

FARMER MAC COFI ADJUSTMENT NOTIFICATION

December 31, 2024

Dear Sir or Madam:

Effective January 1, 2025, the Net Yield of the following Farmer Mac Cost of Funds Indexes will adjust:

Farmer Mac 3-Month Cost of Funds Index (COFI): 6.34%

Farmer Mac 5-Year Reset Cost of Funds Index (COFI): 5.61%

Farmer Mac 10-Year Reset Cost of Funds Index (COFI): 6.18%

Farmer Mac 15-Year Reset Cost of Funds Index (COFI): 6.29%

Please adjust all applicable loans in your Farmer Mac USDA Guaranteed Loan Portfolio and re-amortize all scheduled payments according to the terms of each loan's promissory note.

If you have any questions, contact us at 877.770.3644.

Sincerely,

Kari Gilbert

Manager – Loan Accounting & Reporting

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