



MIAC

Analytical Solutions for the Financial Industry

OPEN BOX TECHNOLOGY

\$1.36 Billion Agriculture Loan Servicing Offering

Subservicing Retained Sale

Offering R1-1225

Bid Date: 12/10/2025

Bids are due by 5:00 PM EST

**MIAC Analytics
1325 Avenue of the Americas
Floor 28, Suite 2718
New York, NY 10019
TEL: (212) 233-1250
FAX: (212) 233-2265**



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MIAC Analytics, as exclusive representative for the Seller, is pleased to offer for your review and consideration a \$1.36 billion agriculture loan servicing rights portfolio. The portfolio is being offered by a company that originates loans with a concentration in the Southeastern US. The Seller will be providing full representations and warranties for the loans included in this offering.

Key portfolio characteristics include:

**Investor percentages represented as % of UPB*

- \$1,169,721 Average Loan Size
- 51.68% Farmer Mac
- 48.32% Agri Access
- Weighted average interest rate of 5.787%
- Weighted average delinquency rate of 1.63%
- Weighted average loan Age of 36 months
- Weighted average FICO of 749

Data contained in this offering is provided by the Seller and is as of 9/30/2025. While the Seller believes the information provided is reliable, no guarantee, representation or warranty, expressed or implied, is made as to the accuracy or completeness of the information and no audit was performed. Prospective buyers should conduct their own review and analysis of the data and other information described herein. The Seller reserves the right to accept or reject any offer in its sole and absolute discretion.

Loan level portfolio data can be supplied in electronic format upon request. Interested parties should contact their MIAC representatives with any questions on the portfolio sale. The loan level data will be furnished only under NDA.



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Sale and Transfer Date: Sale date is negotiable. Portfolio transfer date will be subject to investor approval.

Loan level portfolio data can be supplied in electronic format upon request. Interested parties should contact their MIAC representative with any questions on the portfolio sale.

Mike Carnes, Managing Director, 917-647-2275

Dan Thomas, Managing Director, 212-233-1250 ext. 240

Sachit Kumar, Managing Director, 212-233-1250 ext. 229

Steve Harris, Managing Director, 908-400-2615

Robert Fear, Managing Director, 212-233-1250 ext. 230

Dan Libby, Director, 212-233-1250 ext. 114

Gerry Oakes, Senior Vice President, 212-233-1250 ext. 258

Dawn Pieper, Senior Vice President, 212-233-1250 ext. 336

Jeffrey Zuckerman, Senior Vice President, 212-233-1250 ext. 278

Keith Northen, Senior Vice President, 804-916-9859



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Portfolio Summary Information - Total

TOTAL PORTFOLIO SUMMARY INFORMATION

INVESTOR TYPE by \$UPB:

Agri Access	48.32%
Farmer Mac	51.68%

PRINCIPAL BALANCE:	\$1,361,555,299
NUMBER OF LOANS:	1,164

WEIGHTED AVERAGE:

INTEREST RATE	5.787%
SERVICE FEE	0.690%
ORIGINAL TERM (MONTHS)	337
REMAINING TERM (MONTHS)	292
AGE	36

APPROXIMATE AVERAGE (PER LOAN):

LOAN BALANCE	\$1,169,721
PRINCIPAL & INTEREST	\$7,298

MONTHLY P&I CONSTANT:	\$8,494,972
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<u>DELINQUENCIES:</u>	<u># OF</u>	<u>% OF</u>
	<u>LOANS</u>	<u>LOANS</u>
30 DAYS	8	0.69%
60 DAYS	3	0.26%
90 DAYS	4	0.34%
SUBTOTAL:	15	1.29%
120 DAYS PLUS / FCL	4	0.34%
TOTAL DELINQUENCIES:		1.63%
FICO		749
NZWAVG Orig LTV		49.40%

