



FARMER MAC COFI ADJUSTMENT NOTIFICATION

December 31, 2025

Dear Sir or Madam:

Effective January 1, 2026, the Net Yield of the following Farmer Mac Cost of Funds Indexes will adjust:

Farmer Mac 3-Month Cost of Funds Index (COFI):	4.52%
Farmer Mac 5-Year Reset Cost of Funds Index (COFI):	4.51%
Farmer Mac 10-Year Reset Cost of Funds Index (COFI):	5.11%
Farmer Mac 15-Year Reset Cost of Funds Index (COFI):	5.42%

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,

A handwritten signature in blue ink that reads "Kari Gilbert".

Kari Gilbert
Manager – Loan Accounting & Reporting
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