# FREEDMEN REPARATIONS FUND TRUST

Established for Reparative Justice, Economic Redress, and Land Sovereignty

*Trust-Governed. Status-Based. Verified Freedmen Only.*

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VOLUME IV OF IV

# FRFT ASSET TRANSFER, CONTRIBUTION, LEGACY, AND ACCEPTANCE HANDBOOK

An external guide for individuals, families, estates, businesses, institutions, and professional advisers considering a transfer of assets to the Freedmen Reparations Fund Trust.

**Prepared for:** Verified Freedmen participants, external contributors, lawful property owners, estates, fiduciaries, companies, institutional partners, and professional advisers
**Edition:** July 2026
**Series:** FRFT Institutional Handbook Series

*Transfer Review. Written Acceptance. Documented Stewardship.*

# INSTITUTIONAL NOTICE AND USE OF THIS HANDBOOK

This handbook explains the process for proposing, reviewing, documenting, accepting, and administering an asset transfer to the Freedmen Reparations Fund Trust (FRFT). It expands the public Transfer Asset(s) to FRFT webpage into one complete external guide so that the inquiry, legal review, acceptance decision, closing, and post-transfer stewardship are not treated as disconnected events.

No public participant is required to transfer personal assets to obtain Status Verification, participate in Freedmen Nation programs, submit a complaint, receive institutional information, or be considered for any future reparations-related allocation. A transfer is voluntary and must be evaluated separately from eligibility or status.

Submitting the online Transfer Asset(s) form does not complete a transfer. Legal ownership changes only after the required documents are executed, delivered, accepted, recorded, retitled, or processed by the appropriate institution or custodian. FRFT acceptance must be express and documented.

Status Verification does not prove ownership and does not authorize a person to transfer another person's property. The transferor must establish identity, ownership, authority, and the legal right to convey the asset.

FRFT is a private trust, but every transfer remains subject to the Trust instrument, contracts, property rules, tax requirements, financial-institution procedures, recording laws, professional licensing rules, and other applicable law. FRFT does not promise tax deductions, asset protection, investment returns, or acceptance of any proposed asset.

> **No automatic transfer or acceptance**
> An online submission, consultation, family relationship, donor intention, pledge, Status Verification, delivery of copies, or public announcement does not by itself transfer title or obligate FRFT to accept the asset.

## FRFT Institutional Handbook Series

| Volume | Primary purpose | Primary audience |
|---|---|---|
| I | Family property participation, trust administration, asset protection, income, distributions, and continuity. | Families, lawful Successors, participating owners. |
| II | Institutional revenue, licensing, donations, sponsorships, services, recovery administration, and sustainability. | Sponsors, licensees, supporters, partners, families. |
| III | Governance, trustee authority, compliance, financial controls, reporting, and institutional continuity. | Trustees, leaders, advisers, partners, participants. |
| IV | Asset transfer inquiry, contributor categories, due diligence, acceptance, closing, post-transfer management, and legacy planning. | Transferors, estates, businesses, fiduciaries, advisers, FRFT reviewers. |

# TABLE OF CONTENTS

# CHAPTER 1 - PURPOSE, SCOPE, AND CORE PRINCIPLES

FRFT accepts asset-transfer inquiries from Verified Freedmen participants and from external individuals, estates, companies, and institutions. The purpose of this handbook is to create one disciplined pathway from initial interest to a legally complete and administratively sustainable transfer.

## 1.1 Core principles

- **Voluntary participation:** no transfer is required to access verification or public programs.
- **Confirmed authority:** only a lawful owner or authorized fiduciary may transfer an asset.
- **Written acceptance:** FRFT must affirmatively accept the asset and the applicable conditions.
- **Professional review:** deeds, taxes, retirement assets, securities, business interests, estate instruments, and regulated matters require qualified advice where appropriate.
- **Mission alignment:** an asset should support protection, economic positioning, preservation, institutional sustainability, or another authorized Trust purpose.
- **Financial sustainability:** an asset with taxes, storage, debt, litigation, cleanup, or maintenance must have a workable funding plan.
- **Separate accounting:** restricted assets, beneficiary interests, program assets, and unrestricted institutional assets should be identified and recorded according to their legal character.

## 1.2 What this handbook covers

This volume addresses real estate, financial instruments, business interests, personal property, digital assets, intellectual property, royalties, contracts, insurance, estate assets, heir property, cash, and bequests. It also explains the difference between an outright transfer, a future legacy designation, a restricted contribution, a protective family arrangement, and a management authorization that leaves title with the owner.

## 1.3 External-friendly use

The handbook is written so a family member, corporation, attorney, accountant, executor, trustee, title professional, financial institution, insurer, or public official can understand FRFT's intake and acceptance process without access to internal Trust records. Confidential governing documents and private beneficiary information remain separate.

# CHAPTER 2 - WHO MAY INITIATE AN ASSET TRANSFER

Different transferors have different legal authority, expectations, and documentation requirements. FRFT should classify the proposed transfer before evaluating the asset itself.