TOTAL PORTFOLIO
State & Property Type

AL		ID		NC		SC	
Ag - Ranch/Pasture	13	Ag - Ranch/Pasture	8	Ag - Dairy	4	Ag - Fresh Pack Facility - Fruit	1
Ag - Recreational	6	Ag - Recreational	2	Ag - Fresh Pack Facility - Fruit	1	Ag - Perm. Planting - Fruit	4
Ag - Row Crop	8	Ag - Row Crop	9	Ag - Greenhouses	2	Ag - Poultry	1
Ag - Timberland	3	IL		Ag - Other	2	Ag - Ranch/Pasture	9
AR		Ag - Recreational	1	Ag - Poultry	4	Ag - Recreational	20
Ag - Poultry	1	Ag - Row Crop	5	Ag - Ranch/Pasture	20	Ag - Row Crop	27
Ag - Ranch/Pasture	6	IN		Ag - Recreational	28	Ag - Timberland	7
Ag - Recreational	6	Ag - Dairy	2	Ag - Row Crop	68	SD	
Ag - Row Crop	5	Ag - Recreational	1	Ag - Swine Facility	4	Ag - Ranch/Pasture	1
Ag - Timberland	2	Ag - Row Crop	8	Ag - Timberland	9	Ag - Row Crop	2
AZ		KS		NE		TN	
Ag - Perm. Planting - Nut	3	Ag - Ranch/Pasture	2	Ag - Ranch/Pasture	1	Ag - Ranch/Pasture	6
Ag - Ranch/Pasture	1	Ag - Recreational	1	Ag - Row Crop	6	Ag - Recreational	12
Ag - Row Crop	2	Ag - Row Crop	6	NH		Ag - Row Crop	2
CA		KY		Ag - Recreational	1	TX	
Ag - Equine Facility	1	Ag - Equine Facility	1	NJ		Ag - Other	1
Ag - Perm. Planting - Fruit	7	Ag - Other	1	Ag - Perm. Planting - Fruit	1	Ag - Perm. Planting - Nut	2
Ag - Perm. Planting - Nut	30	Ag - Ranch/Pasture	4	Ag - Recreational	2	Ag - Ranch/Pasture	53
Ag - Perm. Planting - Vine	9	Ag - Recreational	1	Ag - Row Crop	1	Ag - Recreational	17
Ag - Ranch/Pasture	16	Ag - Row Crop	3	NM		Ag - Row Crop	20
Ag - Recreational	15	LA		Ag - Perm. Planting - Nut	1	Land - Industrial	1
Ag - Row Crop	11	Ag - Ranch/Pasture	3	Ag - Ranch/Pasture	2	UT	
CO		Ag - Recreational	8	Ag - Row Crop	1	Ag - Ranch/Pasture	1
Ag - Ranch/Pasture	8	Ag - Row Crop	8	NY		VA	
Ag - Recreational	5	MA		Ag - Greenhouses	2	Ag - Ranch/Pasture	9
Ag - Row Crop	3	Ag - Recreational	2	Ag - Ranch/Pasture	4	Ag - Recreational	12
CT		Ag - Row Crop	1	Ag - Recreational	1	Ag - Row Crop	10
Ag - Recreational	1	MD		Ag - Row Crop	4	Ag - Timberland	1
FL		Ag - Row Crop	3	Ag - Timberland	1	VT	
Ag - Dairy	5	MI		OH		Ag - Timberland	2
Ag - Equine Facility	3	Ag - Dairy	1	Ag - Ranch/Pasture	2	WA	
Ag - Fresh Pack Facility - Fruit	3	Ag - Perm. Planting - Fruit	1	Ag - Recreational	2	Ag - Equine Facility	1
Ag - Greenhouses	1	Ag - Recreational	1	Ag - Row Crop	10	Ag - Perm. Planting - Fruit	3
Ag - Other	1	Ag - Row Crop	1	Ag - Timberland	1	Ag - Perm. Planting - Vine	1
Ag - Perm. Planting - Fruit	11	Ag - Timberland	1	OK		Ag - Poultry	1
Ag - Ranch/Pasture	68	MN		Ag - Perm. Planting - Nut	7	Ag - Ranch/Pasture	5
Ag - Recreational	36	Ag - Row Crop	3	Ag - Ranch/Pasture	9	Ag - Recreational	6
Ag - Row Crop	15	MO		Ag - Recreational	6	Ag - Row Crop	15
Ag - Timberland	7	Ag - Ranch/Pasture	2	Ag - Timberland	4	Ag - Timberland	8
GA		Ag - Recreational	2	OR		WI	
Ag - Dairy	1	Ag - Row Crop	11	Ag - Perm. Planting - Nut	1	Ag - Row Crop	10
Ag - Other	1	MS		Ag - Ranch/Pasture	16	WV	
Ag - Perm. Planting - Nut	7	Ag - Perm. Planting - Nut	1	Ag - Recreational	8	Ag - Ranch/Pasture	1
Ag - Ranch/Pasture	30	Ag - Ranch/Pasture	4	Ag - Recreational	13	Ag - Recreational	5
Ag - Recreational	44	Ag - Recreational	1	Ag - Timberland	1	Ag - Timberland	2
Ag - Row Crop	78	Ag - Row Crop	6	PA		WY	
Ag - Timberland	13	MT		Ag - Other	1	Ag - Ranch/Pasture	1
Improved - Residential	1	Ag - Ranch/Pasture	5	Ag - Perm. Planting - Fruit	1	Ag - Recreational	1
IA		Ag - Recreational	6	Ag - Ranch/Pasture	3		
Ag - Row Crop	5	Ag - Row Crop	4	Ag - Recreational	1		
Ag - Swine Facility	1			Ag - Row Crop	3		



