6 Notes, to be dated on or about the Issue Date, by the Company, as issuer of the Series No. 6 Notes and the Holders from time to time of such Notes.

NO PERSON HAS BEEN AUTHORIZED IN CONNECTION WITH THIS OFFERING TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATIONS OTHER THAN THAT INFORMATION AND THOSE REPRESENTATIONS SPECIFICALLY CONTAINED IN THE MEMORANDUM AND IN THIS SERIES PPM SUPPLEMENT; ANY OTHER INFORMATION OR REPRESENTATIONS SHOULD NOT BE RELIED UPON. ANY PROSPECTIVE PURCHASER OF THE SERIES NO. [ ] NOTES WHO RECEIVES ANY OTHER INFORMATION OR REPRESENTATIONS SHOULD CONTACT THE COMPANY IMMEDIATELY TO DETERMINE THE ACCURACY OF SUCH INFORMATION OR REPRESENTATIONS. NEITHER THE DELIVERY OF THIS MEMORANDUM NOR ANY SALES HEREUNDER SHALL, UNDER ANY CIRCUMSTANCES, CREATE AN IMPLICATION THAT THERE HAS BEEN NO CHANGE IN THE AFFAIRS OF THE

COMPANY OR IN THE INFORMATION SET FORTH HEREIN SINCE THE DATE OF THIS MEMORANDUM SET FORTH ABOVE.

### **THE SERIES NO. 6 SERIES MTN AGREEMENT**

The Offering of the Series 6 Notes is made to a limited number of qualified investors to invest in the Series No. 6 Medium-Term Notes that are issued by the Company. The Series 6 Notes will generally have the features described in the Memorandum under “Description of the Notes” and additionally will have the terms and conditions set out above under the heading “Investment Terms”. The brief summary of the features of the Series 6 Notes set out in the Memorandum and herein is qualified in its entirety by the terms and provisions of the Base MTN Agreement and the Series MTN Agreement for the Series 6 Notes. In the event of any conflict between the short summary presented herein and the actual terms and provisions of the Base MTN Agreement and the Series MTN Agreement for the Series MTN, the Base MTN Agreement, together with the Series MTN Agreement for the Series 6 Notes will govern.

THE DESCRIPTION OF THE SERIES 6 NOTES HEREIN IS QUALIFIED IN ITS ENTIRETY BY REFERENCE TO THE DRAFT OF THE SERIES MTN AGREEMENT FOR THE SERIES 6 NOTES ATTACHED HERETO AS SCHEDULE 1 AND INCORPORATED HEREIN BY REFERENCE.

**SCHEDULE 1**  
**SERIES MTN AGREEMENT – SERIES 6 NOTES**