

Initial Confirmation of Origination Fees (COOF) Checklist

To form a COOF after a Guaranteed Interest Certificate was issued, submit the following documents to Transfer@sba.gov. Step by step instructions are included below to ensure all document fields are correctly completed.

Document	Submission Process	Signature
☐ Physical Guaranteed Interest Certificate (GIC) to be stripped and reissued.	Physical Mail	N/A
☐ Notice of Originator Fee Form	Physical Mail	Wet signature
☐ Bulk COOF Creation Manifest Template	Email and/or Mail	N/A
☐ Form 1088 (if necessary)	Physical Mail	Wet signature with signature guarantee
☐ Fee Sheet or Proof of Wire (if necessary)	Email and/or Mail	N/A

Notice of Originator Fee Form

- ☐ Loan Number: 1
 - If the form covers a single COOF creation, the loan number should match the incoming GIC.
 - If the form is accounting for multiple transfers and a manifest will be provided, "See Manifest Attached" is adequate in the loan number line.
 - For the Bulk COOF Creation Manifest
 Template, all columns in the template

Deliver to:
SBA Fiscal Transfer Agent
685 3rd Avenue 14** Floor,
New York, NY 10017
Attention: 7(a) SBA Operations
AN ORIGINATOR'S FEE IS AVAILABLE TO THE ORIGINATING BROKER OR HIS DESIGNEE UPON
SETTLEMENT OF A LOAN, A SUBSEQUENT TRANSFER, OR PRESENTATION OF A LOAN TO BE
POOLED.

To request an Originator's fee at the time of settlement, a Notice of Originator's Fee must accompany the settlement
documentation presented by the broker/dealer. There is no fee for this transaction.

If an Originator's fee is to be taken for the first time on a subsequent transfer, no fee is required.
This notice must be attached to the back of the certificate, along with the necessary assignment and disclosure forms.
There is a \$20.00 fee for the subsequent transfer of an existing Originator fee.

If a loan is being presented to be pooled, there will be no charge to set up an Originator Fee, which would be equal to the
difference between the net rate on the individual loan and the interest rate of the pool. This notice must accompany the
certificate presented for pooling prior to settlement of the pool. The Originator's Fee will not be reflected on Guidehouse'
records until the pool has settled.

are required. Loan numbers should be listed in ascending order.

☐ Originator's Fee:

- o If this rate is fixed for life, the Originator % should only be included in this section.
- o If the loan's current Interest Paid to Date is prior to the loan's date of first interest rate adjustment (Float date) and an

interim rate will be applied:

- 2 Note the interim rate on the first percent (%) line.
- 3 The Float date should be noted on the line following "until."
- 4 Note the for life percent (%).

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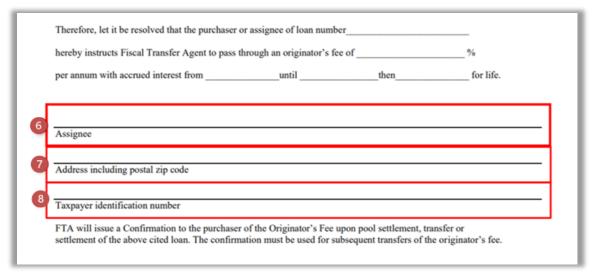
☐ Accrued Interest From: ⑤

- o The current Interest Paid-to-Date of the loan.
 - o This will become the Interest from Date of the COOF.

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Therefore, let it be resolved that the purchaser or assignee of loan number			
hereby instructs Fiscal Transfer Agent to pass through an originator's fee of%			
per annum with accrued interest fromuntilthenfor life.			

- ☐ Assignee 6
 - The specific name of the receiving account, not the general Institution name. This
 account will receive the physical COOF and all following payments.
- Address
 - The mailing address where new certificates should be mailed to. Mailing address should include an ATTN: to point of contact.
- ☐ Tax ID 8
 - o ID corresponding to the specific receiving account.

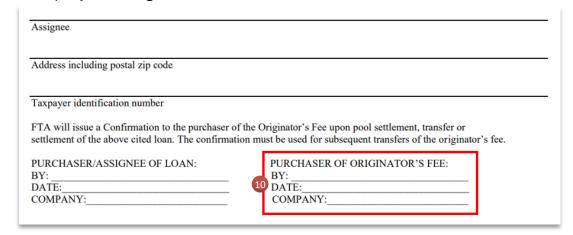




- ☐ Purchaser/Assignee of Loan: 9
 - o The current registered holder of the GIC.
 - o By: Wet Signature required by an individual at the current registered holder.
 - o Company: Institution currently the Registered Holder of the GIC

ssignee	
ddress including postal zip code	
axpayer identification number	
CTA -: 11 : G G	of the Originator's Fee upon pool settlement, transfer or
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- Purchaser of Originator's Fee:
 - o The first and current Registered Holder of the COOF.
 - o The Assignee and Purchaser of Originator's Fee information can be the same if the intent is that the current GIC holder will also become the current COOF holder.
 - o By: Wet Signature by an individual at the Firm receiving the COOF.
 - o Company: New Registered Holder firm





Form 1088

If the GIC <u>is being transferred</u> at the time of the COOF creation, a corresponding <u>Form 1088</u>
and Disclosure Form information is required. See 1088 Instructions.
If the GIC will <u>remain</u> with the current registered holder after the Originator % is applied, the
Form 1088 is not required.
If applicable, <u>account creation information</u>

Fee Sheet or Proof of Wire

If the loan is only being stripped, there is no \$20 loan transfer fee regardless of if the COOF i	S
going to a new registered holder.	

- ☐ If the loan is being stripped and the GIC is being transferred, a \$20 fee per loan will be required. This can be covered through a debit fee sheet or proof of wire.
 - A debit fee sheet is for those who have a Purchaser/Registered Holder account set up with the FTA.
- ☐ Provide a debit fee sheet covering the \$20 transferred loan.
- ☐ If the Registered Holder does not have a debit account set-up, please use the below wiring instructions.
 - o Account Number: 7253190180
 - o Account Name: Guidehouse Operating DDA
 - o Routing Number: 121000248 (Computer Share Paying Agent)
 - o Memo: Company Name, SBA Transfers