## 2.1 Transferor categories

| Category | Typical purpose | Important distinction |
|---|---|---|
| Verified Freedmen participating owner | Protect, coordinate, contribute, or place an owned interest under FRFT stewardship. | Status Verification does not replace proof of title or legal authority. |
| External individual contributor | Support FRFT purposes through an asset contribution, gift, bequest, or accepted restricted use. | The transfer does not automatically create Verified status, beneficiary rights, or control over FRFT. |
| Elder or legacy contributor | Create a long-term home for assets when there is no family successor or when the owner wants a defined legacy purpose. | Estate planning must be completed by qualified professionals and coordinated with existing family and fiduciary duties. |
| Estate, executor, administrator, or trustee | Transfer property under a will, trust, court order, beneficiary designation, or fiduciary power. | Authority must be documented; fiduciaries cannot exceed governing instruments or court authority. |
| Business, corporation, LLC, partnership, or institution | Transfer cash, property, equipment, equity, contracts, IP, or mission-aligned assets. | Corporate approvals, transfer restrictions, creditor rights, tax, and valuation issues must be reviewed. |
| Owner using a Freedmen Donor Advocate | Receive intake assistance and help assembling information for review. | An advocate does not replace legal counsel, appraisal, trustee acceptance, or the transferor's independent decision. |

## 2.2 Beneficiary protective transfers versus external contributions

A Verified Freedmen owner may seek protection or coordinated administration while retaining defined beneficial rights under a separate participation agreement. An external contributor may instead make an unrestricted or restricted contribution for FRFT purposes without retaining beneficial ownership. These relationships should not be combined in one generic document.

> **Separate relationship required**
> FRFT should identify whether the transaction is a beneficiary-participation arrangement, an outright institutional contribution, a legacy designation, an assignment of income, or a limited management authorization before any transfer document is prepared.

# CHAPTER 3 - TRANSFER INTENT AND AVAILABLE STRUCTURES

The same asset can be offered under very different legal structures. The transferor's intent must be reduced to writing, but FRFT may accept, modify, condition, or decline that intent according to the Trust's authority and capacity.

## 3.1 Common structures

| Structure | Ownership effect | Typical use |
|---|---|---|
| Outright transfer or contribution | Title or ownership moves to FRFT after completion and acceptance. | Institutional asset, unrestricted contribution, or accepted restricted purpose. |
| Protective participation transfer | Ownership or a defined interest moves under a separate beneficiary or family participation structure. | Coordinated heir property, land, royalties, or other participating interests. |
| Restricted-purpose transfer | FRFT accepts an enforceable use restriction stated in writing. | Preservation, cemetery, education, marker, family legacy, or named project. |
| Bequest or testamentary transfer | Transfer occurs at death through a will, trust, beneficiary designation, or estate instrument. | Legacy contributors and estate planning. |
| Assignment of income or contract rights | Specified payments or rights are assigned, subject to contract and counterparty requirements. | Royalties, licensing revenue, settlement payments, or recurring income. |
| Management authorization without title transfer | Owner retains title while granting limited written authority. | Temporary administration, recordkeeping, leasing coordination, or preservation planning. |
| Pledge or expression of intent | No present ownership change. | Future planning only; not booked as an FRFT asset until legally completed. |

## 3.2 Restrictions and donor intentions

FRFT may seek to honor an accepted purpose, but a transferor cannot impose conditions that conflict with the Trust instrument, applicable law, fiduciary duties, public policy, operational capacity, or the rights of beneficiaries and third parties. Any restriction must be written, reviewed, and expressly accepted before the transfer is completed.

## 3.3 Revocability and return rights

An inquiry, pledge, will, beneficiary designation, or revocable estate plan may be changed according to its terms before it becomes effective. An accepted and completed outright transfer may be irrevocable and may not be reclaimable. The controlling document must state whether revocation, withdrawal, return, substitution, or release is permitted.

# CHAPTER 4 - ASSET CATEGORIES ACCEPTED FOR REVIEW

The public Transfer Asset(s) page identifies a broad range of assets that may be submitted for review. Listing an asset category does not guarantee acceptance.

## 4.1 Public asset categories

| Asset category | Examples | Primary review concerns |
|---|---|---|
| Real estate | Land, homes, commercial property, rentals, cemetery or historical property, heir property. | Title, liens, taxes, mortgage, condition, use, environmental issues, carrying cost. |
| Financial instruments | Cash, bank accounts, stocks, bonds, securities, investment accounts. | Custodian procedures, source, valuation, basis, restrictions, liquidity, tax. |
| Retirement assets | IRA, 401(k), pension or other plan interests. | Plan rules, beneficiary designation, distribution tax, spouse rights, RMD rules. |
| Business interests | Corporation shares, LLC interests, partnerships, enterprises. | Governing documents, consent, debt, valuation, control, tax, litigation. |
| Personal property | Vehicles, equipment, jewelry, art, collectibles, valuable records. | Ownership, authenticity, appraisal, storage, insurance, maintenance, saleability. |
| Digital assets | Cryptocurrency, tokens, online businesses, websites, domains, platforms, digital media. | Custody, keys, access, tax basis, security, transferability, legal ownership. |
| Intellectual property | Books, media, courses, copyrights, trademarks, patents, names, likeness rights. | Chain of title, written assignment, licenses, recordation, royalties, infringement. |
| Income-producing rights | Royalties, contracts, licensing agreements, leases, recurring payments. | Assignment clauses, counterparty consent, duration, liens, accounting, tax. |
| Insurance and estate assets | Life insurance interests, estate rights, bequests, beneficiary designations. | Policy terms, ownership versus beneficiary status, fiduciary authority, tax, timing. |
| Monetary contributions | Cash transfers, bequests, approved donations. | Purpose, restrictions, source, tax treatment, acknowledgment, fund classification. |

## 4.2 Assets that may require special caution or decline

- Property with unknown ownership, active title disputes, forged or incomplete documents, or no legally authorized transferor.
- Assets subject to debt, liens, storage charges, taxes, environmental obligations, hazardous conditions, litigation, sanctions, seizure, forfeiture, or criminal claims.
- Items that are counterfeit, stolen, unlawfully obtained, restricted, unsafe, uninsurable, prohibited, or outside the Trust's mission.
- Assets with carrying costs that exceed expected value and no accepted reserve or funding plan.
- Minority business interests with severe transfer restrictions, unknown liabilities, or no practical value.
- Digital assets without lawful access credentials, verifiable ownership, custody procedures, or tax records.
- Restricted transfers whose conditions FRFT cannot lawfully or practically administer.

