



**SBA Annual Servicing Fee (“on-going guaranty fee”)**

SBA Annual Service Fee		7(a) Loans Approved		Condition
Rate	Description	Effective	End	
.55%	55 basis points (.0055)	10/01/2022	9/30/2023	Gross Loan Approval Amount > \$500,000
.55%	55 basis points (.0055)	10/01/2021	09/30/2022	Gross Loan Approval Amount > \$1,000,000 [single loan or gross aggregate of companion 7(a) loan(s) within 90 days > \$1,000,000]
.49%	49 basis points (.0049)	10/01/2021	09/30/2022	\$350,000 < Gross Approval Amount ≤ \$1,000,000 [\$350,000 < single loan or gross aggregate of companion 7(a) loan(s) within 90 days ≤ \$1,000,000]
.55%	55 basis points (.0055)	10/01/2017	09/30/2021	
.546%	54.6 basis points (.0546)	10/01/2016	09/30/2017	
.473%	47.3 basis points (.00473)	10/01/2015	09/30/2016	
.519%	51.9 basis points (.00519)	10/01/2014	09/30/2015	
.52%	52 basis points (.0052)	10/01/2013	09/30/2014	
.55%	55 basis points (.0055)	10/01/2008	09/30/2013	
.494%	49.4 basis points (.00494)	10/01/2007	09/30/2008	
.55%	55 basis points (.0055)	10/01/2006	09/30/2007	
.545%	54.5 basis points (.00545)	10/01/2005	09/30/2006	
.50%	50 basis points (.0050)	10/01/2004	09/30/2005	
.36%	36 basis points (.0036)	04/05/2004	09/30/2004	
.25%	25 basis points (.0025)	10/01/2002	04/04/2004	
.25%	25 basis points (.0025)			Fee set at the time of STAR Program Approval
.50%	50 basis points (.0050)	10/12/1995	09/30/2002	

## Authorized Fee Relief (Annual Servicing Fee will be zero)

SBA Annual Service Fee		7(a) Loans Approved		Condition
Rate	Description	Effective	End	
0%	Zero basis points	10/01/2022	9/30/2023	Gross Approval Amount ≤ \$500,000
				Gross Approval Amount ≤ \$350,000
0%	Zero basis points	10/01/2021	09/30/2022	[single loan or gross aggregate of companion 7(a) loan(s) within 90 days ≤ \$350,000]
0%	Zero basis points	12/27/2020	09/30/2021	Subject to the availability of funds, all 7(a) loans (including Community Advantage loans) for which an application is approved.
0%	Zero basis points	10/01/2018	09/30/2019	Operating concern is in rural area or HUBZone as determined by SBA AND Gross Approval Amount ≤ \$150,000 [single loan or gross aggregate of companion 7(a) loan(s) within 90 days ≤ \$150,000]
0%	Zero basis points	10/01/2013	09/30/2016	Gross Approval Amount ≤ \$150,000 [single loan or gross aggregate of companion 7(a) loan(s) within 90 days ≤ \$150,000]