

nCino PPP Round 2 Functional Job Aid v.2

Getting Started

The following information outlines the process of using the nCino PPP Draw 2 workflow.
Below are some tips to help set you up for success when you are getting started with nCino.

Always log in to nCino using Google Chrome browser

1. Access nCino by clicking on this link or by typing the URL into Google Chrome:
2. Working with multiple tabs open in nCino will be helpful as you navigate between objects, such as a Relationship and a Loan.
 - a. To open a link in a separate tab, click the “Ctrl” key and then click on the link.
 - b. You can also right click on a link and then select the option to “Open link in a new tab.”
3. As a best practice, always search nCino using the Global Search Bar prior to creating a new record in the system.



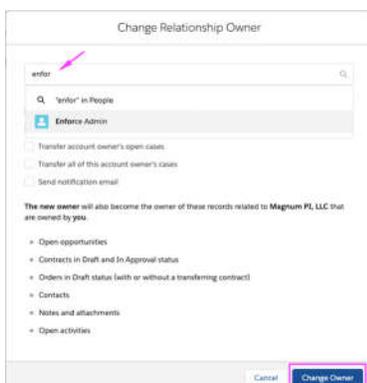
4. To refresh your page, click the circle with an arrow that is just to the left of the URL in your Chrome browser window.

Initial Work in nCino

1. Change Owner
 - a. Click the **Change Owner** on the Relationship.



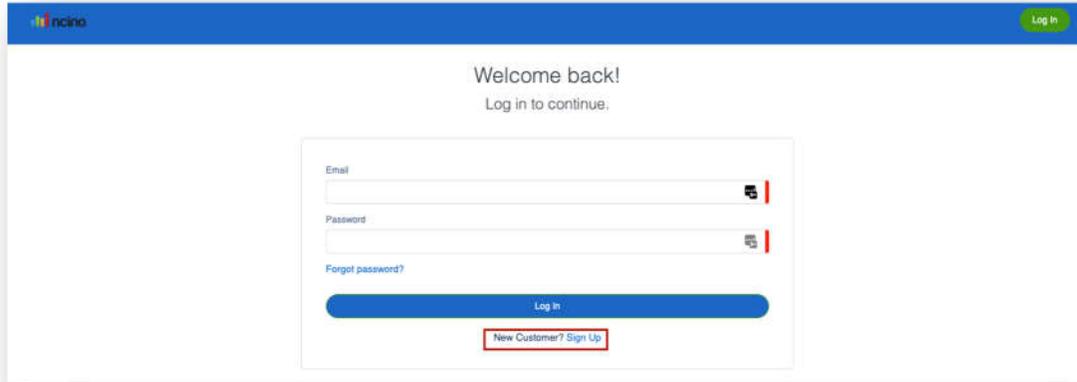
- b. Select the new owner then click **Change Owner**.



Online Application – Applying for Draw 1

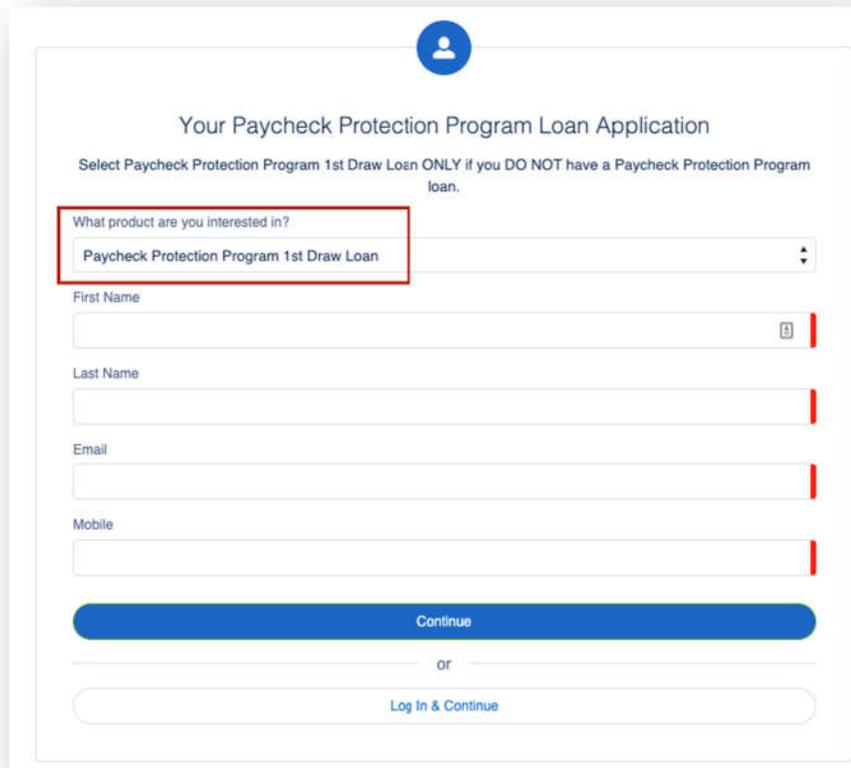
Draw 1 is only if the user does not have a PPP loan from the first round.

1. User signs into the online application.



The screenshot shows the login page of the online application. At the top left is the 'Incino' logo, and at the top right is a 'Log In' button. The main heading is 'Welcome back!' followed by 'Log in to continue.'. Below this is a form with two input fields: 'Email' and 'Password', each with a red vertical bar on the right side. A 'Forgot password?' link is located below the password field. A blue 'Log In' button is centered below the form. At the bottom of the form is a red-bordered button labeled 'New Customer? Sign Up'.

2. Upon **Sign Up**, the user lands beginning of the application. User will select the **PPP 1st Draw Loan**. User completes all fields. Once complete, user clicks **Continue**.



The screenshot shows the 'Your Paycheck Protection Program Loan Application' page. At the top center is a blue circular icon with a white person silhouette. Below it is the heading 'Your Paycheck Protection Program Loan Application'. A note reads: 'Select Paycheck Protection Program 1st Draw Loan ONLY if you DO NOT have a Paycheck Protection Program loan.' Below this is a dropdown menu labeled 'What product are you interested in?' with 'Paycheck Protection Program 1st Draw Loan' selected. Below the dropdown are four input fields: 'First Name', 'Last Name', 'Email', and 'Mobile', each with a red vertical bar on the right side. At the bottom of the form is a blue 'Continue' button. Below the 'Continue' button is the text 'or' and a button labeled 'Log In & Continue'.

3. User completes the fields on the **Your Business** route then click **Next**.

Tell us about your business
We'll use this information to verify your business and confirm your eligibility

Legal Business Name
Draw One, Inc

Tax Identification Number (TIN)
..... [Why do we need this?](#)

Number of Employees
11

Business Entity Type:
S Corp

NAICS Code
453920 - Art Dealers

Doing Business As

Where is your business located?

Street Address
1900 Main St

City
Dallas

State (Abbreviation)
TX

ZIP
75201

[Make a Different Selection](#)

[Next](#)

[Save and come back later](#)

4. User completes the fields in the **Personal Info** route then clicks **Next**. User will choose **Owner** in the *How are you related to this business* field.

Tell us about yourself
We need to know a bit about the person representing the business.

How are you related to this business?
Owner

Ownership Percent
100.000 %

Official Title
CEO

Social Security Number (SSN)
..... [Why do we need this?](#)

Contact Information

Mobile Phone Number
676898888

Residential Address
2100 Main St

City
Dallas

State
TX

Zip Code
75201

[Next](#)

[Save and come back later](#)

5. In the **EIDL Loans** route, the user will indicate whether or not they want to refinance their EIDL loan with this PPP Loan. If “Yes”, user will input EIDL Refinance Amount and EIDL Loan Number.

Do you want to refinance your EIDL Loan with this PPP Loan? (Answer "No" if you did not receive an EIDL Loan)

No

Next

Save and come back later

Do you want to refinance your EIDL Loan with this PPP Loan? (Answer "No" if you did not receive an EIDL Loan)

Yes

EIDL Refinance Amount

USD

EIDL Loan Number

Next

Save and come back later

6. Based on the Entity type selected in the **Your Business** route, Sole Proprietors, Self-Employed, and Independent Contractors will see the **Form 2483C Election** route and have the ability to elect to continue through the Application using the 2483C Form. All other Entity types will not see this route appear. ****If user indicates “Yes” please see 2483C Workflow starting on step 15. ****

Based on your previous selections you are eligible for the new 2483C form.

Please select Yes below if you'd like to use the new form.

Use 2483C

No

Next

Save and come back later

I am a Sole Proprietor, Independent Contractor or Self Employed entity. Which form should I use?

An Applicant that files an IRS Form 1040, Schedule C and elects to **calculate the PPP loan amount using gross income** should select **YES** to use the 2483-C form.

An Applicant that files an IRS Form 1040, Schedule C and elects to **calculate the PPP loan amount using net profit** should select **NO** to use the 2483 form.

Please note, the **MAXIMUM SCHEDULE C INCOME AMOUNT** that can be used for either the 2483 or 2483-C is \$100,000 as per SBA guidelines.