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Portfolio Characteristics

MIAC Offering R1-1225

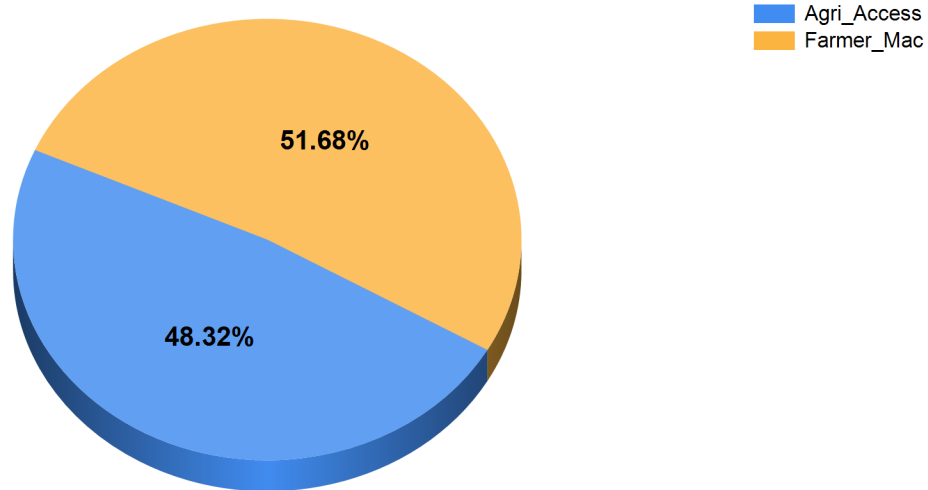
Summary by Investor

Analysis Description: Summary

Market Time: 9/30/2025

Data As Of: 9/30/2025

Investor by Percentage of UPB



Investor	Loan Count	UPB	% of UPB
Agri_Access	775	657,838,552	48.32%
Farmer_Mac	389	703,716,747	51.68%
Total	1,164	1,361,555,299	100.00%

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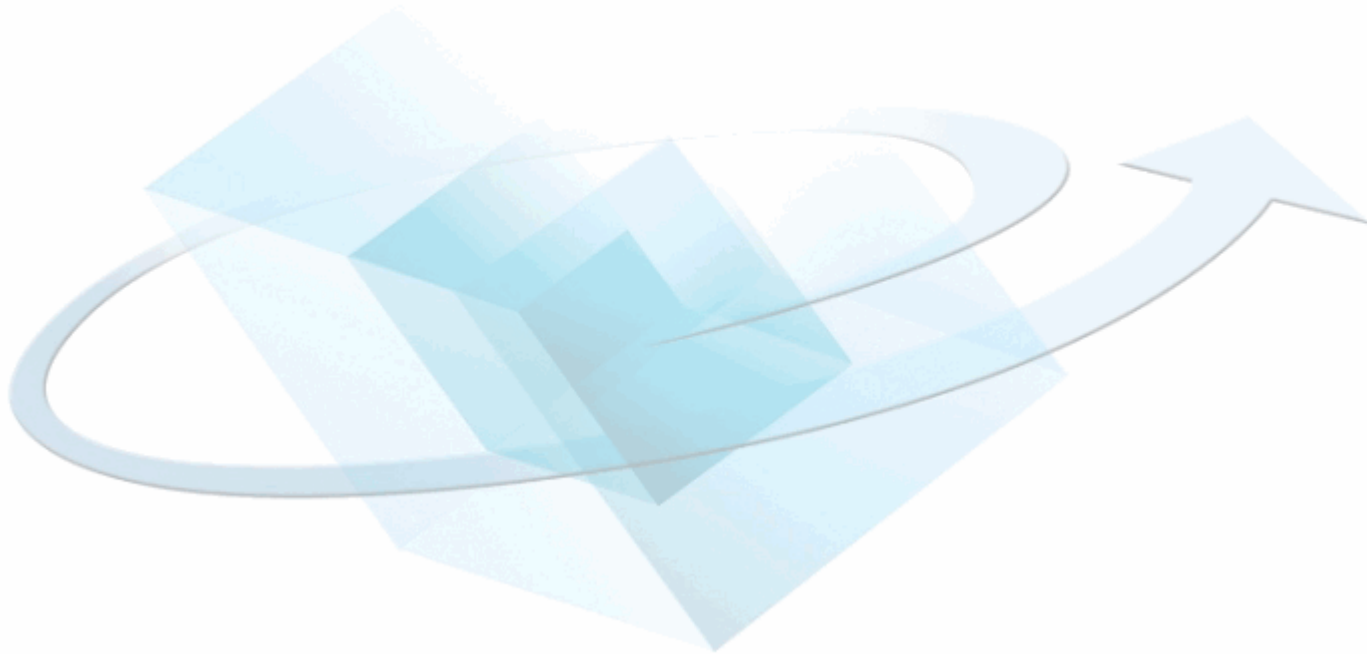
MIAC Offering R1-1225

