



Guidehouse, FTA
685 3rd Ave, 14th Floor
New York, NY 10017

Date: October 31, 2024

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

November 2024 Holiday Schedule

In observance of the Veterans Day and Thanksgiving Day holidays, the FTA will follow a traditional adjusted work schedule:

Monday, November 11, 2024 (Veterans Day): Closed

Wednesday, November 27, 2024: 8:00 AM – 2:00 PM ET

Thursday, November 28, 2024 (Thanksgiving Day): Closed

Friday, November 29, 2024: 8:00 AM – 2:00 PM ET

The cut-off times on the 27th and 29th for the FTA to receive current day secondary market settlement wires and also perform next day reviews of new loan sale documentation will be 11:00 AM ET.

We will resume our normal hours of operation on Monday, December 2, 2024.

Certificate Issuance

Schedule: Daily

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.

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

Schedule: Daily

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 7.1, Appendix 10.

SBA 7(a) Secondary Market Certificate Transfers

Schedule: Friday, November 1, 2024, through Monday, November 25, 2024

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, 685 3rd Avenue, 14th Floor, New York, NY 10017 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 the close of business on the Record Date, the last business day of the month.

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

SBA 7(a) Secondary Market Payoff Redemptions

Schedule: Daily

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 payoff-related SBA Form 1502 via the 1502 Gateway.
- 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, 685 3rd Avenue, 14th Floor, New York, NY 10017 via overnight mail.

SBA 7(a) Pooling

Schedule: Wednesday, November 13, 2024, through Wednesday, November 20, 2024

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).

Schedule: Friday, November 15, 2024

Factor Pages is published monthly on the 10th business day and is accessible through CAFS.

Schedule: Friday, November 15, 2024, through Friday, November 22, 2024

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

Assemblers may submit all required physical pool documentation following standard policies and procedures to Guidehouse, 685 3rd Avenue, 14th Floor, New York, NY 10017 via overnight mail.

FTA will issue SBA Guaranteed Loan Pool Certificates and any related Confirmation of Originator Fee Certificates within two business days of receipt of all required physical pool documentation for November 2024 formations.