7. User completes the fields in the **Payroll Calculation** route. User will complete only one field in **Section A**. User will answer and complete the rest of the fields on the route. Once complete the user clicks **Next**.


Let's determine your eligibility
 Help us determine the terms of the loan that best meet your needs

Was your Business started or acquired on or after January 1, 2020:

Yes No

Section A:

Payroll for the last 12 months: Refer to Average Monthly Payroll Help - General

USD 0.00

1099 payroll for the last 12 months - FOR SELF EMPLOYED APPLICANTS ONLY (See "What should I include in my payroll costs?" help on the right)

USD 300,000.00

Schedule C Net Income (2019 or 2020 IRS 1040 Schedule C; Farmers or Ranchers 2019 or 2020 IRS 1040 Schedule F - See "What should I include in my payroll costs?" and other help on the right)

USD 0.00

Section B:

Did any individual employee, sole proprietor, or independent contractor receive compensation in excess of \$100,000 over the 4-quarter period reflected in the IRS Form 941s submitted?

Yes No

Total number of individuals receiving compensation in excess of \$100,000: (includes w-2, 1099 or sole prop)

0.00

Total compensation paid to these individuals over the 4 quarter period: (includes w-2, 1099 or sole prop)

USD 0.00

Section C:

Do any of your employees have a principal place of residence located outside of the United States?

Yes No

Total compensation paid to employee(s) with a principal place of residence outside of the United States over the 4 quarter period reflected above?

USD 0.00

Section D:

To the best of your knowledge, does any of the compensation identified in IRS Form 941 include qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act?

Yes No

Provide total amount of qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act:

USD 0.00

Please enter your account information for deposit purposes.

Customer Name

Bank Name

Account Number

ABA Number

Savings or Checking

Savings Checking

- Based on the information provided, the **Loan Calculated Total** route will produce an estimated PPP Loan Amount.

Your Paycheck Protection Program Loan Amount

Based on the inputs provided, we have currently calculated your loan amount as shown below.

Loan Amount
USD 187,500.00

Next

Save and come back later

9. User continues to complete the application by answering the questions. If the user answers **Yes** to question 1, 2, 5 or 6, they will not qualify for the loan. If the user answers Yes to question 8, they should answer Yes to question 9 and enter their **Franchise Code**.

If questions (1), (2), (5), or (6) are answered "Yes", the loan will not be approved.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?
Please Select Yes or No
2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?
Please Select Yes or No
3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.
Please Select Yes or No
4. Did the Applicant receive an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.
Please Select Yes or No
5. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?
Please Select Yes or No
6. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)?
Please Select Yes or No
7. Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?
Please Select Yes or No
8. Is the Applicant a franchise?
Please Select Yes or No
9. If yes to question 8, is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code Below:
Please Select Yes or No

User has the ability to choose multiple purposes on the purpose of this loan. Then user clicks **Next**.

We'll need to gather some more information from you before we can submit your loan.

Number of Employees
11

Date of Establishment
1/1/1990
MM/YYYY

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)
No more than 500 employees (or 300 employees, if applicable)

Please select the purpose of this loan. If other, please describe below. (select all that apply)

Payroll Costs, Rent / Mortgage Interest, Utilities

- Payroll Costs
- Rent / Mortgage Interest
- Utilities
- Covered Operations Expenditures
- Covered Property Damage

10. User must **check** every Certification in order to move forward then click **Next**.

 Certifications

- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.
- The Applicant has not and will not receive another loan under the Paycheck Protection Program, section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)) (this does not include Paycheck Protection Program second draw loans, section 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(37)).
- The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.
- I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge, and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.
- The Applicant is not an issuer, the securities of which are listed on an exchange registered as a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f).
- I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 845 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000
- The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.
- Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.
- The funds will be used to retain workers and maintain payroll; or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.

11. In the **Beneficial Ownership** route if there are multiple owners, any over 20% will need to complete their portion of the application once the fields are completed by the initial submitter. For any Non-Profit or Church, user will need to input at least 1% to qualify for the loan. The user will receive an email to complete their portion of the application (the application will not be completed until all Beneficial Owners complete their portion). If none, they can **Skip**.

The screenshot shows a web form titled "Beneficial Ownership". At the top, there is a blue icon of a person. Below the title, a paragraph explains ownership requirements: "Ownership percentage, regardless of Business Types of Non-Profits or Church Affiliated, require at least 1% ownership to be considered Owners. Ownership percentages of less than 20% are considered Non-Owners." The form contains several input fields: "First Name" (with "Draw" entered), "Last Name" (with "One Ben Own" entered), "Email" (with "xxx" entered), and "Mobile Phone Number" (with "3039847987" entered). There are two dropdown menus: "Role" (with "Owner" selected) and "Role on Loan" (with "Beneficial Owner" selected). A red box highlights these two dropdown menus. Below the dropdowns is a "Remove" button. At the bottom of the form, there is a button labeled "Add Another Beneficial Owner" (highlighted with a red box), a green "Next" button, and a green "Save and come back later" button.

12. User will **E-Consent** to the application by completing fields and then click **Next**.

The screenshot shows a web form titled "Electronic Signature". At the top, there is a blue icon of a document. Below the title, a paragraph explains the SBA's policy: "The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229)." The form contains two text input fields: "By typing my name below, I recognize that this may be treated as an electronic signature and certify to submitting accurate information." (with "Draw One" entered) and "By typing my initials below, I recognize that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application." (with "DO" entered). A red box highlights the "Draw One" text. At the bottom of the form, there is a green "Next" button and a blue "Save and come back later" button.

13. User has the option to complete the Demographic Information and click **Next**.

PPP Borrower Demographic Information Form (Optional)
Disclosure is voluntary and will have no bearing on the loan decision

Principal Name
Draw One

Position

Veteran
2=Veteran

Gender

Race (more than 1 may be selected)
1=American Indian or Alaska Native

Ethnicity

Next

Save and come back later

14. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.

Close everything lock right?

Let's double check what you've entered. Once you submit this, we'll process your application and get you a loan decision in 1-2 days.

Business Info Save

Business Name Draw One, Inc	Has Additional Parties Yes (1)
Employment 1	Accounting Type E-Code
USPS Location 40200 - All Counties	Doing Business In
Address 1000 Main St Dallas, TX 75201	

Personal Info Save

First John	Marital Status Married
Last Name Doe	SSN 123-45-6789
SSN 123-45-6789	Home Address 1000 Main St Dallas, TX 75201

Payroll Calculation Save

Business started or acquired on 1/2020 No	2020 Payroll No
Payroll for last 12 months USD \$0.00-99	2020 Payroll for last 12 months USD \$0.00
Start/stop pay for 2020 USD \$0.00	Payroll for last 12 months with new hire USD \$0.00-99
Employee Count for 2020 No	Payroll for last 12 months with new hire USD \$0.00
Start/stop pay for 2020 USD \$0.00	Payroll for last 12 months with new hire USD \$0.00
Start/stop pay for 2020 USD \$0.00	Payroll for last 12 months with new hire USD \$0.00
Start/stop pay for 2020 USD \$0.00	Payroll for last 12 months with new hire USD \$0.00

Eligibility Save

Applicant is a small business owner No	Applicant is a small business owner No
Applicant is an SBA borrower No	Applicant is an SBA borrower No
Applicant is a nonprofit No	Applicant is a nonprofit No
Applicant is a government contractor No	Applicant is a government contractor No
Applicant is a government contractor No	Applicant is a government contractor No
Applicant is a government contractor No	Applicant is a government contractor No
Applicant is a government contractor No	Applicant is a government contractor No
Applicant is a government contractor No	Applicant is a government contractor No

Certifications Save

Optional Demographic Information

First Name	John
Last Name	Doe
SSN	123-45-6789
Race	American Indian or Alaska Native

Submit Application

Workflow if User selected "Yes" to using the 2483C Form:

15. In the **Payroll Calculation 2483C** route, user will complete section's A – D. Per SBA guidelines, Schedule C Gross Income cannot exceed \$100,000.


Let's determine your eligibility
 Help us determine the terms of the loan that best meet your needs

Was your Business started or acquired on or after January 1, 2020:

Section A:

Payroll for the last 12 months: Refer to Average Monthly Payroll Help - General

USD 300,000.00

Schedule C Gross Income – If NO EMPLOYEES, 2019 or 2020 IRS Form 1040, Schedule C, line 7. If EMPLOYEES, 2019 or 2020 IRS Form 1040, Schedule C, line 7 amount, minus the sum of line 14, line 19, and line 26

USD 100,000.00

Section B:

Did any individual employee, sole proprietor, or independent contractor receive compensation in excess of \$100,000 over the 4-quarter period reflected in the IRS Form 941s submitted?

Total number of individuals receiving compensation in excess of \$100,000: (includes w-2, 1099 or sole prop)

0.00

Total compensation paid to these individuals over the 4 quarter period: (includes w-2, 1099 or sole prop)

USD 0.00

Section C:

Do any of your employees have a principal place of residence located outside of the United States?

Total compensation paid to employee(s) with a principal place of residence outside of the United States over the 4 quarter period reflected above?

USD 0.00

Section D:

To the best of your knowledge, does any of the compensation identified in IRS Form 941 include qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act?