1110: Summary by Investor

Data As Of: 9/30/2025
 Last Save Time: 11/5/2025 9:47:54 AM
 Market Time: 9/30/2025 5:00:04 PM
 RunID: 1

Analysis Description: MIAC Offering R1-1225

Investor	Current Balance	# of Loans	Avg Bal	Note Rate (%)	Net Serv Fee%	WA Loan Age	WA Rem Term	Rem Stated Term	WA Orig Term	P&I	T&I	Esc Bal % of UPB	Del 30	Del 60	Del 90	D120+
Agri Access	657,838,552	775	848,824	6.111	0.639	32	293	272	336	4,207,267	0	0.00	0.65	0.39	0.00	0.52
Farmer Mac	703,716,747	389	1,809,040	5.485	0.737	39	291	275	338	4,287,705	0	0.00	0.77	0.00	1.03	0.00
Grand Totals	1,361,555,299	1,164	1,169,721	5.787	0.690	36	292	273	337	8,494,972	0	0.00	0.69	0.26	0.34	0.34



Data Date: Reflects the "as of" date of the data and current principal balance.

Market Time: Date/time of market yield curve used for the pricing analysis.

Portfolio Name: MIAC Offering R1-1225

Application Name: WinOAS 4.4.4

App Build Date: 10/10/2024 12:20:00 PM

DB Schema Version: Portfolio: 633 Reports: 110

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Login ID: Nicholas.Manolis

Computer Name: TAZMSRAPP02

Report Print Date/Time: 11/19/2025 11:35.34AM

Page 1 of 1

MIAC Offering R1-1225

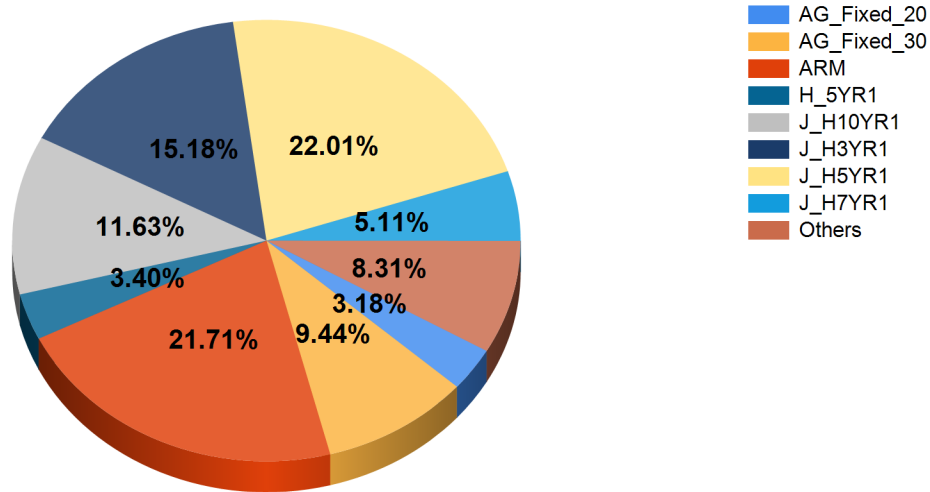
Summary by Prepay

Market Time: 9/30/2025

Data As Of: 9/30/2025

Analysis Description: Summary

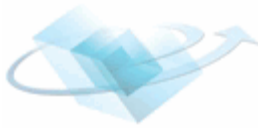
Prepay by Percentage of UPB



Prepay	Loan Count	UPB	% of UPB
AG_Fixed_10	10	1,548,755	0.11%
AG_Fixed_15	24	26,238,428	1.93%
AG_Fixed_20	30	43,339,347	3.18%
AG_Fixed_25	20	26,178,429	1.92%
AG_Fixed_30	242	128,587,747	9.44%
ARM	162	295,626,008	21.71%
H_10YR1	49	14,605,460	1.07%
H_3YR1	120	35,141,654	2.58%
H_5YR1	175	46,298,961	3.40%
H_7YR1	30	9,459,983	0.69%
J_H10YR1	74	158,411,597	11.63%
J_H3YR1	79	206,746,212	15.18%
J_H5YR1	113	299,745,760	22.01%
J_H7YR1	36	69,626,958	5.11%
Total	1,164	1,361,555,299	100.00%