# CHAPTER 5 - THE ONLINE INTAKE FORM AND INITIAL SCREENING

The public form begins the review process. It is an inquiry record, not a conveyance document.

## 5.1 Information requested

- Freedmen Nation status and whether a Freedmen Donor Advocate is involved.
- Transferor name, contact information, address, country or region, and company information where applicable.
- Asset type, transfer intent, and a description of the asset.
- Acknowledgment that submitting the form does not complete a transfer and that FRFT will review and provide next steps.

## 5.2 Initial screening questions

| Question | Reason |
|---|---|
| Who owns the asset now? | Determines legal title and whether the submitter has authority. |
| What exactly is being offered? | Separates the whole asset from a partial interest, income right, management request, or future designation. |
| How is the transfer intended to occur? | Identifies deed, assignment, account transfer, beneficiary designation, bequest, bill of sale, or other mechanism. |
| What debts, restrictions, claims, or costs exist? | Prevents acceptance of hidden liabilities. |
| What is the intended FRFT purpose? | Tests mission alignment and whether restrictions are workable. |
| What professional advisers are involved? | Identifies counsel, tax, appraisal, title, fiduciary, custodian, and other needs. |
| Is there an urgent deadline? | Identifies probate, foreclosure, tax, contract, court, or beneficiary deadlines without promising accelerated acceptance. |

## 5.3 Intake classification

FRFT should classify each submission as preliminary inquiry, documentation pending, professional review required, trustee review required, conditionally acceptable, declined, or ready for closing. No asset should be listed as owned by FRFT before the legal transfer and acceptance steps are complete.

# CHAPTER 6 - IDENTITY, OWNERSHIP, AND AUTHORITY VERIFICATION

The first legal question is not whether the asset is valuable. It is whether the person or entity offering it has the lawful power to transfer it.

## 6.1 Individual owners

- Government identification and current contact information.
- Title, account statement, registration, purchase record, certificate, contract, or other ownership evidence.
- Marital, co-owner, beneficiary, lienholder, or community-property interests that may affect authority.
- Capacity and absence of undue influence, especially for elderly or vulnerable transferors.
- Independent advice when the transfer is substantial, complex, restricted, or potentially irrevocable.

## 6.2 Estates and fiduciaries

- Death certificate, will, trust, court appointment, letters testamentary or administration, and current fiduciary authority.
- Court approval or beneficiary consent where required.
- Confirmation that the proposed transfer complies with the governing instrument and fiduciary duties.
- Identification of creditors, taxes, family allowances, claims, and distribution priorities.

## 6.3 Businesses and institutions

- Formation records, good-standing information, governing documents, ownership, and authorized signers.
- Board, member, manager, partner, shareholder, or officer approval required for the transaction.
- Transfer restrictions, lender covenants, investor rights, securities issues, and conflict review.
- Representations concerning lawful origin, no undisclosed claims, and authority to convey.

**Status is not title**
A person may be Status Verified and still lack authority to transfer a particular asset. A person may also be unverified and lawfully contribute an asset. FRFT must document both the institutional relationship and the property authority separately.

# CHAPTER 7 - DUE DILIGENCE AND ACCEPTANCE STANDARDS

Asset acceptance is a governance decision. FRFT should evaluate legal, financial, operational, reputational, and mission-related risk before assuming ownership or responsibility.

## 7.1 Core due diligence

| Review area | Questions |
|---|---|
| Legal ownership | Is title valid? Are all required owners and fiduciaries identified? Are signatures and consents sufficient? |
| Liens and obligations | Are there mortgages, taxes, judgments, storage charges, security interests, leases, claims, or litigation? |
| Valuation and basis | What is the credible value, tax basis, income history, marketability, and appraisal need? |
| Condition and custody | Where is the asset? What is its physical or digital condition? Who controls access? |
| Carrying costs | What taxes, insurance, maintenance, storage, compliance, staffing, security, or professional costs will continue? |
| Mission and use | How does the asset advance authorized FRFT purposes? Are proposed restrictions workable? |
| Tax and reporting | Could the transfer create gift, income, estate, property, sales, excise, reporting, or withholding consequences? |
| Reputation and legality | Is the source lawful? Is there fraud, theft, sanctions, hazardous use, exploitation, or public-risk concern? |
| Exit and disposition | Can FRFT retain, lease, license, sell, abandon, disclaim, or otherwise administer the asset if circumstances change? |

## 7.2 Acceptance outcomes

| Outcome | Meaning |
|---|---|
| Accept | FRFT approves the proposed structure subject to final execution and closing requirements. |
| Conditionally accept | Acceptance depends on specified documents, reserves, repairs, consents, title correction, professional opinions, or revised restrictions. |
| Defer | The asset may be suitable, but ownership, timing, litigation, tax, capacity, or documentation is unresolved. |
| Decline | FRFT determines that the asset, conditions, liability, cost, authority, or mission fit is unacceptable. |
| Refer or restructure | FRFT recommends a different mechanism, such as beneficiary designation, management authorization, sale followed by cash contribution, or professional estate planning. |

## 7.3 Final acceptance authority

The authorized trustee or properly delegated decision-maker should issue or sign the final acceptance record. Staff, advocates, researchers, or intake personnel may gather information but should not promise acceptance or represent that title has transferred.