Provide total amount of qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act:

USD 0.00

Please enter your account information for deposit purposes.

Customer Name

Bank Name

Account Number

ABA Number

Savings or Checking

16. Based on the information provided, the **Loan Calculated Total** route will produce an estimated PPP Loan Amount.


Your Paycheck Protection Program Loan Amount
 Based on the inputs provided, we have currently calculated your loan amount as shown below.

Loan Amount
USD 145,833.00

17. User continues to complete the application by answering the questions in the **2483C Eligibility** route. If the user answers **Yes** to question 1, 2, 5 or 6, they will not qualify for the loan. If the user answers Yes to question 8, they should answer Yes to question 9 and enter their **Franchise Code**. User will also enter the Total Amount of Gross Income and Tax Year Used for Gross Income. This value may differ than the value input in the **Payroll Calculation 2483C** to calculate the loan amount.

If questions (1), (2), (5), or (6) are answered "Yes", the loan will not be approved.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Please Select Yes or No

No

Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency (other than a Federal student loan made or guaranteed through a program administered by the Department of Education) that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Please Select Yes or No

No

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.

Please Select Yes or No

No

4. Did the Applicant receive an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.

Please Select Yes or No

No

Is the Applicant (if an individual) or any owner of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Please Select Yes or No

No

6. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)?

Please Select Yes or No

No

7. Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?

Please Select Yes or No

Yes

8. Is the Applicant a franchise?

Please Select Yes or No

No

9. If yes to question 8, is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code Below:

Please Select Yes or No

No

We'll need to gather some more information from you before we can submit your loan.

Number of Employees

4

Date of Establishment

2/1/1999

MM/YYYY

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)

No more than 500 employees (or 300 employees, if applicable)

Please select the purpose of this loan. If other, please describe below. (select all that apply)

Payroll Costs, Rent / Mortgage Interest, Utilities

Other (explain):

Total Amount of Gross income

USD 500,000.00

Tax Year Used for Gross Income

2019

Next

Save and come back later

18. User must **check** every Certification in order to move forward then click **Next**.


Certifications

- The Applicant was in operation on February 15, 2020, has not permanently closed, and was either an eligible self-employed individual, independent contractor, or sole proprietorship with no employees, or had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC.
- Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.
- The funds will be used to retain workers and maintain payroll; or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.
- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.
- The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.
- The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.
- The Applicant is not an issuer, the securities of which are listed on an exchange registered as a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f).
- I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
- I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge, and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.
- The Applicant has not and will not receive another loan under the Paycheck Protection Program, section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)) (this does not include Paycheck Protection Program second draw loans, section 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(37))).

[Next](#)
[Save and come back later](#)

19. In the **Beneficial Ownership** route if there are multiple owners, any over 20% will need to complete their portion of the application once the fields are completed by the initial submitter. For any Non-Profit or Church, user will need to input at least 1% to qualify for the loan. The user will receive an email to complete their portion of the application (the application will not be completed until all Beneficial Owners complete their portion). If none, they can **Skip**.

Beneficial Ownership

Ownership percentage, regardless of Business Types of Non-Profits or Church Affiliated, require at least 1% ownership to be considered Owners. Ownership percentages of less than 20% are considered Non-Owners.

First Name: Draw

Last Name: One Ben Own

Email: xxx

Mobile Phone Number: 3039847987

Role: Owner

Role on Loan: Beneficial Owner

Remove

Add Another Beneficial Owner

Next

Save and come back later

20. User will **E-Consent** to the application by completing fields and then click **Next**.

Electronic Signature

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

By typing my name below, I recognize that this may be treated as an electronic signature and certify to submitting accurate information.

Draw One

By typing my initials below, I recognize that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application.

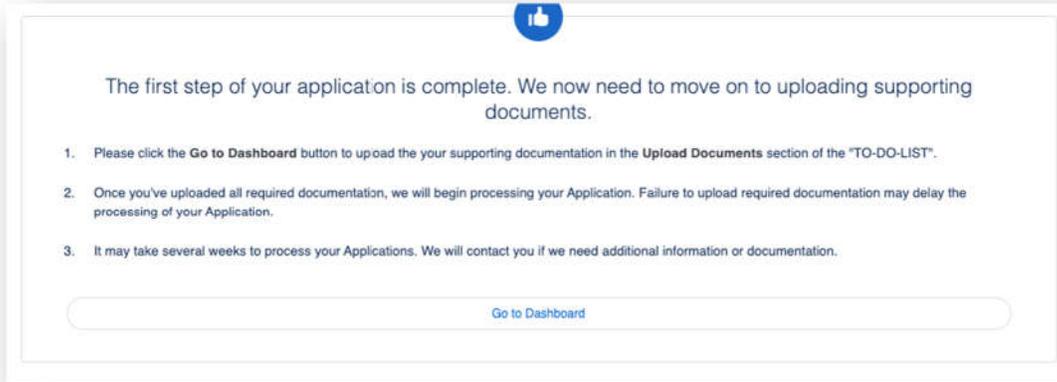
DO

Next

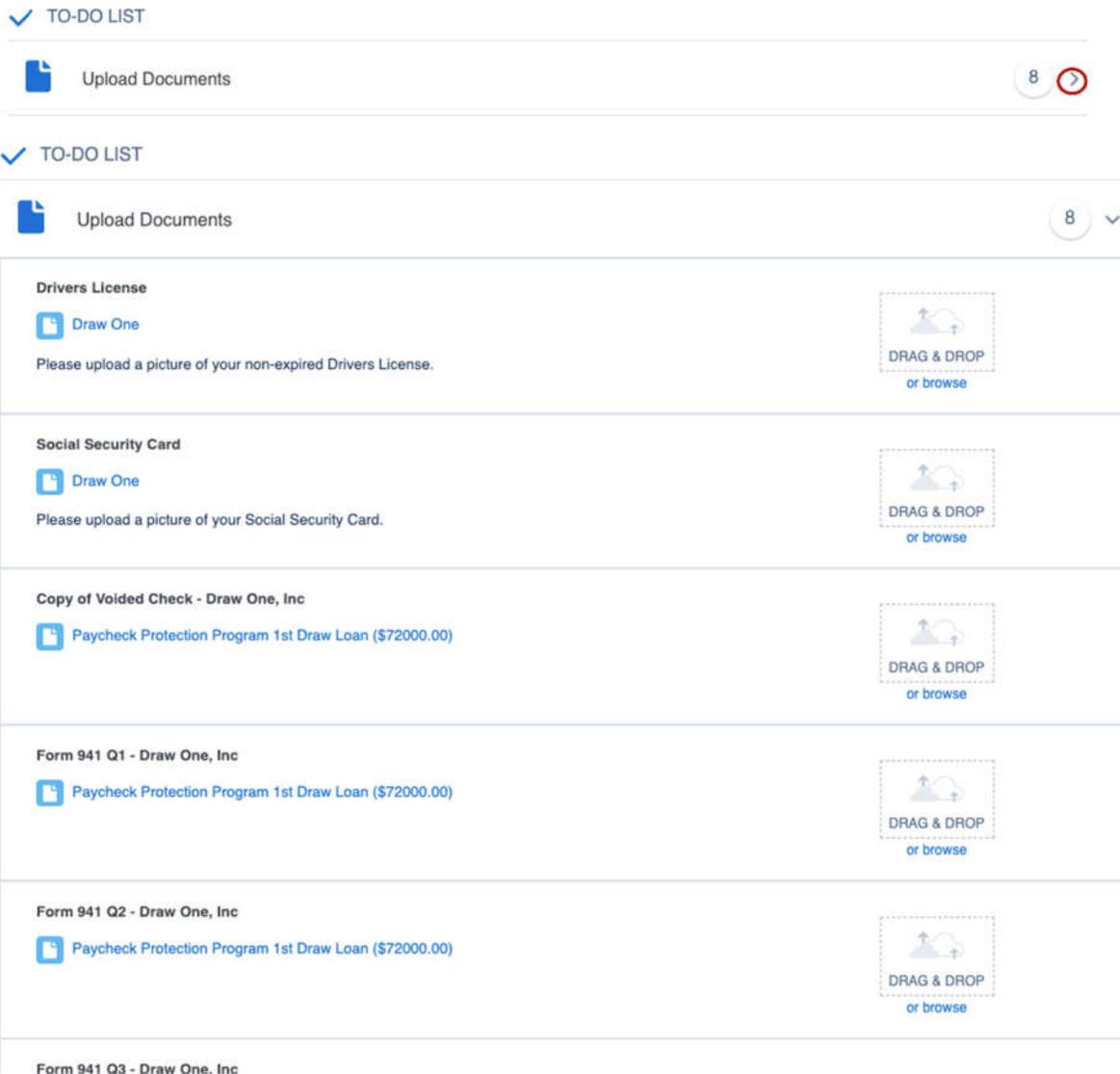
Save and come back later

21. User has the option to complete the Demographic Information and click **Next**.

23. The application has been submitted and the user will land on the **Next Steps** page. The user will click **Go to Dashboard** to upload documents.



