

SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY



P.O. Box 78 | Jackson, MS 39205 | 601-981-7422 | www.sfbli.com

Mortgage Lending Program Highlights

Loan Size

- \$2,000,000 - \$10,000,000

Location

- MSA's with populations of more than 350,000

Flexible Prepayment

- Yield maintenance and/or Fixed, Step down
- No additional spread premium

Property Types

- Industrial, Office, Medical Office, Retail,
Apartments, Self-Storage, Mobile Home Parks

Term / Amortization

- 10-25 Year Terms
- Up to 25 Year Self-Amortizing structures
- 30 Year Amortization and IO can be considered

Fees and Third Party Reporting

- \$5,000 Processing fee
- Appraisal, PCA, Phase I, ALTA Survey, Title
Report, Zoning Report, Seismic
- \$15,000 - \$20,000 Legal Fee Cap

SFBLIC Deal Characteristics

Lowest Interest Rates **Multi-Tenant** **Lower Leverage** **Non-recourse**

2024 Year-end Production Snapshot

40 Loans

\$191MM total loan volume with an average loan size \$4,780,000

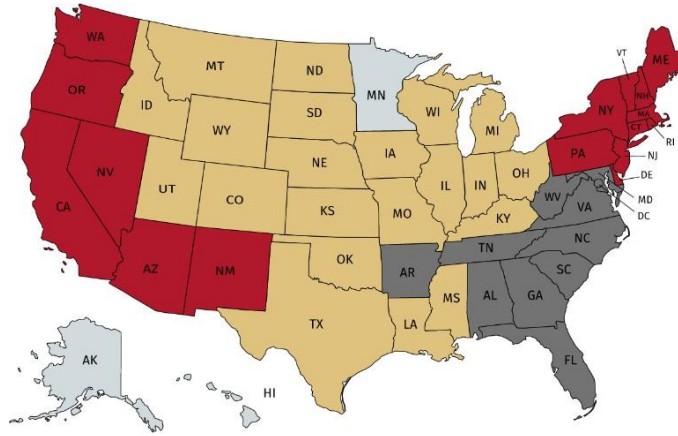
2024 Year-end Portfolio Snapshot

541 Loans

\$2.12B portfolio balance

33% Industrial **28%** Office/Medical Office **20%** Retail **17%** Apartments **2%** Other
17% California **15%** Florida **9%** Texas **8%** Illinois **6%** Colorado **5%** Tennessee

2025 Production Goal: \$200,000,000



Realty Investments

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Production

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