# CHAPTER 8 - REAL ESTATE, LAND, AND HEIR PROPERTY

Real estate can be valuable and mission-aligned, but it can also carry substantial debt, taxes, title problems, maintenance, environmental obligations, and family disputes.

## 8.1 Minimum real-estate review

- Current deed and complete legal description.
- Title search or title commitment appropriate to the transaction.
- Parcel, assessment, tax, zoning, land-use, access, survey, and boundary information.
- Mortgage, deed of trust, lien, judgment, lease, easement, restriction, mineral, and ownership records.
- Property condition, occupancy, insurance, safety, environmental, demolition, and maintenance review.
- Closing, recording, transfer-tax, documentary-tax, and county requirements.
- Written management and funding plan for taxes, insurance, preservation, leasing, or development.

## 8.2 Mortgage and due-on-sale caution

A deed can trigger contractual and legal consequences even when no money changes hands. Federal law limits enforcement of due-on-sale clauses for certain listed transfers, including a narrow transfer into an inter vivos trust when the borrower remains a beneficiary and the transfer does not relate to occupancy rights. A transfer to FRFT should not be assumed to qualify for that exception. The loan documents, borrower relationship, occupancy, lender requirements, and legal structure must be reviewed before recording.

## 8.3 Heir property

An heir may transfer only the interest that the heir lawfully owns. One branch cannot transfer the entire family property without authority from other owners. FRFT should complete the ownership analysis, organize participating interests, and distinguish unresolved claims from confirmed interests before accepting or managing heir property.

## 8.4 Protective transfer versus contribution

A family may use Volume I participation structures to coordinate interests while preserving beneficiary rights. An external owner may instead contribute real estate for unrestricted or accepted restricted FRFT purposes. The deed, participation schedule, beneficial terms, management authority, and distribution rights must match the intended relationship.

# CHAPTER 9 - CASH, BANK ACCOUNTS, SECURITIES, AND FINANCIAL INSTRUMENTS

Financial assets require more than a written promise. Banks, broker-dealers, transfer agents, custodians, and plan administrators use their own identity, authority, account-title, tax, and transfer procedures.

## 9.1 Cash and bank transfers

- Identify the legal sender, source of funds, purpose, restrictions, and receiving FRFT account classification.
- Do not send substantial funds before written transfer instructions and acceptance are issued.
- Confirm whether the transaction is a donation, asset contribution, beneficiary deposit, restricted fund, settlement, or payment for services.
- Maintain acknowledgment, bank confirmation, accounting entry, and any required tax or information reporting.

## 9.2 Securities and investment accounts

- Obtain statements, registration, basis information, acquisition history, restrictions, liens, and current valuation.
- Confirm whether shares are publicly traded, privately held, restricted, certificated, pledged, or subject to an agreement.
- Use the custodian or transfer agent's required process and identify whether FRFT will receive the security itself or sale proceeds.
- Evaluate liquidity, concentration, market risk, tax basis, income, voting rights, and disposition authority.

## 9.3 No investment promise

FRFT should not promise that a contributed financial asset will be held indefinitely, increase in value, produce a distribution, or be managed according to an individual transferor's preferences unless those terms are legally accepted in writing. Investment and disposition decisions remain subject to the governing documents, fiduciary duties, restrictions, and professional advice.

# CHAPTER 10 - RETIREMENT ACCOUNTS, INSURANCE, AND ESTATE ASSETS

These assets frequently pass by contract or beneficiary designation rather than by ordinary deed or assignment. They require special tax and plan review.

## 10.1 Retirement accounts

A 401(k), IRA, pension, or similar account generally cannot be treated like an ordinary bank account. Lifetime retitling or distribution may create tax consequences and may be prohibited or limited by plan terms. A beneficiary designation may be an available legacy mechanism, but trust and non-individual beneficiary rules can affect required distributions and taxation after death. The owner should work with the plan administrator and qualified tax and estate advisers before naming FRFT or attempting a transfer.

## 10.2 Life insurance

Policy ownership and beneficiary status are separate. A person may propose to transfer policy ownership, name FRFT as a beneficiary, or assign a portion of proceeds, but each approach has different consent, tax, insurable-interest, premium, control, and estate consequences. The insurer's forms and policy terms control the processing requirements.

## 10.3 Wills, trusts, and bequests

- Use the exact legal name: Freedmen Reparations Fund Trust.
- Identify whether FRFT is a beneficiary, legacy steward, archive custodian, property recipient, or another defined role.
- Do not name FRFT as executor, personal representative, successor trustee, or fiduciary unless that separate role has been reviewed and expressly accepted.
- Coordinate the bequest with family rights, creditor claims, taxes, existing trusts, beneficiary designations, and state execution formalities.
- Provide a copy or summary to FRFT for advance review when practical, while preserving the contributor's right to independent counsel and confidentiality.

# CHAPTER 11 - BUSINESS INTERESTS, CONTRACTS, AND REVENUE RIGHTS

An ownership percentage can carry governance rights, capital obligations, debt exposure, tax allocations, information rights, transfer restrictions, and fiduciary duties.