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MIAC Offering R1-1225

1135: Summary by Prepayment

Data As Of: 9/30/2025
 Last Save Time: 11/5/2025 9:47:54 AM
 Market Time: 9/30/2025 5:00:04 PM
 RunID: 1

Analysis Description: MIAC Offering R1-1225

Prepay Model	Current Balance	# of Loans	Avg Bal	Note Rate (%)	Net Serv Fee%	WA Loan Age	WA Rem Term	Rem Stated Term	WA Orig Term	P&I	T&I	Esc Bal % of UPB	Del 30	Del 60	Del 90	D120+
AG_Fixed_10	1,548,755	10	154,876	5.998	1.109	36	75	73	110	25,931	0	0.00	0.00	0.00	0.00	0.00
AG_Fixed_15	26,238,428	24	1,093,268	5.033	0.706	47	132	130	178	261,957	0	0.00	0.00	0.00	0.00	0.00
AG_Fixed_20	43,339,347	30	1,444,645	4.843	0.583	59	145	144	205	414,185	0	0.00	0.00	0.00	0.00	0.00
AG_Fixed_25	26,178,429	20	1,308,921	4.854	1.106	72	269	80	296	162,887	0	0.00	0.00	0.00	0.00	0.00
AG_Fixed_30	128,587,747	242	531,354	5.561	0.780	48	302	289	360	803,680	0	0.00	0.83	0.83	0.00	0.83
ARM	295,626,008	162	1,824,852	6.123	0.595	44	271	222	326	1,803,958	0	0.00	0.00	0.00	1.23	0.00
H_10YR1	14,605,460	49	298,071	6.967	0.862	50	281	273	358	103,788	0	0.00	0.00	0.00	0.00	0.00
H_3YR1	35,141,654	120	292,847	6.564	0.676	9	322	323	340	229,400	0	0.00	0.00	0.00	0.00	0.00
H_5YR1	46,298,961	175	264,565	6.360	0.781	22	309	324	351	304,092	0	0.00	0.57	0.57	0.00	0.00
H_7YR1	9,459,983	30	315,333	5.961	0.757	31	306	315	351	59,361	0	0.00	6.67	0.00	0.00	3.33
J_H10YR1	158,411,597	74	2,140,697	4.890	0.744	56	280	255	353	945,736	0	0.00	1.35	0.00	1.35	1.35
J_H3YR1	206,746,212	79	2,617,041	6.290	0.576	7	348	331	360	1,119,920	0	0.00	0.00	0.00	1.27	0.00
J_H5YR1	299,745,760	113	2,652,617	5.698	0.714	29	305	313	344	1,806,092	0	0.00	0.88	0.00	0.00	0.00
J_H7YR1	69,626,958	36	1,934,082	5.890	0.835	30	311	308	350	453,984	0	0.00	2.78	0.00	0.00	0.00
Grand Totals	1,361,555,299	1,164	1,169,721	5.787	0.690	36	292	273	337	8,494,972	0	0.00	0.69	0.26	0.34	0.34

Data Date: Reflects the "as of" date of the data and current principal balance.
 Market Time: Date/time of market yield curve used for the pricing analysis.
 Portfolio Name: MIAC Offering R1-1225

Application Name: WinOAS 4.4.4
 App Build Date: 10/10/2024 12:20:00 PM
 DB Schema Version: Portfolio: 633 Reports: 110