24. The user will be on their **TO-DO LIST** where they will upload documents. The user will click the caret next to the Upload Documents number to display the placeholders. The user can then upload documents. **CURRENTLY, there are no placeholders rendering. Please have your Admin create the placeholders for your FI.**

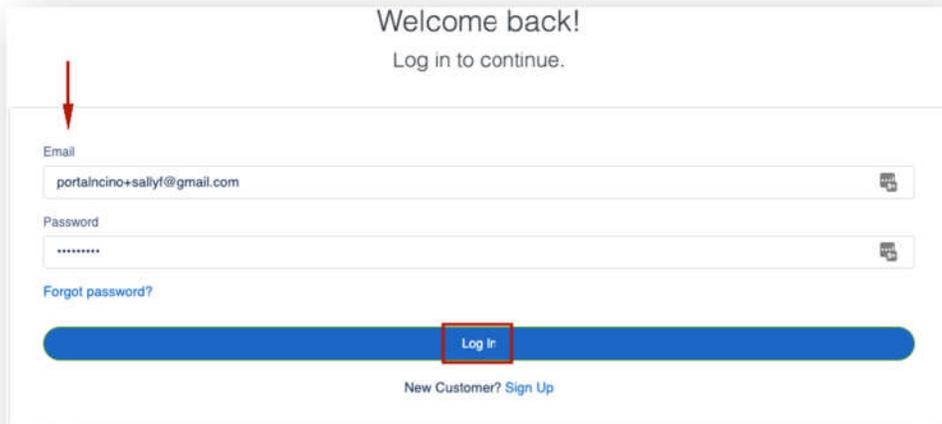


◆◆◆ THE USER IS DONE WITH DRAW 1 ◆◆◆

Online Application – Applying for Draw 2

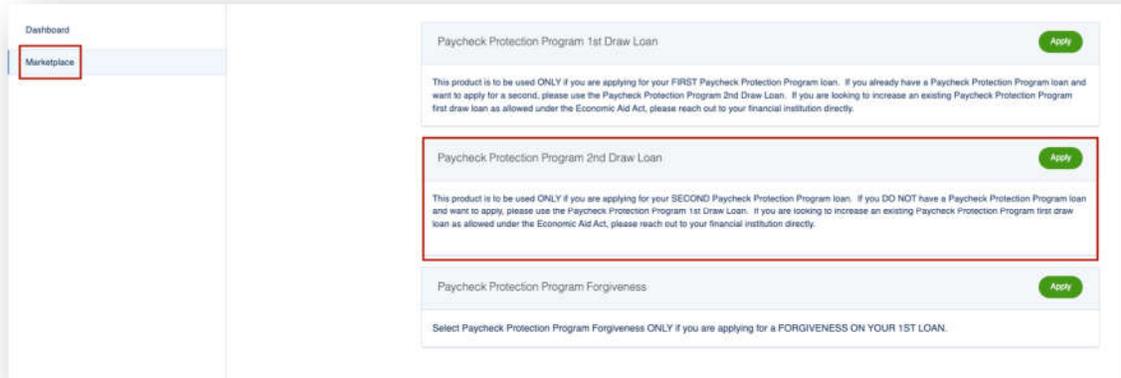
Draw 2 is only if the user is applying for a second PPP loan.

1. User logs into the online application.



The screenshot shows a login page with the heading "Welcome back!" and the instruction "Log in to continue." Below this, there are two input fields: "Email" with the value "portalincino+sallyf@gmail.com" and "Password" with masked characters. A "Forgot password?" link is located below the password field. A large blue "Log In" button is centered at the bottom, with a red box highlighting it. Below the button, there is a link for "New Customer? Sign Up". A red arrow points to the top left corner of the form area.

2. To apply for Draw 2, the user clicks **Marketplace**. The user clicks **Apply** to apply for Paycheck Protection Program Draw 2 Loan.



The screenshot shows a dashboard with a sidebar on the left containing "Dashboard" and "Marketplace" (highlighted with a red box). The main content area displays three loan options, each with an "Apply" button. The second option, "Paycheck Protection Program 2nd Draw Loan", is highlighted with a red box. The text for this option reads: "This product is to be used ONLY if you are applying for your SECOND Paycheck Protection Program loan. If you DO NOT have a Paycheck Protection Program loan and want to apply, please use the Paycheck Protection Program 1st Draw Loan. If you are looking to increase an existing Paycheck Protection Program first draw loan as allowed under the Economic Aid Act, please reach out to your financial institution directly."

3. The first thing the user must do is confirm the business for which they are applying for Draw 2. They click **Apply With This Business**. The user may Edit information if necessary.

Your Business

Which business would you like to apply with?

Fields Flower Shop Corporation
Retail
1900 Elm St
Dallas, Tx 75201

Apply With This Business

Add New

Save and come back later

- In the **Personal Information** route, the user will quickly confirm their personal details. If any information has been updated from the time the original PPP loan was created, the end user has the ability to update that information here. Then, the user clicks **Next**.

Tell us about yourself

We need to know a bit about the person representing the business.

How are you related to this business?
Owner

Ownership Percent
100.000 %

Official Title
CEO

Social Security Number (SSN)
.....

[Why do we need this?](#)

Contact Information

Mobile Phone Number
8089899999

Residential Address
2000 Main St

City
Dallas

State
TX

Zip Code
75201

Next

Save and come back later

- The user is directed to complete the **PPP Round 1 Attestation**. If user chooses **No** the loan will not progress. Then the user clicks **Next**.

By certifying "Yes" below, you are acknowledging that you have received a First Draw Paycheck Protection Program Loan, and will have used the full loan amount by the time of disbursement for the Second Draw.

PPP Round 1 Certification

Next

Save and come back later

- Based on the Entity type selected in the **Your Business** route, Sole Proprietors, Self-Employed, and Independent Contractors will see the **Form 2483C Election** route and have the ability to elect to continue through the Application using the 2483C Form. All other Entity types will not see this route appear. ****If user indicates "Yes" please see 2483SD-C Workflow starting on step 15. ****

Based on your previous selections you are eligible for the new 2483C form.

Please select Yes below if you'd like to use the new form.

Use 2483C

Next

Save and come back later

I am a Sole Proprietor, Independent Contractor or Self Employed entity. Which form should I use?

An Applicant that files an IRS Form 1040, Schedule C and elects to **calculate the PPP loan amount using gross income** should select **YES** to use the 2483-C form.

An Applicant that files an IRS Form 1040, Schedule C and elects to **calculate the PPP loan amount using net profit** should select **NO** to use the 2483 form.

Please note, the **MAXIMUM SCHEDULE C INCOME AMOUNT** that can be used for either the 2483 or 2483-C is \$100,000 as per SBA guidelines.

- In the **Payroll Calculation** route, the user will answer the questions. In **Section A**, the user will complete only one field. Then the user clicks **Next**. If user answers Yes to first question, they must adjust the **Number of months payroll costs to report**.

Let's determine your eligibility

Help us determine the terms of the loan that best meet your needs

Do you have less than 12 months of payroll costs but were in operation on February 15, 2020? (If your business did not begin operating until after February 15, 2020, you are not eligible)

No

Number of months of payroll costs to report?

12

Section A: Complete only one field in section A

Payroll for the last 12 months - (See "What should I include in my payroll costs?" help text.)

USD 236,000.00

1099 payroll for the last 12 months - (2019 or 2020 IRS form 1099, line 1)

USD 0.00

Sole Proprietor net income (2019 or 2020 IRS 1040 Schedule C, line 31)

USD 0.00

Section B:

Federal income taxes withheld over the last 4 quarter period (IRS Form 941, line 3, Form 944, line 2)

USD 0.00

Section C:

Did any individual employee, sole proprietor, or independent contractor receive compensation in excess of \$100,000 over the 4-quarter period reflected in the IRS Form 941s submitted?

Yes No

Total number of individuals receiving compensation in excess of \$100,000: (includes w-2, 1099 or sole prop)

0.00

Total compensation paid to these individuals over the 4 quarter period: (includes w-2, 1099 or sole prop)

USD 0.00

Section D:

Do any of your employees have a principal place of residence located outside of the United States?

Yes No

Total compensation paid to employee(s) with a principal place of residence outside of the United States over the 4 quarter period reflected above?

USD 0.00

Section E:

To the best of your knowledge, does any of the compensation identified in IRS Form 941 include qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act?

Yes No

Provide total amount of qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act:

USD 0.00

Next

8. Next, the user completes the **Eligibility** route. If the user answers **Yes** to question 1, 2, 4 or 5, they will not qualify for the loan. If the user answers Yes to question 7, they should answer Yes to question 8 and enter their **Franchise Code**. As always, the tile on the right provides guidance on how to answer the questions. Then the user clicks **Next**.

If questions (1), (2), (4) or (5) are answered "Yes", the loan will not be approved.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Please Select Yes or No

No

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Please Select Yes or No

No

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum.

Please Select Yes or No

No

4. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Please Select Yes or No

No

5. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded not guilty; or 4) commenced any term of parole or probation (including probation before judgment)?

Please Select Yes or No

No

6. Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?

