



U.S. Small Business
Administration

Fiscal Transfer Agent Secondary Market Schedule

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Secondary Market Guidelines

SBA's Fiscal Transfer Agent Services will perform under the following SBA authorized guidelines for the SBA 7(a) Secondary Market:

SBA 7(a) Certificate Issuance

SBA Guaranteed Interest Certificates and Confirmation of Originator Fee (COOF) Certificates will be sent via overnight mail within two business days of all completed transactions. Large bulk transactions may require additional processing time for physical issuances.

Sales of SBA 7(a) Loans into SBA's Secondary Market

Lenders must submit all required documents to sell the guaranteed portion of an SBA 7(a) loan to SettlementExpress@sba.gov:

1. A fully executed SBA Form 1086 version (12/23) effective 8/1/2024.
2. A true and certified copy of the Borrower's Note, including true and certified copies of any amendments or modifications. All Notes, modifications, or amendments presented for sale must have the SBA Loan Number on the first page of each document.

The SBA Form 1086 and the true and certified copy legend(s) must be signed electronically in compliance with SOP 50 10 8, Appendix 10.

SBA 7(a) Secondary Market Certificate Transfers

Assignees may present SBA Form 1088, Secondary Market Assignment and Disclosure Form, and described registered certificate for transfer and registration into the Assignee's name to Guidehouse, 75 Rockefeller Plaza, 10th Floor, New York, NY 10019 via overnight mail.

Pursuant to SBA Form 1086, Section 4.3, the effective date of any transfer is the date the transfer is completed on the FTA central registry. Transfer documentation received by the FTA after the published certificate transfers schedule may not be registered as of close of business on the Record Date, the last business day of the month.

Any adjustments between the transferee and the transferor are their responsibility and obligation.

Secondary Market Guidelines

SBA's Fiscal Transfer Agent Services will perform under the following SBA authorized guidelines for the SBA 7(a) Secondary Market:

SBA 7(a) Secondary Market Payoff Redemptions

Please use the instructions below to submit your inputs for loan payoffs to Guidehouse.

- Lenders must submit all 10 Day Notices and Prepayment Certifications through the [10 Day Notice Processing Application](#), which is available in the Capital Access Financial System (CAFS).
- Lenders must submit 1502 reporting via the 1502 reporting module in SBA's Loan Portal.
- Lenders must wire payoff funds to the following account:

Payment Type	Routing Number (Wire Only)	Account Number	Account Name	Text
Secondary Market Full Prepayments	121000248	7253190214	CTCNA FBO 7a Payoffs	SBA Loan #, Bank Name, and Principal & Interest Breakdown
Subsidy Recoupment Fee (Secondary Market Full Prepayment Penalty)				
Secondary Market SBA Purchases				

Registered Holders notified of receipt of prepayment funds by the FTA may present SBA Form 1088 and described registered certificate for Final Redemption to Guidehouse, 75 Rockefeller Plaza, 10th Floor, New York, NY 10019 via overnight mail.

Secondary Market Guidelines

SBA's Fiscal Transfer Agent Services will perform under the following SBA authorized guidelines for the SBA 7(a) Secondary Market:

SBA 7(a) Pooling

Pool Submission:

SBA 7(a) Loan Pool Assemblers must submit SBA Pools for approval through PSU Online, which is accessible through the Capital Access Financial System (CAFS).

Factor Pages Publication:

Factor Pages is published monthly on the tenth business day and is accessible through CAFS.

Pool Approval:

FTA will issue eligible CUSIP and Pool Numbers within two business days of submission.

Assemblers must schedule delivery of all required physical pool documentation following standard policies and procedures to Guidehouse, 75 Rockefeller Plaza, 10th Floor, New York, NY 10019 via overnight mail.

FTA will issue SBA Guaranteed Loan Pool Certificates and any related Confirmation of Fee Certificates within two business days of receipt of all required physical pool documentation for Monthly 2026 formations.

