

Annual Tax Information 2018

This information is provided to assist stockholders with tax reporting requirements related to dividend distribution of taxable income by Granite Point Mortgage Trust Inc. ("Granite Point"). Stockholders should review the 2018 tax statements received from their brokerage firms or other institutions to ensure that the statements agree with the information provided below. Additionally, as each stockholder's tax situation may be different, stockholders are encouraged to consult with their own professional tax advisor with respect to their individual tax consequences.

Tax Treatment of the Distributions

The Federal income tax classification of the 2018 distributions as it is expected to be reported on Form 1099-DIV is set forth in the following table.

The company is required to report the portion of its 2018 dividends that are treated as excess inclusion income for federal income tax purposes. No portion of the company's 2018 dividend distributions are expected to consist of excess inclusion income, which may be treated as unrelated business taxable income (UBTI) and subject to special tax reporting for certain tax exempt investors.

2018 FORM 1099 – Common Stock					Box 1a Total	Box 2a Total	Box 3 Total	Box 5 Total
Distribution Type	Declaration Date	Record Date	Payable Date	2018 Total Distribution Per Share	2018 Ordinary Dividends	2018 Capital Gain Distributions	2018 Nondividend Distributions	Section 199A Dividends
Cash	03/15/2018	03/29/2018	04/18/2018	\$0.380000	\$0.373704	\$0.006296	\$0.000000	\$0.373704
Cash	06/20/2018	07/02/2018	07/18/2018	\$0.400000	\$0.393373	\$0.006627	\$0.000000	\$0.393373
Cash	09/20/2018	10/02/2018	10/18/2018	\$0.420000	\$0.413041	\$0.006959	\$0.000000	\$0.413041
Cash	12/19/2018	12/31/2018	01/18/2019	\$0.420000	\$0.413041	\$0.006959	\$0.000000	\$0.413041
Totals				\$1.620000	\$1.593159	\$0.026841	\$0.000000	\$1.593159

Pursuant to the Internal Revenue Code of 1986, as amended, dividends declared by a real estate investment trust (REIT) during the last three months of a calendar year that are payable to stockholders of record on a specified date in such three month period, but which are actually paid during January of the following calendar year, are considered paid on December 31st of the calendar year in which the dividends were declared, to the extent of the REIT's distributable earnings and profits.

Consult Your Tax Advisor

Stockholders may have additional reporting obligations to the Internal Revenue Service and/or other tax authorities.

The U.S. federal income tax treatment of holding Granite Point common stock to any particular stockholder will depend on the stockholder's particular tax circumstances. You are urged to consult your tax advisor regarding the U.S. federal, state, local and foreign income and other tax consequences to you, in light of your particular investment or tax circumstances, of acquiring, holding and disposing of Granite Point common stock.

Granite Point does not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S., federal, state or local tax penalties. Please consult your advisor as to any tax, accounting or legal statements made herein.