

The CHH guaranteed loan buy-desk has been purchasing loans since the 1980s.

We leverage an extensive network of brokers, bankers, credit unions, and funds to secure optimal market pricing. Our team is committed to guiding you through the entire process from start to finish.

Institutional Secondary Market Sales

Services Offered

- **Secondary Market Document Prep:** Is your USDA or SBA loan ready for the secondary market? Our loan operations team, with a combined 25+ years of experience, is available to review and correct loan documents so they are ready for a smooth delivery come settlement day.
- **Loan structuring:** How does your loan structure affect its premium? Utilize our trade desks' secondary market experience as early as possible to figure out the best way to meet your borrowers' demands without sacrificing your return on the sale.
- **Marketability:** Is your loan guarantee marketable? Just because the USDA and SBA approve, does not necessarily mean the secondary market does. Small changes to payment structure, adjustment features etc. can have a big impact on your bid response in the secondary market. Our Buy-Desk is here to help you keep up with those changes all while staying in line with underwriting standards.
- **Bid Sheet Preparation:** The Buy-Desk offers its services to help prepare your guaranteed loan bid sheet for the secondary market. This would entail confirming things like the annual service spread, SBA fees and any relevant business details that would help the marketability of your deal.
- **Sale Process:** After the loan and bid sheet is completed, our buy desk will review internally as well as put it out for bid to our network of Guaranteed loan investors. We will also advise on a bid due time depending on deal size and how long we believe is needed to work the deal. Finally, the buy-desk will send over the bids by the bid due time.
- **Settlement:** Our loan operations team handles settlements. They will reach out with good delivery instructions and the purchase confirmation. The good delivery instructions are a road map to ensure a clean settlement, and the purchase confirmation will outline the details of the trade, and have the "no later than date", typically 30 days from trade date, that we expect delivery by.