## 11.1 Business-interest review

- Entity type, jurisdiction, good standing, capitalization, owners, and management.
- Operating agreement, bylaws, shareholder agreement, partnership agreement, subscription documents, and transfer restrictions.
- Financial statements, tax returns, debt, liens, lawsuits, contracts, employees, insurance, regulatory issues, and intellectual property.
- Valuation, distributions, voting rights, dilution risk, capital-call obligations, and exit rights.
- Required approvals from members, managers, directors, shareholders, partners, lenders, regulators, or counterparties.

## 11.2 Contract and income assignments

Royalties, receivables, licensing revenue, settlement payments, commissions, and other contract rights may be assignable only with notice or consent. FRFT should review anti-assignment clauses, offsets, liens, tax reporting, duration, audit rights, termination, and payment instructions before acceptance.

## 11.3 Operating responsibility

FRFT should determine whether it is receiving a passive economic interest, control rights, an operating business, or a distressed enterprise. Acceptance of an operating business should include a management, staffing, compliance, insurance, banking, and continuity plan.

# CHAPTER 12 - PERSONAL PROPERTY, VEHICLES, EQUIPMENT, ART, AND COLLECTIBLES

Tangible property may require title documents, physical inspection, appraisal, transport, storage, insurance, authentication, and preservation.

## 12.1 Required information

- Detailed description, photographs, serial or identification numbers, title or purchase history, and current location.
- Condition report, authenticity or provenance, appraisal where appropriate, and known defects.
- Liens, leases, storage fees, repair obligations, permits, hazardous materials, or legal restrictions.
- Transportation, custody, storage, insurance, maintenance, security, and disposal plan.
- Bill of sale, title transfer, assignment, delivery receipt, and acceptance record.

## 12.2 Net-benefit test

A high stated value does not make an item beneficial if it is difficult to authenticate, insure, store, maintain, transport, or sell. FRFT should evaluate realistic net value after costs and restrictions.

# CHAPTER 13 - DIGITAL ASSETS AND ONLINE BUSINESSES

Digital assets are property for federal tax purposes, but ownership and custody often depend on private keys, account credentials, platform terms, intellectual property, contracts, and cybersecurity controls.

## 13.1 Digital-asset categories

- Cryptocurrency, tokens, wallets, and exchange accounts.
- Domain names, websites, applications, software repositories, hosting accounts, and online stores.
- Social media, content libraries, subscription platforms, digital courses, and monetized channels.
- Cloud records, digital archives, databases, and access-controlled creative assets.

## 13.2 Custody and transfer requirements

- Verify lawful ownership, account identity, and transferability under platform terms.
- Document tax basis, transaction history, wallet addresses, restrictions, and valuation method.
- Use secure custody procedures; do not transmit private keys or passwords through ordinary email or public forms.
- Separate ownership of the digital account from copyright, trademark, customer data, contracts, and platform permissions.
- Create an access, backup, incident-response, and succession plan before FRFT assumes operational responsibility.

## 13.3 Privacy and data

A digital business may contain customer, employee, beneficiary, health, financial, or other protected data. FRFT should identify privacy, consent, cybersecurity, retention, and breach obligations before accepting systems or databases.

# CHAPTER 14 - INTELLECTUAL PROPERTY, ROYALTIES, AND LICENSING

Intellectual property transfers require a clear chain of title and a precise statement of what rights are conveyed.

## 14.1 Rights that may be involved

| Right | Transfer issues |
|---|---|
| Copyright | Work identification, authorship, work-made-for-hire status, written assignment, exclusive licenses, termination rights, recordation, royalties. |
| Trademark or service mark | Owner identity, goodwill, applications and registrations, licenses, quality control, assignments, USPTO recordation. |
| Patent or invention rights | Inventorship, ownership, assignments, applications, maintenance fees, licenses, security interests, recordation. |
| Name, image, likeness, publicity, and legacy rights | State-law scope, consent, estate rights, contracts, media uses, duration, enforcement authority. |
| Course, archive, research, or database materials | Copyright, privacy, releases, source materials, platform terms, confidential information, permissions. |
| Royalty and licensing streams | Underlying ownership, contract term, accounting, audits, liens, collection rights, counterparty notice. |

## 14.2 Written assignment

Copyright ownership transfers generally require a signed written instrument. Trademark and patent ownership changes should be documented and may be recorded through the USPTO Assignment Center. Copyright transfers and related documents may be recorded with the U.S. Copyright Office. Recordation does not replace a valid underlying agreement or resolve every ownership dispute.

## 14.3 Existing licenses and obligations

FRFT should identify all licenses, publishing agreements, distribution agreements, work-for-hire claims, co-owners, security interests, royalty participants, collective-management arrangements, and infringement disputes before accepting an IP asset.

# CHAPTER 15 - DOCUMENTATION, CLOSING, AND CONFIRMATION

A transfer is complete only when the correct legal and operational steps have occurred. Different assets require different closing evidence.

## 15.1 Closing package

| Document or record | Purpose |
|---|---|
| Transfer intent statement | Identifies asset, relationship, purpose, restrictions, and whether rights are retained. |
| Ownership and authority evidence | Shows who owns the asset and who may sign. |
| Due diligence memorandum | Summarizes title, liabilities, value, costs, risks, conditions, and professional review. |
| Acceptance action | Documents authorized FRFT approval and conditions. |
| Transfer instrument | Deed, assignment, bill of sale, account form, beneficiary designation, contract assignment, or other legally sufficient instrument. |
| Third-party consent or processing | Shows lender, custodian, insurer, counterparty, court, co-owner, or regulator action where required. |
| Recording, retitling, delivery, or custody evidence | Confirms the transfer was completed in the appropriate system. |
| Asset ledger and management plan | Creates the FRFT record, classification, restrictions, responsible person, insurance, costs, and reporting cycle. |
| Transfer confirmation | Provides the transferor a final written status and identifies retained documents and next steps. |

## 15.2 Conditions precedent

FRFT may issue conditional approval but should not treat the asset as accepted until all stated conditions are satisfied or formally waived by authorized action. Conditions may include title correction, debt payoff, insurance, reserve funding, appraisal, co-owner consent, court approval, environmental review, or revised restrictions.

