

SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY

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

Your Friends
for Life. 

Mortgage Lending Program Highlights

Loan Size

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

Flexible Prepayment

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

Term / Amortization

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

Location

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

Property Types

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

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

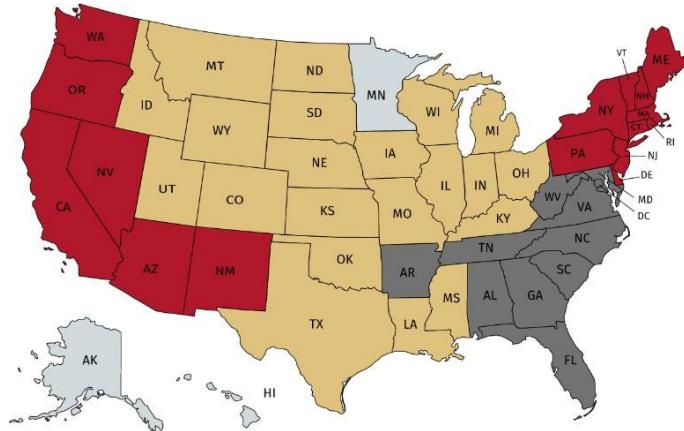
2024 Year-end Portfolio Snapshot

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

Harper Keeler, Vice President – Hkeeler@sfbli.com - 601-981-1475

Production

David Munn – Dmunn@sfbli.com – 601-981-7422 Ext. 1992 – CO, IA, ID, IL, IN, KS, KY, LA, MI, MO, MS, NE, OH, OK, TX, UT, WI

Austin Moore – Amoore@sfbli.com - 601-981-7422 Ext. 1088 – AZ, CA, CT, DE, ME, MA, NV, NH, NJ, NM, NY, OR, PA, RI, VT, WA

Ian McAdams – Ian.McAdams@sfbli.com - 601-981-7422 Ext. 1011 – AL, AR, FL, GA, MD, NC, SC, TN, VA, WV

Hunter Shows – Hunter.Shows@sfbli.com - 601-981-7422 Ext. 1831 – CO, IA, ID, IL, IN, KS, KY, LA, MI, MO, MS, NE, OH, OK, TX,

UT, WI