



BUSINESS OVERVIEW



www.cgb-agfi.com





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ABOUT US



Our founder and current President, Alan Singleton, is pictured above with 25+ year employee Deena Brown and a GA-based customer.

Founded in 1989, CGB Agri Financial Services, Inc. (AgFi) is a subsidiary of CGB Enterprises, Inc.

AgFi is a premier agricultural and commercial loan servicer and lender located in Louisville, KY. As a trusted secondary market service provider since 2006, we manage and service more than \$2 billion in loans and leases across 48 states. Our diverse portfolio features a wide variety of commodities that expands from coast-to-coast.

With more than 60 employees, including strategically-located Regional Sales Officers, our team of ag lending experts are dedicated to servicing operations with unparalleled quality.

A wide-angle photograph of a tobacco field. The foreground and middle ground are filled with rows of lush green tobacco plants, their large, broad leaves clearly visible. The plants are densely packed and stretch towards the horizon. In the background, a dark line of trees separates the field from the sky. The sky is filled with large, billowing clouds, some of which are illuminated from below by the low sun, creating a dramatic play of light and shadow. The overall color palette is dominated by the vibrant greens of the plants and the deep blues and oranges of the twilight sky.

ROOTED IN AGRICULTURE
STEMMED IN SERVICE

OUR TEAM



At AgriFinancial, we're family. The majority of our tenured staff comes from an ag background with many still farming to this day.

Pictured above is our team after completing a community service project; packing food and supplies for local children experiencing food insecurity. On the facing page to the right, are photos of our team members in action, providing field servicing for customers.

Our company vision is "To Build Relationships". Whether that is in our community, with our business partners, customers, or with each other - people represent **our why** and a boots-on-the-ground approach represents **our how**.



ORIGINATION



SALES

Customer-centric approach drives revenue growth and client satisfaction.

Strategically positioned from coast-to-coast

12 person team

Work directly with farmers to originate loans & leases

Provide Field Servicing (i.e. annual on-farm visits)

Boots-on-the-ground.
Meet at the farm



UNDERWRITING

Expert financial and data analysis for informed decisions on loan approvals.

75+ years cumulative experience

High Approval Rate

Consistent Loan Packages

Deep Nationwide Lending & Commodity Knowledge

Strong Relationships with Existing Investors

SERVICES



APPRAISAL

Ensure accuracy and reliability for clients and stakeholders' investments.

Independent from Loan Production

Compliance with USPAP & Investor Guidelines

Complete Flood Determinations

Review & Approve Legal Descriptions, Special Exceptions

Submission of All Collateral Documentation for Approval



CLOSING

Smoothly and securely finalize documentation to complete the financing process.

Proactive File Review

Document Preparation

Coordinate Closings with Title

Review Settlement Statement

Approve Funding

THE AGFI SERVICING ADVANTAGE



The AgFi Advantage is comprised of services that highlight why AgriFinancial is your first choice as your preferred and trusted servicing partner.

In addition to our transparent pricing and adaptable solutions, our unwavering commitment to ethical practices strengthens our credibility and trustworthiness, making AgriFinancial the standard of excellence in the servicing sector.



LIVE REP

ALWAYS talk to a live customer service representative Monday-Friday 8:00-5:00 EST.



ONLINE PORTAL

Interactive portal with 24/7 online account access for you and your customer.

PAYMENTS

Convenient payment options:

- Online via secure portal
- Self-managed, recurring
- By mail
- IVR (Telephone, Touch Tone)





BRANDING

Detailed billing statements directly to your customer, branded with YOUR company logo.



REPORTING

Periodic reporting for payment updates, loan status, and overview of portfolio.



REMITTANCE

Prompt remittance of funds according to payment schedules.



DATA INTEGRITY

Data completeness, accuracy, and consistency to ensure the highest level of data integrity.



COMPLIANCE

SOC1 Compliant



FILES

Seamless and secure transition of loan files.





**LET US PROVIDE
YOU AND YOUR
CUSTOMERS THE
WHITE GLOVE
SERVICE WE'RE
KNOWN FOR.**

White Glove Service is a premium and highly personalized level of customer service involving meticulous attention to detail and precision.

AgFi offers customizable options to meet your company's specific needs including monitoring and management of:

- Post-closing documents and tracking
- Delinquencies and collections, including detailed reporting
- Servicing action requests, processing, and completions
- Escrow accounts
- Taxes and insurance on non-escrowed loans
- Assignments of payments
- Continuations of Uniform Commercial Codes (UCCs)
- Satisfactions and processing of lien releases
- Branding abilities on billing statements, online portal, and ACH notices with your company logo
- Customized reports

At AgFi, we treat customers with the same care and attention as one would handle delicate and cherished items.

If there's something not highlighted within our list of services, please give us the opportunity to discuss tailor-fit options for you and your customers.



A man wearing a dark blue polo shirt and a matching baseball cap is shown in profile, looking down at a soybean plant in a field. He is holding the plant with both hands, examining its leaves. The field is filled with rows of similar green plants under a clear blue sky. The text 'THANK YOU' is overlaid in large green letters in the top right corner.

THANK YOU

Contact Us:

We look forward to working with you and welcome the opportunity to answer any questions you may have. We will reach out within three business days to schedule a follow up call.

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*All offers to lend are subject to approval. NMLS #1472