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MIAC Offering R1-1225

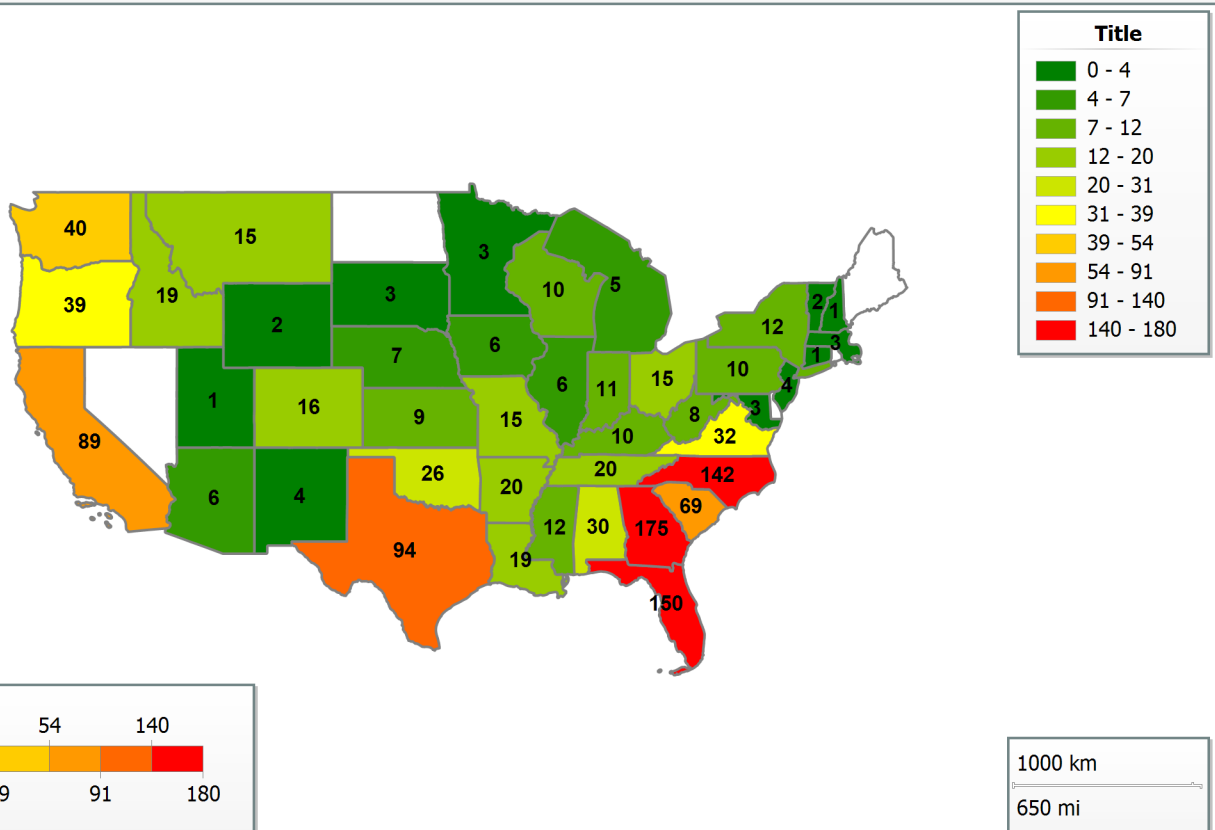
Summary by State

Analysis Description: Summary

Market Time: 9/30/2025

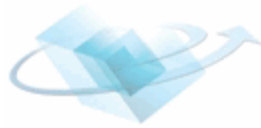
Data As Of: 9/30/2025

State by Number of Loans



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MIAC Offering R1-1225

1175: Summary by State

Data As Of: 9/30/2025
 Last Save Time: 11/5/2025 9:47:54 AM
 Market Time: 9/30/2025 5:00:04 PM
 RunID: 1