CY 2026 – Secondary Market Schedule (Summary)

Month	Certificate Transfers Window Date	Factor Pages Publication Date	Pool Submission Window	Pool Approval Window
January	2 (Fri) - 27(Tues)	15 (Thurs)	13 (Tues) - 20 (Tues)	15 (Thurs) - 22 (Thurs)
February	2 (Mon) - 24 (Tues)	13 (Fri)	11 (Wed) - 20 (Fri)	13(Fri) - 24 (Tues)
March	2 (Mon) - 26 (Thurs)	13 (Fri)	11 (Wed) - 20 (Fri)	13 (Fri) - 24 (Tues)
April	1 (Wed) - 27 (Mon)	14 (Tues)	10 (Fri) - 20 (Mon)	14 (Tues) - 22 (Wed)
May	1 (Fri) - 26 (Tues)	14 (Thurs)	12 (Tues) - 20 (Wed)	14 (Thurs) - 22 (Fri)
June	1 (Mon) - 25 (Thurs)	12 (Fri)	10 (Wed) - 18 (Thurs)	12 (Fri) - 23 (Tues)
July	1 (Wed) - 28 (Tues)	15 (Wed)	13 (Mon) - 20 (Mon)	15 (Wed) - 22 (Wed)
August	3 (Mon) - 26 (Wed)	14 (Fri)	12 (Wed) - 20 (Thurs)	14 (Fri) - 24 (Mon)
September	1 (Tues) - 25 (Fri)	15 (Tues)	11 (Fri) - 18 (Fri)	15 (Tues) - 22 (Tues)
October	1 (Thurs) - 27 (Tues)	15 (Thurs)	13 (Tues) - 20 (Tues)	15 (Thurs) - 22 (Thurs)
November	2 (Mon) - 24 (Tues)	16 (Mon)	12 (Thurs) - 20 (Fri)	16 (Mon) - 24 (Tues)
December	1 (Tues) - 24 (Tues)	14 (Mon)	10 (Thurs) - 18 (Fri)	14 (Mon) - 22 (Tues)

Daily Processing: Certificate Issuance, Sales of SBA 7(a) Loans into SBA’s Secondary Market, SBA 7(a) Secondary Market Payoff Redemptions

April 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat	
			01	02	03	04	
			Transfer Window				
05	06	07	08	09	10	11	
Transfer Window							
					Pool Submission		
12	13	14	15	16	17	18	
Transfer Window							
Pool Submission							
		Pool Approval					
		Factor Pages					
19	20	21	22	23	24	25	
Transfer Window							
Pool Submission							
Pool Approval							
26	27	28	29	30			
Transfer Window							

Secondary Market Legend

Transfer Window

Pool Submission Window

Factor Pages Publication

Pool Approval Window

Transfer Window:

April 1, 2026 - April 27, 2026

Pool Submission Window:

April 10, 2026 - April 20, 2026

Pool Approval Window:

April 14, 2026 - April 22, 2026

Factor Pages Publication:

April 14, 2026

May 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					01	02
					Transfer Window	
03	04	05	06	07	08	09
Transfer Window						
10	11	12	13	14	15	16
Transfer Window						
		Pool Submission			Pool Approval	
				Factor Pages		
17	18	19	20	21	22	23
Transfer Window						
Pool Submission						
Pool Approval						
24	25	26	27	28	29	30
Transfer Window						
31	Memorial Day					

Secondary Market Legend

Transfer Window

Pool Submission Window

Factor Pages Publication

Pool Approval Window

Transfer Window:

May 1, 2026 - May 26, 2026

Pool Submission Window:

May 12, 2026 - May 20, 2026

Pool Approval Window:

May 14, 2026 - May 22, 2026

Factor Pages Publication:

May 14, 2026

Holiday Schedule: In observance of Memorial Day, the FTA will be closed.

June 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	01	02	03	04	05	06
	Transfer Window					
07	08	09	10	11	12	13
	Transfer Window			Pool Submission		
					Pool Approval	
					Factor Pages	
14	15	16	17	18	19	20
	Transfer Window					
	Pool Submission					
	Pool Approval					
					Juneteenth National Independence Day	
21	22	23	24	25	26	27
	Transfer Window					
	Pool Approval					
28	29	30				

Secondary Market Legend

Transfer Window

Pool Submission Window

Factor Pages Publication

Pool Approval Window

Transfer Window:

June 1, 2026 - June 25, 2026

Pool Submission Window:

June 10, 2026 - June 18, 2026

Pool Approval Window:

June 12, 2026 - June 23, 2026

Factor Pages Publication:

June 12, 2026

Holiday Schedule: In observance of Juneteenth, the FTA will be closed.

July 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat	
			01	02	03	04	
			Transfer Window				
					Independence Day (Observed)		
05	06	07	08	09	10	11	
Transfer Window							
12	13	14	15	16	17	18	
Transfer Window							
	Pool Submission						
			Pool Approval				
			Factor Pages				
19	20	21	22	23	24	25	
Transfer Window							
Pool Submission							
Pool Approval							
26	27	28	29	30	31		
Transfer Window							

Secondary Market Legend

Transfer Window

Pool Submission Window

Factor Pages Publication

Pool Approval Window

Transfer Window:

July 1, 2026 - July 28, 2026

Pool Submission Window:

July 13, 2026 - July 20, 2026

Pool Approval Window:

July 15, 2026 - July 22, 2026

Factor Pages Publication:

July 15, 2026

Holiday Schedule: In observance of Independence Day, the FTA will be closed.