## 15.3 Receipt versus acceptance

Physical possession of property, receipt of a check, delivery of records, or access to an account does not always prove legal acceptance. FRFT should issue a receipt only for what was actually received and a separate acceptance confirmation when legal ownership or responsibility is complete.

# CHAPTER 16 - POST-TRANSFER GOVERNANCE AND ASSET MANAGEMENT

Acceptance begins a new responsibility. FRFT must classify, protect, account for, and manage the asset according to the controlling documents.

## 16.1 Asset classification

| Classification | Governance effect |
|---|---|
| Unrestricted institutional asset | May be used, invested, managed, or disposed of according to the Trust instrument and approved policy. |
| Restricted-purpose asset | Must be tracked and used according to accepted restrictions, subject to law and governing authority. |
| Participating beneficiary asset or interest | Rights, income, expenses, decisions, and distributions follow the participation documents and ownership schedule. |
| Custodial or administrative asset | FRFT may hold or administer under limited authority without unrestricted beneficial ownership. |
| Program or preservation asset | Managed for a defined historical, cemetery, educational, land, or community purpose. |
| Income or royalty right | Tracked by contract, payer, term, audit rights, receipts, expenses, reserves, and distribution rules. |

## 16.2 Initial management plan

- Legal owner, beneficial relationship, restrictions, and governing instrument.
- Responsible trustee, department, manager, professional, or custodian.
- Insurance, security, taxes, storage, maintenance, compliance, and renewal deadlines.
- Income collection, expense approval, reserve, accounting, and reporting procedures.
- Use, leasing, licensing, preservation, sale, development, or disposition authority.
- Conflict, related-party, appraisal, and professional-review requirements.
- Communication obligations to transferors, beneficiaries, participants, family branches, or third parties.

## 16.3 Donor control after transfer

An external contributor does not retain control merely because the contributor provided the asset. Retained rights, consultation, naming, recognition, restrictions, or reporting must be expressly accepted in writing. A participating Verified Freedmen owner may have different rights under a beneficiary or family participation instrument.

# CHAPTER 17 - TAXES, COSTS, FEES, RESTRICTIONS, AND REPORTING

A transfer can create tax, accounting, filing, appraisal, and ongoing cost consequences for both the transferor and FRFT.

## 17.1 Tax deductibility

The public webpage states that FRFT is not a 501(c)(3) nonprofit and that contributions may not be tax-deductible. Federal charitable deductions generally apply only to contributions to qualified organizations. No transferor should claim a deduction without confirmation from a qualified tax professional and the required substantiation.

## 17.2 Gift, basis, and disposition issues

A transfer of property for less than full value may be treated as a gift for federal tax purposes whether or not the transferor intended a gift. Gift reporting, basis, appraisal, estate, income, capital-gain, property-tax, transfer-tax, and other consequences depend on the asset and transaction. FRFT should obtain available basis records and should not issue tax-value statements outside its authority.

## 17.3 Fees and transfer costs

| Cost category | Possible responsibility |
|---|---|
| Professional review | Transferor, FRFT, project reserve, or shared arrangement stated in writing. |
| Appraisal, title, survey, inspection, environmental review | Usually required before acceptance when material; responsibility must be agreed. |
| Recording, retitling, custodian, transfer-agent, shipping, and storage | Allocated in the closing plan. |
| Taxes, insurance, debt, repairs, compliance, and carrying costs | Must be funded or assumed under the acceptance decision. |
| FRFT intake, administration, or management compensation | Only when authorized, reasonable, and disclosed in the applicable agreement. |

## 17.4 Reporting

The transfer confirmation should identify whether the contributor will receive only a receipt and acknowledgment, periodic restricted-purpose reporting, beneficiary statements, property reports, royalty accounting, or no continuing private report beyond what the governing documents require.

# CHAPTER 18 - DEFERRAL, DECLINE, FAILED CLOSINGS, AND CORRECTIVE ACTION

A disciplined institution must be able to say no, wait, or stop a transfer when conditions are incomplete or risk becomes unacceptable.

## 18.1 Common reasons to defer or decline

- Ownership, identity, capacity, fiduciary authority, or required consent is not established.
- The asset is overvalued, illiquid, restricted, encumbered, unsafe, unlawful, disputed, or administratively impractical.
- Taxes, debt, insurance, storage, maintenance, environmental, litigation, or compliance costs are unfunded.
- The requested restriction conflicts with the Trust instrument or FRFT cannot reliably honor it.
- The transfer appears influenced, coerced, fraudulent, retaliatory, evasive, or designed to defeat creditors, taxes, court orders, family rights, or legal duties.
- The transaction requires professional or regulatory capacity FRFT does not have.
- The asset does not advance an authorized Trust purpose or creates disproportionate reputational risk.

## 18.2 Failed closing

If documents are never completed, a custodian rejects the transfer, a deed is not recorded, required consent is denied, or conditions expire, FRFT should issue a written status showing that the transfer did not close. Copies and preliminary information should be retained or destroyed according to the applicable records and privacy policy.