Analysis Description: MIAC Offering R1-1225

State	Current Balance	# of Loans	Avg Bal	Note Rate (%)	Net Serv Fee%	WA Loan Age	WA RemT erm	Rem Stated Term	WA Orig Term	P&I	T&I	Esc Bal % of UPB	Del 30	Del 60	Del 90	D120+
AL	22,395,211	30	746,507	6.183	0.858	22	360	325	407	130,052	0	0.00	0.00	0.00	0.00	0.00
AR	8,765,521	20	438,276	5.646	0.732	38	278	277	316	60,737	0	0.00	0.00	0.00	0.00	0.00
AZ	14,092,063	6	2,348,677	7.178	1.127	16	339	339	353	97,446	0	0.00	0.00	0.00	0.00	0.00
CA	221,271,884	89	2,486,201	4.909	0.458	45	238	238	283	1,257,170	0	0.00	0.00	0.00	2.25	0.00
CO	42,822,340	16	2,676,396	6.744	0.470	12	349	345	361	259,749	0	0.00	0.00	0.00	0.00	0.00
CT	136,617	1	136,617	6.370	1.030	3	357	356	360	854	0	0.00	0.00	0.00	0.00	0.00
FL	159,366,077	150	1,062,441	6.429	0.979	39	305	301	367	1,065,421	0	0.00	0.67	0.00	0.00	0.00
GA	136,598,902	175	780,565	5.977	0.633	39	290	276	357	898,925	0	0.00	1.71	0.00	0.00	0.57
IA	6,354,871	6	1,059,145	6.186	0.632	13	320	321	336	40,906	0	0.00	0.00	0.00	0.00	0.00
ID	22,434,194	19	1,180,747	6.169	0.674	38	326	275	403	143,065	0	0.00	0.00	0.00	0.00	0.00
IL	3,971,907	6	661,985	4.326	0.887	39	286	287	326	25,483	0	0.00	0.00	0.00	0.00	0.00
IN	7,359,786	11	669,071	6.319	1.247	36	320	319	357	39,793	0	0.00	0.00	0.00	0.00	0.00
KS	6,480,026	9	720,003	6.670	0.792	13	326	306	349	43,246	0	0.00	0.00	0.00	0.00	0.00
KY	7,120,985	10	712,099	6.291	0.609	29	300	299	327	48,232	0	0.00	0.00	20.00	0.00	0.00
LA	6,261,787	19	329,568	6.475	0.600	50	294	300	360	42,522	0	0.00	0.00	0.00	0.00	0.00
MA	653,105	3	217,702	5.998	0.703	15	335	344	357	4,044	0	0.00	0.00	0.00	0.00	0.00
MD	1,677,065	3	559,022	6.064	0.755	30	277	276	307	11,371	0	0.00	0.00	0.00	0.00	0.00
MI	3,690,451	5	738,090	6.307	0.371	6	347	345	355	17,892	0	0.00	0.00	0.00	0.00	0.00
MN	4,546,125	3	1,515,375	6.497	0.725	19	313	316	330	30,228	0	0.00	0.00	0.00	0.00	33.33
MO	14,512,153	15	967,477	6.467	0.877	18	300	298	315	91,678	0	0.00	0.00	0.00	0.00	0.00
MS	7,808,731	12	650,728	6.375	0.888	21	283	282	303	53,533	0	0.00	0.00	0.00	0.00	0.00
MT	45,083,379	15	3,005,559	5.906	0.452	14	371	339	385	221,113	0	0.00	0.00	0.00	0.00	0.00
NC	135,045,244	142	951,023	5.957	0.600	29	310	310	352	819,781	0	0.00	0.00	0.00	0.00	1.41
NE	5,254,015	7	750,574	6.225	0.898	30	312	310	341	26,448	0	0.00	0.00	0.00	0.00	0.00
NH	1,540,485	1	1,540,485	6.250	0.350	3	356	356	360	9,521	0	0.00	0.00	0.00	0.00	0.00
NJ	1,428,566	4	357,142	6.973	0.724	25	273	300	325	11,516	0	0.00	0.00	0.00	0.00	0.00

Data Date: Reflects the "as of" date of the data and current principal balance.

Application Name: WinOAS 4.4.4

Market Time: Date/time of market yield curve used for the pricing analysis.

App Build Date: 10/10/2024 12:20:00 PM

Portfolio Name: MIAC Offering R1-1225

DB Schema Version: Portfolio: 633 Reports: 110

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MIAC Offering R1-1225

1175: Summary by State

Data As Of: 9/30/2025
 Last Save Time: 11/5/2025 9:47:54 AM
 Market Time: 9/30/2025 5:00:04 PM
 RunID: 1