Please Select Yes or No

No

7. Is the Applicant a franchise?

Please Select Yes or No

No

8. If yes to question 7, is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code Below:

Please Select Yes or No

No

9. The user completes the additional information. User has the ability to **choose multiple purposes** on the purpose of this loan.

We'll need to gather some more information from you before we can submit your loan.

Number of Employees

PPP First Draw SBA Loan Number

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)

Please select the purpose of this loan. If other, please describe below. (select all that apply)

Other (explain):

Date of Establishment

10. The user enters their **Reduction in Gross Receipts**. The Reference Quarter must match the Quarter 2020. As always, the tile on the right provides guidance on how to answer the headcount questions. Then the user clicks **Next**.

Reduction in Gross Receipts of at Least 25%
 Please select the corresponding quarter of each year.

Reference Quarter

Gross Receipts 2019

Quarter 2020

Gross Receipts 2020

[Next](#)

[Save and come back later](#)

Reduction in Gross Receipts Help

In determining whether the Applicant experienced at least a 25% reduction in gross receipts, for loans above \$150,000, the Applicant must identify the 2020 quarter meeting this requirement, identify the reference quarter, and state the gross receipts amounts for both quarters, as well as provide supporting documentation. For loans of \$150,000 and below, these fields are not required and the Applicant only must certify that the Applicant has met the 25% gross receipts reduction at the time of application.

However, upon or before sending loan forgiveness (or upon SBA request the Applicant must provide documentation that identifies the 2020 quarter meeting this requirement, identifies the reference quarter, states the gross receipts amounts for both quarters, and supports the amounts provided. For all loans, the appropriate reference quarter depends on how long the Applicant has been in operation:

- For all entities other than those satisfying the conditions set forth below, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than the same quarter of 2019. Alternatively, Applicants may compare annual gross receipts in 2020 with annual gross receipts in 2019. Applicants choosing to use annual gross receipts must enter "Annual" in the 2020 Quarter and Reference Quarter fields and, as required documentation, must submit copies of annual tax forms substantiating the annual gross receipts reduction.
- For entities not in business during the first and second quarters of 2019 but in operation during the third and fourth quarters of 2019, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than either the third or fourth quarters of 2019.
- For entities not in business during the first, second, and third quarters of 2019 but in operation during the fourth quarter of 2019, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than the fourth quarter of 2019.
- For entities not in business during 2019 but in operation on February 15, 2020, Applicants must demonstrate that gross receipts in the second, third, or fourth quarter of 2020 were at least 25% lower than the first quarter of 2020.

Gross receipts includes all revenue in whatever form received or accrued (in accordance with the entity's accounting method) from whatever source, including from the sales of products or services, interest, dividends, rents, royalties, fees, or commissions, reduced by returns and allowances. Generally, receipts are considered "total income" (in the case of a sole proprietorship "gross income") plus "cost of goods sold" and excludes net capital gains or losses as these items are defined and reported on IRS tax return forms. Gross receipts do not include the following: taxes collected for and remitted to a taxing authority; included in gross or total income, such as sales or other taxes collected from customers and excluding taxes levied on the concern or its employees; proceeds from transactions between a concern and its domestic or foreign affiliates; and amounts collected for another by a travel agent, real estate agent, advertising agent, conference management service provider, freight forwarder or customs broker. All other items, such as subcontractor sales, commissions for purchase or contractor fees as a customer's request, investment income, and employee-based costs (such as payroll taxes), may not be excluded from gross receipts. Gross receipts of a borrower must be aggregated with gross receipts of its affiliates. For a nonprofit organization, veterans organization, nonprofit news organization, 501(c)(30) organization, and destination marketing organization, gross receipts has the meaning in section 4023 of the Internal Revenue Code of 1986.

11. In the **Beneficial Ownership** route if there are multiple owners, any over 20% will need to complete their portion of the application once the fields are completed by the initial submitter. For any Non-Profit or Church, will need to input at least 1% to qualify for the loan. The user will receive an email

to complete their portion of the application (the application will not be completed until all Beneficial Owners complete their portion). If none, they can **Skip**.

Beneficial Ownership

Ownership percentage, regardless of Business Types of Non-Profits or Church Affiliated, require at least 1% ownership to be considered Owners. Ownership percentages of less than 20% are considered Non-Owners.

First Name: Draw
Last Name: One Ben Own
Email: xxx
Mobile Phone Number: 3039847987

Role: Owner
Role on Loan: Beneficial Owner

Remove

Add Another Beneficial Owner

Next

Save and come back later

12. User must **check** every Certification in order to move forward then click **Next**.

Certifications

- The Applicant is not a business concern or entity primarily engaged in political or lobbying activities, including any entity that is organized for research or for engaging in advocacy in areas such as public policy or political strategy or otherwise describes itself as a think tank in any public documents.
- The Applicant was in operation on February 15, 2020, has not permanently closed, and was either an eligible self-employed individual, independent contractor, or sole proprietorship with no employees, or had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC.
- Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.
- The Applicant has realized a reduction in gross receipts in excess of 25% relative to the relevant comparison time period. For loans greater than \$150,000, Applicant has provided documentation to the lender substantiating the decline in gross receipts. For loans of \$150,000 or less, Applicant will provide documentation substantiating the decline in gross receipts upon or before seeking loan forgiveness for the Second Draw Paycheck Protection Program Loan or upon SBA request.
- The Applicant is not a business concern or entity (a) for which an entity created in or organized under the laws of the People's Republic of China or the Special Administrative Region of Hong Kong, or that has significant operations in the People's Republic of China or the Special Administrative Region of Hong Kong, owns or holds, directly or indirectly, not less than 20 percent of the economic interest of the business concern or entity, including an equity share or a capital or profit interest in a limited liability company or partnership; or (b) that retains, as a member of the board of directors of the business concern, a person who is a resident of the People's Republic of China.
- The Applicant received a First Draw Paycheck Protection Program Loan and, before the Second Draw Paycheck Protection Program Loan is disbursed, will have used the full loan amount (including any increase) of the First Draw Paycheck Protection Program Loan only for eligible expenses.
- The funds will be used to retain workers and maintain payroll, or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules. I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold the lender liable, such as for charges of fraud.
- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.
- The Applicant has not and will not receive another Second Draw Paycheck Protection Program Loan.
- The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.
- The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.
- The Applicant is not an issuer, the securities of which are listed on an exchange registered as a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f).
- The Applicant is not required to submit a registration statement under section 2 of the Foreign Agents Registration Act of 1938 (22 U.S.C. 812).
- I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 U.S.C. 1001 and 3271 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 18 U.S.C. 644 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
- I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge, and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA-reviews.

Next

13. User will **E-Consent** to the application by completing fields and then click **Next**.

Electronic Signature

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

By typing my name below, I recognize that this may be treated as an electronic signature and certify to submitting accurate information.

By typing my initials below, I recognize that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application.

[Next](#)

[Save and come back later](#)

14. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.

Does everything look right?
Let's double check what you've entered. Once you submit this, we'll process your application and get you a credit decision in 1-2 days.

Business Info [Edit](#)

Relationship Name Fields Flower Shop	Tax Identification Number *****9999
Employees 3	Relationship Type Corporation
NAICS Lookup 424930 - Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers	Doing Business As
Billing Address 1900 Elm St Dallas, TX 75201	

Personal Info [Edit](#)

Role Owner	Ownership Percent 100.00 %
Office Title CEO	SSN *****0000
Mobile Phone 9689999999	Residential Address 2000 Main St Dallas, TX 75201

PPP Round 1 Attestation [Edit](#)

PPP Round 1 Certification
Yes

Payroll Calculation [Edit](#)

In Business Less Than 12 Months No	Months In Business Less Than 12 12
12 Months Payroll USD 230,000.00	1099 Payroll 12 Months USD 0.00
Sole Prop 12 Month Net Income USD 0.00	Fed Income Taxes Withheld 4 QTRs USD 0.00
Employee Comp Over 100k No	Total # Employees Over 100k 0.00
Total Comp of <100k Over 4 QTRs USD 0.00	Employee Principal Residence Outside US No
Total Comp Residence Outside US USD 0.00	Form 941 Self/Emp Loans 7001 No
Total Self/Emp Loans Wages 7001 USD 0.00	

Eligibility [Edit](#)

Applicant presently suspended/delinquent No	Applicant delinquent item No
Applicant owner of other business No	Applicant criminal charges No
Applicant felony No	All employees residency No
Is Franchise No	Franchise Listed SBA No
Number of Employees 11	PPP First Draw SBA Loan Number 12345
SBA Size Standard No more than 500 employees (or 300 employees, if applicable)	Purpose of Loan
Purpose of Loan Other	Date of Establishment 1/1/1999
Reference Quarter Q1 2019	Gross Receipts 2019 USD 125,000.00
Quarter 2020 Q1 2020	Gross Receipts 2020 USD 85,000.00

Certifications [Edit](#)

[Submit Application](#)

Workflow if User selected "Yes" to using the 2483C Form:

15. In the **Payroll Calculation 2483C** route, user will complete all sections. Per SBA guidelines, Schedule C Gross Income cannot exceed \$100,000.