August 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						01
02	03	04	05	06	07	08
	Transfer Window					
09	10	11	12	13	14	15
	Transfer Window					
			Pool Submission			
					Pool Approval	
					Factor Pages	
16	17	18	19	20	21	22
	Transfer Window					
	Pool Submission					
	Pool Approval					
23	24	25	26	27	28	29
	Transfer Window					
	Pool Approval					
30	31					

Secondary Market Legend

Transfer Window

Pool Submission Window

Factor Pages Publication

Pool Approval Window

Transfer Window:

August 3, 2026 – August 26, 2026

Pool Submission Window:

August 12, 2026 – August 20, 2026

Pool Approval Window:

August 14, 2026 – August 24, 2026

Factor Pages Publication:

August 14, 2026

September 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02	03	04	05
		Transfer Window				
06	07	08	09	10	11	12
Transfer Window						Pool Submission
	Labor Day					
13	14	15	16	17	18	19
Transfer Window						
Pool Submission						
		Pool Approval				
		Factor Pages				
20	21	22	23	24	25	26
Transfer Window						
Pool Approval						
27	28	29	30			

Secondary Market Legend

Transfer Window

Pool Submission Window

Factor Pages Publication

Pool Approval Window

Transfer Window:

September 1, 2026 – September 25, 2026

Pool Submission Window:

September 11, 2026 – September 18, 2026

Pool Approval Window:

September 15, 2026 – September 22, 2026

Factor Pages Publication:

September 15, 2026

Holiday Schedule: In observance of Labor Day, the FTA will be closed.

October 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				01	02	03
				Transfer Window		
04	05	06	07	08	09	10
Transfer Window						
11	12	13	14	15	16	17
Transfer Window						
		Pool Submission			Pool Approval	
	Columbus Day			Factor Pages		
18	19	20	21	22	23	24
Transfer Window						
Pool Submission						
Pool Approval						
25	26	27	28	29	30	31
Transfer Window						

Secondary Market Legend

Transfer Window

Pool Submission Window

Factor Pages Publication

Pool Approval Window

Transfer Window:

October 1, 2026 – October 27, 2026

Pool Submission Window:

October 13, 2026 – October 20, 2026

Pool Approval Window:

October 15, 2026 – October 22, 2026

Factor Pages Publication:

October 15, 2026

Holiday Schedule: In observance of Columbus Day, the FTA will be closed.

November 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
	Transfer Window					
08	09	10	11	12	13	14
	Transfer Window			Pool Submission		Pool Approval
			Veterans Day			
15	16	17	18	19	20	21
	Transfer Window					
	Pool Submission					
	Pool Approval					
	Factor Pages					
22	23	24	25	26	27	28
	Transfer Window					
	Pool Approval					
				Thanksgiving Day	Adjusted work schedule 8am - 2pm ET	
29	30					

Secondary Market Legend

Transfer Window

Pool Submission Window

Factor Pages Publication

Pool Approval Window

Transfer Window:

November 2, 2026 – November 24, 2026

Pool Submission Window:

November 12, 2026 – November 20, 2026

Pool Approval Window:

November 14, 2026 – November 24, 2026

Factor Pages Publication:

November 16, 2026

Holiday Schedule: In observance of Veterans Day and Thanksgiving Day, the FTA will be closed.

December 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02	03	04	05
		Transfer Window				
06	07	08	09	10	11	12
Transfer Window				Pool Submission		
13	14	15	16	17	18	19
Transfer Window						
Pool Submission						
	Pool Approval					
	Factor Pages					
20	21	22	23	24	25	26
Transfer Window					Christmas Day	
Pool Approval						
				Adjusted work schedule 8am -2pm ET		
27	28	29	30	31		
				Adjusted work schedule 8am -2pm ET		

Secondary Market Legend

Transfer Window	Pool Submission Window
Factor Pages Publication	Pool Approval Window

Transfer Window:
December 1, 2026 – December 24, 2026

Pool Submission Window:
December 10, 2026 – December 18, 2026

Pool Approval Window:
December 14, 2026 – December 22, 2026

Factor Pages Publication:
December 14, 2026

Holiday Schedule: In observance of Christmas Day, the FTA will be closed.