Analysis Description: MIAC Offering R1-1225

State	Current Balance	# of Loans	Avg Bal	Note Rate (%)	Net Serv Fee%	WA Loan Age	WA RemT erm	Rem Stated Term	WA Orig Term	P&I	T&I	Esc Bal % of UPB	Del 30	Del 60	Del 90	D120+
NM	11,726,060	4	2,931,515	6.480	0.478	34	434	66	444	71,259	0	0.00	0.00	0.00	0.00	0.00
NY	16,911,775	12	1,409,315	4.882	0.899	41	175	170	239	146,467	0	0.00	0.00	0.00	0.00	0.00
OH	5,294,688	15	352,979	5.995	0.857	38	272	284	326	36,933	0	0.00	0.00	0.00	0.00	0.00
OK	6,533,814	26	251,301	5.543	0.685	52	244	254	313	47,959	0	0.00	0.00	0.00	0.00	0.00
OR	66,675,850	39	1,709,637	6.074	0.927	23	327	328	355	359,561	0	0.00	5.13	0.00	0.00	0.00
PA	5,061,566	10	506,157	6.284	0.928	18	329	337	369	32,557	0	0.00	0.00	0.00	0.00	0.00
SC	60,787,407	69	880,977	6.552	0.805	40	250	164	298	448,367	0	0.00	0.00	0.00	0.00	0.00
SD	8,244,997	3	2,748,332	6.989	0.744	14	341	343	355	55,879	0	0.00	0.00	0.00	0.00	0.00
TN	7,711,772	20	385,589	6.646	0.768	15	320	325	356	52,368	0	0.00	0.00	0.00	0.00	0.00
TX	173,315,799	94	1,843,785	5.023	0.667	43	300	245	336	999,877	0	0.00	1.06	1.06	1.06	0.00
UT	174,973	1	174,973	5.250	0.700	52	308	307	360	1,035	0	0.00	0.00	0.00	0.00	0.00
VA	14,549,012	32	454,657	6.387	0.812	28	329	324	357	91,752	0	0.00	0.00	0.00	3.13	0.00
VT	5,040,192	2	2,520,096	5.145	1.050	59	299	297	359	20,719	0	0.00	0.00	0.00	0.00	0.00
WA	48,610,913	40	1,215,273	6.007	0.830	29	289	308	343	312,498	0	0.00	0.00	0.00	0.00	0.00
WI	5,822,970	10	582,297	5.248	0.887	62	292	288	349	35,462	0	0.00	10.00	0.00	0.00	0.00
WV	37,959,067	8	4,744,883	4.830	0.493	57	198	151	258	328,015	0	0.00	0.00	0.00	0.00	0.00
WY	462,954	2	231,477	8.028	0.956	35	315	325	360	3,537	0	0.00	0.00	0.00	0.00	0.00
Grand Totals	1,361,555,299	1,164	1,169,721	5.787	0.690	36	292	273	337	8,494,972	0	0.00	0.69	0.26	0.34	0.34

Data Date:	Reflects the "as of" date of the data and current principal balance.	Application Name:	WinOAS 4.4.4
Market Time:	Date/time of market yield curve used for the pricing analysis.	App Build Date:	10/10/2024 12:20:00 PM
Portfolio Name:	MIAC Offering R1-1225	DB Schema Version:	Portfolio: 633 Reports: 110

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MIAC

Analytical Solutions for the Financial Industry

Disclosure Information

GENERAL INFORMATION: MIAC Analytics has been exclusively retained to offer this portfolio of \$1.36 billion of agriculture loan servicing rights for purchase. Loans have monthly, quarterly, semi-annual, and annual payment frequencies.

This transaction represents an MSR sale in which the seller will retain all servicing responsibilities under a formal subservicing agreement. The buyer will acquire the full economic rights associated with the MSRs, while the seller continues to service the portfolio, thereby ensuring operational continuity and eliminating traditional servicing-transfer risk. This structure provides investors with a stable and efficient platform, supported by the seller's established servicing capabilities, competitive cost-to-service profile, and consistent borrower-experience metrics. All subservicing terms—including fees, performance standards, termination provisions, and reporting requirements—will be clearly outlined to provide a transparent and predictable framework for buyers evaluating the opportunity.

AMORTIZATION TERM: The Seller's database indicates that all loans are fully amortizing over a 5-to-30-year term.

INVESTOR: Farmer Mac makes up 51.68% of the unpaid principal balance totaling \$703.72 million, and Agri Access makes up the remaining 48.32% of unpaid principal balance totaling \$657.84 million.

ORIGINATION: The Seller advises that 99.83% of the loans in this portfolio were originated on a retail basis.

GEOGRAPHICAL DISTRIBUTION: The portfolio is concentrated in the Southeastern US.

RESERVATION: The Seller reserves the right to reject any or all offers for any reason whatsoever.

ACCURACY: The information contained in the accompanying exhibits has been compiled by MIAC based on information, provided by the Seller, as of 9/30/2025. While the seller believes this to be accurate and reliable data, no warranty or guarantee is expressed or implied, and your offer to purchase should be made subject to your personal examination of the books and records of the Seller.

ACCEPTANCE CRITERIA: The acceptance of an offer by the Seller will be made on the basis of: 1) the timely receipt by MIAC of a written Bid Letter and the terms and conditions contained therein; 2) the price offered for the portfolio; 3) the financial strength and the quality of the current servicing performed by the bidder; as well as, 4) the ability of the bidder to perform within the time guidelines for closing and transfer, 5) other criteria at the discretion of the Seller.

QUALIFICATIONS OF PURCHASER: The successful bidder must be an approved Government and/or Agency Seller/Service, in good standing, with requisite financial criteria, and adequate resources necessary to complete this transaction. The Investors will require written approval to complete the transfer. As a condition of that approval, the Investors may require financial statements and servicing experience of the Purchaser and an explanation of how the Purchaser will adjust servicing staff of operations to properly service this portfolio.