Let's determine your eligibility

Help us determine the terms of the loan that best meet your needs

Do you have less than 12 months of payroll costs but were in operation on February 15, 2020? (If your business did not begin operating until after February 15, 2020, you are not eligible)

No

Number of months of payroll costs to report?

12

Total Amount of Gross income

USD 500,000.00

Tax Year Used for Gross Income

2019

Section A:

IF YOU HAVE EMPLOYEES - Payroll for the last 12 months - See "What should I include in my payroll costs?" help on the right. Payroll for the last 12 months - See "What should I include in my payroll costs?" help on the right.

USD 300,000.00

Schedule C Gross Income - If NO EMPLOYEES, 2019 or 2020 IRS Form 1040, Schedule C, line 7. If EMPLOYEES, 2019 or 2020 IRS Form 1040, Schedule C, line 7 amount, minus the sum of line 14, line 19, and line 26

USD 125,000.00

Section B:

Did any individual employee, sole proprietor, or independent contractor receive compensation in excess of \$100,000 over the 4-quarter period reflected in the IRS Form 941s submitted?

No

Total number of individuals receiving compensation in excess of \$100,000: (includes w-2, 1099 or sole prop)

0.00

Total compensation paid to these individuals over the 4 quarter period: (includes w-2, 1099 or sole prop)

USD 0.00

Section C:

Do any of your employees have a principal place of residence located outside of the United States?

No

Total compensation paid to employee(s) with a principal place of residence outside of the United States over the 4 quarter period reflected above?

USD 0.00

Section D:

To the best of your knowledge, does any of the compensation identified in IRS Form 941 include qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act?

No

Provide total amount of qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act:

USD 0.00

Please enter your account information for deposit purposes.

Name on the Account

Institution Name

Account Number

Routing Number

Account Type

Next

Save and come back later

16. Based on the information provided, the **2483C Loan Calculated Total** route will produce an estimated PPP Loan Amount.

Your Paycheck Protection Program Loan Amount

Based on the inputs provided, we have currently calculated your loan amount as shown below.

Loan Amount
USD 145,833.00

Next

Save and come back later

17. Next, the user completes the **Eligibility** route. If the user answers **Yes** to question 1, 2, 4 or 5, they will not qualify for the loan. If the user answers Yes to question 7, they should answer Yes to question 8 and enter their **Franchise Code**. As always, the tile on the right provides guidance on how to answer the questions. Then the user clicks **Next**.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Please Select Yes or No

No

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency (other than a Federal student loan made or guaranteed through a program administered by the Department of Education) that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Please Select Yes or No

No

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.

Please Select Yes or No

No

4. Is the Applicant (if an individual) or any owner of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Please Select Yes or No

No

5. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)?

Please Select Yes or No

No

6. Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?

Please Select Yes or No

Yes

7. Is the Applicant a franchise?

Please Select Yes or No

No

8. If yes to question 7, is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code Below:

Please Select Yes or No

No

We'll need to gather some more information from you before we can submit your loan.

Number of Employees

4

PPP First Draw SBA Loan Number

12345

PPP First Draw Loan Amount

USD 125,000.00

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)

No more than 500 employees (or 300 employees, if applicable)

Please select the purpose of this loan. If other, please describe below. (select all that apply)

Payroll Costs, Rent / Mortgage Interest, Utilities

Other (explain):

Date of Establishment

2/10/1999

18. The user enters their **Reduction in Gross Receipts**. The Reference Quarter must match the Quarter 2020. As always, the tile on the right provides guidance on how to answer the headcount questions. Then the user clicks **Next**.

Reduction in Gross Receipts of at Least 25%
Please select the corresponding quarter of each year:

Reference Quarter
[Dropdown menu]

Gross Receipts Reference Quarter
USD [Text input]

Quarter 2020
[Dropdown menu]

Gross Receipts 2020
USD [Text input]

Next

Save and come back later

19. User must **check** every Certification in order to move forward then click **Next**.


Certifications

- The Applicant was in operation on February 15, 2020, has not permanently closed, and was either an eligible self-employed individual, independent contractor, or sole proprietorship with no employees, or had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC.
- Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.
- The Applicant has realized a reduction in gross receipts in excess of 25% relative to the relevant comparison time period. For loans greater than \$150,000, Applicant has provided documentation to the lender substantiating the decline in gross receipts. For loans of \$150,000 or less, Applicant will provide documentation substantiating the decline in gross receipts upon or before seeking loan forgiveness for the Second Draw Paycheck Protection Program Loan or upon SBA request.
- The Applicant is not a business concern or entity (a) for which an entity created in or organized under the laws of the People's Republic of China or the Special Administrative Region of Hong Kong, or that has significant operations in the People's Republic of China or the Special Administrative Region of Hong Kong, owns or holds, directly or indirectly, not less than 20 percent of the economic interest of the business concern or entity, including as equity shares or a capital or profit interest in a limited liability company or partnership; or (b) that retains, as a member of the board of directors of the business concern, a person who is a resident of the People's Republic of China.
- The Applicant received a First Draw Paycheck Protection Program Loan and, before the Second Draw Paycheck Protection Program Loan is disbursed, will have used the full loan amount (including any increase) of the First Draw Paycheck Protection Program Loan only for eligible expenses.
- The funds will be used to retain workers and maintain payroll; or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.
- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.

The Applicant has not and will not receive another Second Draw Paycheck Protection Program Loan.

The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.

The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.

The Applicant is not an issuer, the securities of which are listed on an exchange registered as a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f).

The Applicant is not required to submit a registration statement under section 2 of the Foreign Agents Registration Act of 1938 (22 U.S.C. 612).

The Applicant is not a business concern or entity primarily engaged in political or lobbying activities, including any entity that is organized for research or for engaging in advocacy in areas such as public policy or political strategy or otherwise describes itself as a think tank in any public documents.

I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge, and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

Next

Save and come back later

20. User will E-Consent to the application by completing fields and then click **Next**.

Electronic Signature

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

By typing my name below, I recognize that this may be treated as an electronic signature and certify to submitting accurate information.

By typing my initials below, I recognize that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application.

Next

Save and come back later

25. User has the option to complete the Demographic Information and click **Next**.

PPP Borrower Demographic Information Form (Optional)

Disclosure is voluntary and will have no bearing on the loan decision

Principal Name
Draw One

Position

Veteran
2=Veteran

Gender

Race (more than 1 may be selected)
1=American Indian or Alaska Native

Ethnicity

Next

Save and come back later

21. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.

Does everything look right?
Let's double check what you've entered. Once you submit this, we'll process your application and get you a cash decision in 1-2 days.

Business Info Edit

Responsible Name: Frank Pinner Ship
 Federal Employer ID#: 3
 EIN: 424890 - Flower, Nursery Stock, and Florists' Supplies Merchant Wholesale
 Mailing Address: 1900 Elm St, Dallas, TX 75201
 Tax Identification Number: 00000000
 Business Type: Corporation
 Using Business As:

Personal Info Edit

Role: Owner
 Ownership Percent: 100.00 %
 Official Title: CEO
 Social Security: 000000000
 Home Phone: 0000000000
 Residential Address: 2000 Elm St, Dallas, TX 75201

PPP Round 1 Attestation Edit

PPP Round 1 Certification: Yes

Payroll Calculation Edit

Is Business Loan Over 12 Months: No
 12 Month Payroll: USD 236,000.00
 Six-Month Payroll: USD 0.00
 Employee Count Over 100: No
 Total Comp of 12th Over 4 QTR: USD 0.00
 Total Comp Reschedule Outside US: USD 0.00
 Total Loan Fee Loan Waiver: USD 0.00
 Months in Business Loan Over 12: 12
 12 Month Payroll: USD 0.00
 Paid Income Taxes Withheld 4 QTR: USD 0.00
 Total # Employees Over 100: 0.00
 Employees Through Reschedule Outside US: No
 Payroll Waiver Loan Waiver: No

Eligibility Edit

Applicant presently suspended delinquent: No
 Applicant owner of other business: No
 Applicant salary: No
 Is Franchise: No
 Number of Employees: 11
 SBA Size Standard: No more than 500 employees (or 200 employees, if applicable)
 Purpose of Loan Other
 Reference Quarter: Q1 2019
 Quarter 2020: Q1 2020
 Applicant delinquent loan: No
 Applicant interest charges: No
 Is employees residency: No
 Franchise Linked SBA: No
 PPP First Draw SBA Loan Number: 12345
 Purpose of Loan
 State of Establishment: TX
 Gross Receipts 2018: USD 125,000.00
 Gross Receipts 2020: USD 80,000.00

Certifications Edit

[Submit Application](#)

22. The application has been submitted and the user will land on the **Next Steps** page. The user will click **Go to Dashboard** to upload documents.

The first step of your application is complete. We now need to move on to uploading supporting documents.

1. Please click the **Go to Dashboard** button to upload your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".
2. Once you've uploaded all required documentation, we will begin processing your Application. Failure to upload required documentation may delay the processing of your Application.
3. It may take several weeks to process your Applications. We will contact you if we need additional information or documentation.