## 18.3 Mistaken or unauthorized transfer

If property is delivered without authority or acceptance, FRFT should preserve evidence, avoid using or disposing of the asset, identify the lawful owner or custodian, obtain professional advice, and document return, rejection, interpleader, court direction, or other corrective action as appropriate.

# CHAPTER 19 - FREQUENTLY ASKED QUESTIONS

### Does filling out the website form transfer my asset?

No. The form begins review and expressly states that submission does not complete a transfer.

### Do I have to transfer assets to become Status Verified?

No. Status Verification and asset transfer are separate. No personal asset transfer is required to access verification or ordinary programs.

### Can an unverified person or company transfer an asset?

Yes, an external individual, estate, business, or institution may submit an asset for review. Acceptance does not create Verified status or beneficiary rights unless a separate lawful relationship is established.

### Can I transfer property owned by my family?

You may transfer only the interest you lawfully own or are authorized to convey. Other owners retain their interests.

### Can I tell FRFT exactly how to use the asset?

You may propose a restriction or purpose. FRFT must review and expressly accept it. Conditions that conflict with the Trust or cannot be administered may be modified or declined.

### Can I get the asset back later?

That depends on the legal structure. An inquiry or revocable designation may be changed, but a completed outright transfer may be final. The signed documents control.

### Is the transfer tax-deductible?

Not automatically. FRFT is not represented as a 501(c)(3) qualified charitable organization. Consult a qualified tax professional before claiming any deduction.

### Can I name FRFT in my will or insurance policy?

A bequest or beneficiary designation may be possible, subject to the will, trust, policy, plan, state law, and professional review. FRFT should be contacted in advance for the correct legal name and acceptance considerations.

### Can FRFT accept my IRA or 401(k) now?

Retirement accounts are governed by plan and tax rules. Lifetime transfers can create serious consequences. Beneficiary designation or another structure may be more appropriate, but professional and plan-administrator review is required.

### Who prepares the deed or assignment?

The transferor should use qualified legal, title, tax, financial, estate, or other professionals as required. FRFT may coordinate its acceptance requirements but does not replace regulated professional services.

### What if the asset has debt or taxes due?

Disclose them immediately. FRFT may require payoff, a reserve, lender consent, a funding plan, or may decline the asset.

### When is the transfer complete?

When the controlling documents are executed, the required third-party and recording steps are complete, FRFT accepts the asset, and the Trust issues final confirmation.

### Will my name or family be recognized?

Recognition may be included in a separate accepted agreement, marker sponsorship, legacy record, or restricted-purpose plan. It is not automatic and must be consistent with privacy, governance, and program rules.

### What happens after acceptance?

FRFT creates an asset record, classifies the legal relationship, implements a management plan, tracks restrictions and costs, and reports according to the governing documents.

# APPENDIX A - TRANSFEROR PREPARATION CHECKLIST

1. Identify the exact asset and the ownership interest being proposed.
2. Decide whether the intent is an outright contribution, protective participation transfer, restricted-purpose transfer, bequest, beneficiary designation, income assignment, or management authorization.
3. Collect identity, title, account, registration, contract, entity, probate, or fiduciary authority records.
4. Identify every co-owner, spouse, beneficiary, lender, lienholder, custodian, insurer, partner, manager, counterparty, or court whose rights may be affected.
5. Disclose debt, taxes, liens, lawsuits, restrictions, storage, maintenance, environmental, insurance, and operating obligations.
6. Collect valuation, appraisal, basis, income, expense, condition, and marketability information.
7. Obtain independent legal, tax, estate, title, financial, appraisal, or other professional advice appropriate to the asset.
8. Submit the online Transfer Asset(s) form and wait for FRFT review instructions before sending original instruments, credentials, keys, or substantial funds.
9. Review any conditional acceptance, costs, restrictions, retained rights, and management plan before signing.
10. Complete the required transfer, recording, retitling, custody, consent, and confirmation steps.

# APPENDIX B - ASSET-SPECIFIC DOCUMENT GUIDE

| Asset | Common documents for review |
| --- | --- |
| Real estate | Deed, legal description, title search, tax record, survey, mortgage, liens, leases, insurance, condition and environmental records. |
| Bank or brokerage assets | Statements, registration, basis, restrictions, custodian forms, identity, source, valuation, tax records. |
| Retirement account | Plan statement, plan rules, beneficiary form, spouse consent if applicable, tax and estate review. |
| Business interest | Formation documents, governing agreements, ownership ledger, consents, financials, tax returns, debt, contracts, valuation. |
| Vehicle or equipment | Title, registration, serial number, lien release, condition, appraisal, insurance, bill of sale, delivery record. |
| Art, jewelry, collectible | Ownership, provenance, authenticity, appraisal, photographs, condition, storage, insurance, bill of sale. |
| Digital asset | Account and wallet records, transaction history, basis, lawful access, custody plan, platform terms, cybersecurity record. |
| Copyright, trademark, patent | Registrations and applications, chain of title, assignment, licenses, royalties, liens, disputes, recordation plan. |
| Royalty or contract right | Underlying contract, amendments, statements, assignment clause, consent, liens, payment history, tax records. |
| Life insurance or estate asset | Policy or estate instrument, beneficiary or ownership forms, fiduciary authority, tax review, insurer or court requirements. |