[Go to Dashboard](#)

23. The user will be on their **TO-DO LIST** where they will upload documents. The user will click the caret next to the Upload Documents number to display the placeholders. **CURRENTLY, there are no placeholders rendering. Please have your Admin create the placeholders for your FI.**

✓ TO-DO LIST

 Upload Documents

8 

✓ TO-DO LIST

 Upload Documents

8 

<p>Drivers License</p> <p> Draw One</p> <p>Please upload a picture of your non-expired Drivers License.</p>	 <p>DRAG & DROP or browse</p>
<p>Social Security Card</p> <p> Draw One</p> <p>Please upload a picture of your Social Security Card.</p>	 <p>DRAG & DROP or browse</p>
<p>Copy of Voided Check - Draw One, Inc</p> <p> Paycheck Protection Program 1st Draw Loan (\$72000.00)</p>	 <p>DRAG & DROP or browse</p>
<p>Form 941 Q1 - Draw One, Inc</p> <p> Paycheck Protection Program 1st Draw Loan (\$72000.00)</p>	 <p>DRAG & DROP or browse</p>
<p>Form 941 Q2 - Draw One, Inc</p> <p> Paycheck Protection Program 1st Draw Loan (\$72000.00)</p>	 <p>DRAG & DROP or browse</p>
<p>Form 941 Q3 - Draw One, Inc</p>	

◆◆◆ THE USER IS DONE WITH DRAW 2. ◆◆◆

Placeholder Creation

How to create Placeholders in DocMan

<https://ncinocommunity.force.com/s/article/HowtoConfigureDocumentManager>

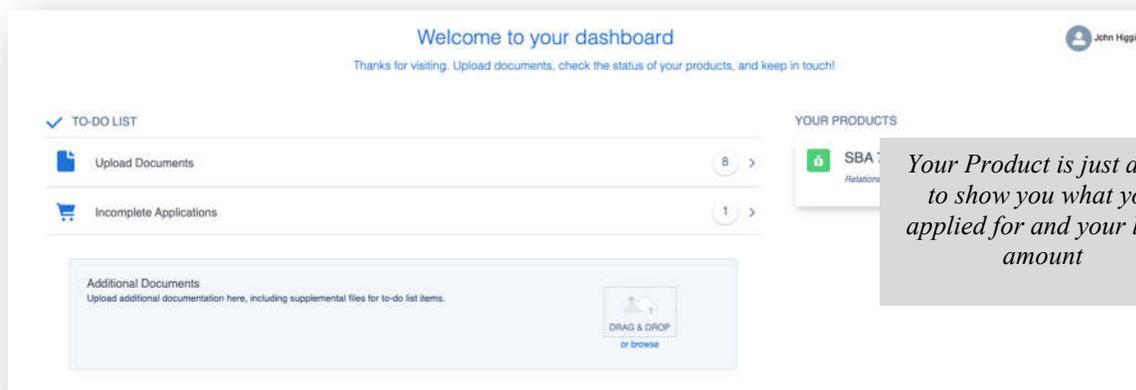
<https://ncinocommunity.force.com/s/article/HowtoConfigureDocumentManagerPlaceholderswithDocumentManagerAdministration>

<https://ncinocommunity.force.com/s/article/HowtoCreateaNewCategoryforPlaceholdersinDocumentManager>

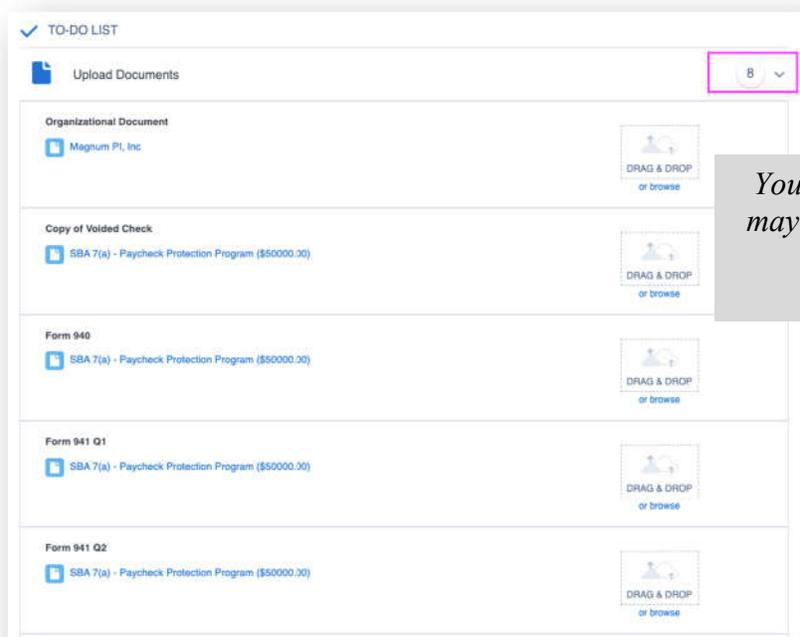
<https://ncinocommunity.force.com/s/article/CustomerPortalHowtoPortalEnablePlaceholders>

Dashboard – Documents

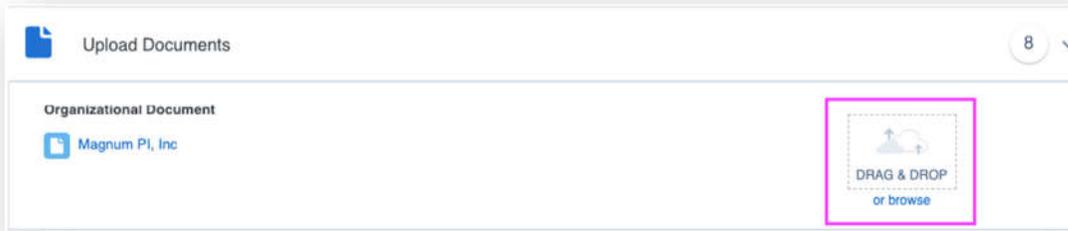
1. Once submitting the application, the user will see **To Do List** as well as **Incomplete Applications**, if any.



2. The **number in the circle** indicates how many documents the user may need to upload.



3. The user can either **browse** or **Drag & Drop** into the placeholder.



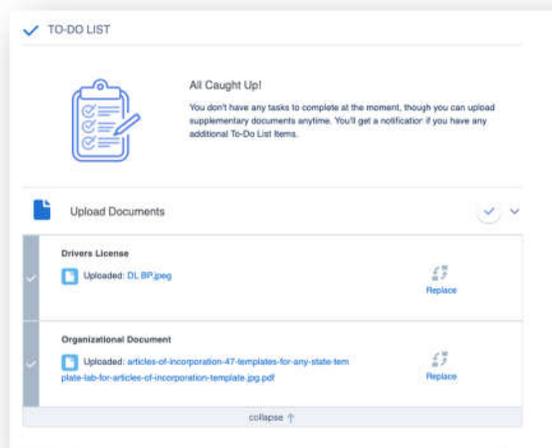
4. As the user uploads documents the number will decrease and the placeholder will change. The user will see a checkmark and that the document is uploaded. *There is no need to Save.*



5. The user can also verify if the document is uploaded, toggle the **Show Previously Completed** button. This will list the documents already uploaded.



6. Once all of the documents are uploaded, the user will be **All Caught Up!**



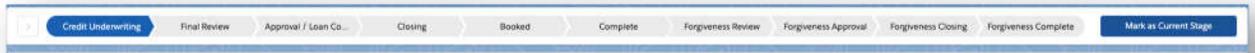
◆◆◆ END OF ONLINE USER EXPERIENCE ◆◆◆

Financial Institution View of Loan – Middle Office Back-End functionality

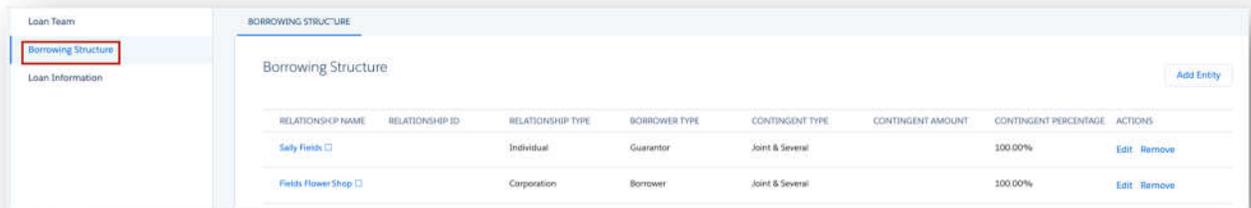
This functionality is for both Draw 1 and Draw 2.

After the user submits the application, the internal user picks up the loan to begin the workflow.