# APPENDIX C - FRFT DUE-DILIGENCE MATRIX

| Decision area | Low-risk indication | Enhanced-review indication |
|---|---|---|
| Authority | Single verified owner with current records. | Estate, trust, multiple owners, disputed title, vulnerable transferor, foreign entity. |
| Liability | No debt, tax, claims, or carrying burden. | Mortgage, liens, lawsuits, environmental issues, storage, capital calls, unpaid taxes. |
| Value | Liquid, verifiable, manageable, mission-aligned. | Speculative, illiquid, hard to authenticate, high maintenance, negative cash flow. |
| Restrictions | None or simple accepted purpose. | Perpetual control, conflicting beneficiaries, impossible use, unclear enforcement. |
| Custody | Standard bank, title, delivery, or recorded ownership. | Private keys, hazardous property, international custody, incomplete access. |
| Tax and regulation | Ordinary transaction with professional confirmation. | Retirement account, securities, major gift, foreign asset, regulated business, complex IP. |
| Reputation | Clear lawful source and purpose. | Fraud allegation, sanctions, theft claim, exploitation, public controversy, hidden parties. |

# APPENDIX D - ASSET ACCEPTANCE MEMORANDUM OUTLINE

**Submission Number:** FRFT-AT-YYYY-___
**Transferor:** [Legal name and capacity]
**Asset:** [Exact asset and interest]
**Proposed Structure:** [Outright / restricted / protective / legacy / assignment / management]
**Authority Evidence:** [Title, fiduciary authority, entity approval]
**Due Diligence:** [Liens, value, condition, costs, restrictions, tax, professional reviews]
**Mission Purpose:** [Authorized Trust purpose]
**Decision:** [Accept / conditional / defer / decline / restructure]
**Conditions:** [Documents, reserve, insurance, consent, correction, deadline]
**Closing Requirements:** [Instrument, processing, recording, custody, confirmation]
**Post-Transfer Classification:** [Institutional / restricted / beneficiary / custodial / program / income right]
**Approval:** [Authorized trustee or delegate, date, signature]
**Official Record Location:** [File and asset register]

# APPENDIX E - TRANSFER INTENT STATEMENT OUTLINE

**I am proposing:** [Asset and ownership percentage]
**My legal capacity is:** [Owner / co-owner / executor / trustee / authorized entity representative]
**My intended structure is:** [Select and describe]
**My intended purpose is:** [Unrestricted or proposed restriction]
**I expect to retain:** [No rights / beneficiary rights / consultation / recognition / reporting / management rights]
**I understand:** submission does not complete the transfer; FRFT may require professional review; FRFT may accept, condition, defer, restructure, or decline; tax deductibility is not promised; completed transfers may be irrevocable; only the final signed documents control.

# APPENDIX F - WEBSITE INTAKE PROCESS

The public process stated on the Transfer Asset(s) to FRFT page is summarized below. The current webpage and form should be consulted because fields and procedures may be updated.

1. **Contact:** submit the online form with information about the proposed asset.
2. **Consultation:** FRFT reviews the inquiry, discusses the intended structure, identifies concerns, and provides process requirements.
3. **Documentation:** the transferor and qualified professionals complete the necessary legal, title, custodian, estate, business, tax, or other documents.
4. **Confirmation:** FRFT issues confirmation after the accepted transfer is completed and recorded in the Trust's institutional records.

**Public submission page**
https://www.freedmennation.org/transfer-assets

# APPENDIX G - LEGAL AND PROFESSIONAL SOURCE NOTES

The following sources support the external cautions and process descriptions in this handbook. They do not replace current professional review or determine the result for a particular asset, state, plan, policy, account, contract, or estate.

- **Freedmen Nation - Transfer Asset(s) to FRFT:** public asset categories, reasons for transfer, four-step intake process, tax-deductibility caution, and acknowledgment that form submission does not complete a transfer. https://www.freedmennation.org/transfer-assets (accessed July 20, 2026).
- **Internal Revenue Service - Charitable Contribution Deductions and Topic No. 506:** federal income-tax charitable deductions generally require a contribution to a qualified organization.
- **Internal Revenue Service - Gift Tax and Gift Tax FAQs:** transfers for less than full value may be gifts, and property transfers may create reporting or tax consequences.
- **Internal Revenue Service - Retirement Topics: Beneficiary and Publication 590-B:** retirement beneficiaries and trusts are subject to plan procedures and required-distribution rules.
- **12 U.S.C. 1701j-3:** federal due-on-sale provisions and listed exceptions, including the limited inter vivos trust exception.
- **Internal Revenue Service - Digital Assets:** digital assets are treated as property for federal tax purposes.
- **U.S. Patent and Trademark Office - Assignment Center and ownership-transfer guidance:** patent and trademark assignments and changes in ownership may be recorded through USPTO processes.
- **U.S. Copyright Office - Recordation of Transfers and Other Documents:** copyright transfers require a signed writing in relevant circumstances, and recordation may provide legal advantages.

# FINAL INSTITUTIONAL NOTE

An asset transfer should create a clear legal record, not confusion. FRFT therefore separates inquiry from acceptance, ownership from management, Verified Freedmen protective participation from external contribution, and donor intention from the Trust's final governing responsibility. The strongest transfer is one that has confirmed ownership, independent professional review, a complete acceptance record, a workable management plan, and enough resources to preserve the asset after it enters the Trust.

> **Implementation requirement**
> No asset should be accepted solely because it appears valuable. Before acceptance, FRFT should determine whether the transfer is lawful, documented, mission-aligned, financially sustainable, administratively manageable, and consistent with the Trust instrument and applicable law.

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