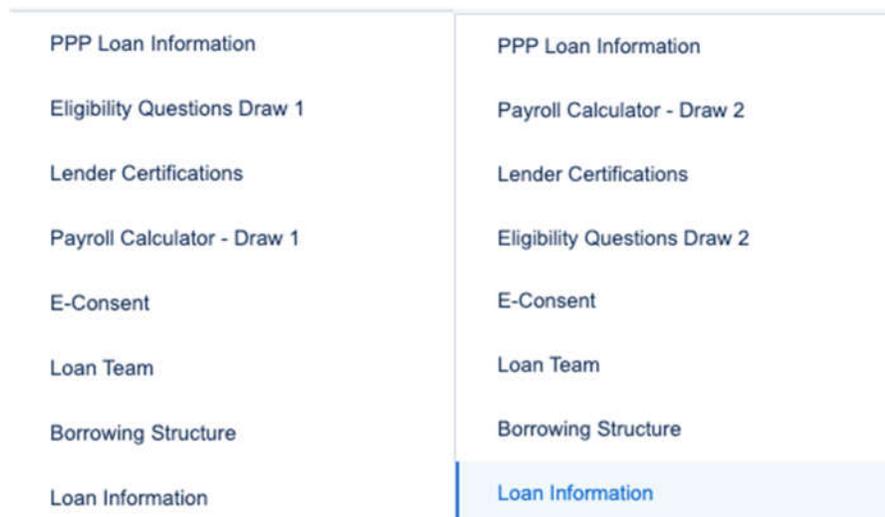
1. The internal user moves stage to **Credit Underwriting** and **Mark as Current Stage**.



2. The internal user adds themselves to the **Loan Team**.
3. The internal user verifies the **Borrowing Structure** on the Loan. Add at least one **Authorized Signer**.



4. The internal user validates the loan information entered on the **PPP Loan Information, Payroll Calculator as well as additional Routes (see Routes below)** and in **Document Manager**.



- Internal user must verify the calculations on the **Payroll Calculator** route. If the user elected to use the 2483C or 2483SD-C, the additional fields highlighted in yellow below will be populated.

Payroll Calculator

<p>Total Calculated Loan Amount \$145,833.33</p> <p>Business started or acquired Jan 1 2020 No</p> <p>EIDL Refinance? No</p> <p>EIDL Refinance Amount</p>	<p>Calculated Loan Amount + EIDL Amount \$145,833.00</p> <p>Total Monthly Payroll Jan1 to Feb29 of aq</p> <p>EIDL Loan Number</p> <p>Use 2483C Yes</p> <p>Total Amount of Gross income \$500,000.00</p>
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Section A:

<p>Payroll for last 12 months \$300,000.00</p> <p>Sole Proprietor 2019 net income \$100,000.00</p> <p>Monthly Gross Income \$8,333.33</p>	<p>1099 payroll for the last 12 months \$300,000.00</p> <p>2483C Average Monthly Payroll \$25,000.00</p>
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- Internal user reviews Document Manager. Uploaded documents via the Customer Portal will be in a status of **Awaiting Review**.

Details **Document Manager** Chatter

Loan Document Manager

Search by document name or details

Actions 0 of 39 Items Selected Add Placeholder Upload Files

STATUS	NAME	YEAR	RELATIONSHIP	LAST MODIFIED DATE
WAIVED	Assignment of Construction Contract			7/6/2020
OPEN	Business Phone Statements			7/6/2020
AWAITING REVIEW	Cable & Internet Statements			7/6/2020
OPEN	Covered Period Payroll Information			7/6/2020
OPEN	EIDL Loan Information			7/6/2020
OPEN	Electric B8 Statements			7/6/2020
OPEN	Form 350B			7/6/2020
OPEN	Form 941 Q1			7/6/2020

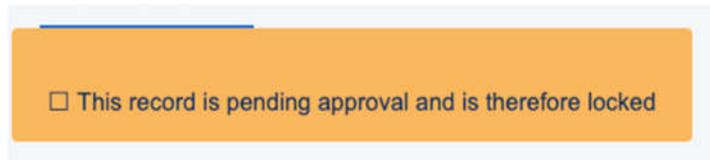
- FI will decide what **Status** the documents will remain in for the loan.



- Once Draw amount has been determined, the loan may stay in may be submitted for Approval.

Loan in Round 2 Approval Stage – When the loan is in this stage, the loan is locked until approved.

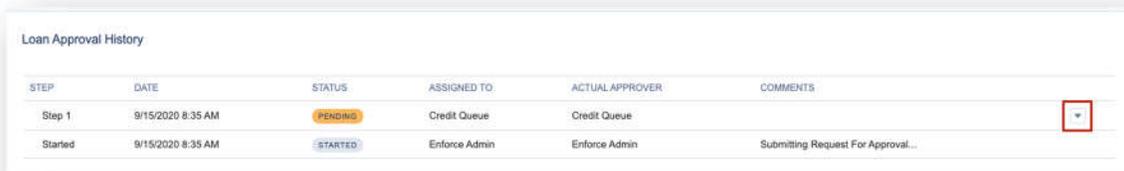
1. The loan is locked once submitted for approval.



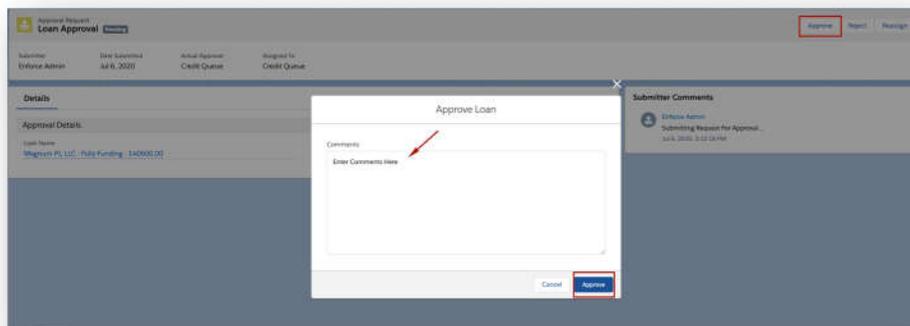
2. From the **Home Page or Loan Dashboard**, the appropriate approver will see the loan for approval in their **Items to Approve**. The Approver can also approve from the **loan dashboard** or **Approval History Route** on the loan. Anyone with loan authority can approve the forgiven portion of the loan.



View on Loan Dashboard, Approval History Route



3. The approver can approve from the Home Page upon review of the loan by using the down arrow and selecting **Approve/Reject**.
4. A new screen will open where the approver will select **Approve**, enter their **Comments** and click **Approve**. (This is only for the forgiven portion)



5. The loan will unlock and progress to the **Closing** stage.

Loan in Draw 2 Closing Stage – When the loan is in this stage, the internal user is communicating the information back to the original borrower.

1. The 2483, 2483 SD, 2483C and 2483SC-C can be generated from the **Loan Magic Wand, Generate Forms**.

Paycheck Protection Program Borrower
Application Form Revised January 8, 2021

OMB Control No.: 3245-0487
Expiration Date: 7/31/2021

Check One: {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.Type"}}		DBA or Tradename (if Applicable) {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.SBA_DBA_c"}}	
Business Legal Name {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.Name"}}		NAICS Code {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.NAICS_Code"}}	Year of Establishment (if applicable) {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.Year_of_Establishment"}}
Business Address (Street, City, State, Zip Code - No P.O. Box addresses allowed)		Applicant (including affiliates, if applicable) Meets Size Standard (check one):	
{{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.BillingStreet"}}, {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.BillingCity"}}, {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.BillingState"}}, {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.BillingPostalCode"}}		{{FIELD="LLC_BI_Loan_c.PPP_Loan_Extension_ppp2_r.SBA_Size_Standard_ppp2_e"}}	
Business TIN (EIN, SSN) {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.LLC_BI_Tax_Identifier_Number_c"}}	Business Phone {{FIELD="LLC_BI_Loan_c.LLC_BI_Account_r.Phone"}}	Primary Contact {{LIST="LLC_BI_Legal_Entities_c"}} {{FILTER="1"}} {{FIELD="LLC_BI_Borrower_Type_c"}} {{IS="Guarantor"}} {{FIELD="LLC_BI_Legal_Entities_c.LLC_BI_Account_r.Name"}} ({{ENDLIST}})	Email Address {{FIELD="LLC_BI_Loan_c.Owner.Email"}}

Enabling Portal/Documents

1. To enable documents or a user, navigate to the **Relationship** (Business or Individual).
2. Navigate to the **Portal Access Management Tab**.
3. **Enable** the contact if they are not already Enabled.

Tom Hanks EMAIL: rdnportal+tomha@gmail.com ROLE: Owner LAST LOGIN: 2020-04-05 **ENABLED**

TO-DO LIST RELATIONSHIPS LOANS

This To-Do list depicts all Portal requested documents for this relationship.

STATUS	PLACEHOLDER	DOCUMENT MANAGER
OPEN	Copy of Voided Check	SBA 7(a) - Paycheck Protection Program (\$15800.00)
OPEN	Form 941	SBA 7(a) - Paycheck Protection Program (\$15800.00)
OPEN	Drivers License	Tom Hanks
OPEN	Social Security Card	Tom Hanks

4. Navigate to **Document Manager** on the Loan to request documents.
 - a. Click on the **checkbox** next to the document or documents you want to request.
 - b. Go to **Actions** and click **Request Documents**.
 - c. You may **Edit All** which will allow you to add additional instructions for the client.

Request Documents

Review Requested Documents

Once you send the request, corresponding to-do list items will populate in Portal.

EIDL Loan Information
No description

Form 3508
No description

Cable & Internet Statements
Provide bills for all 8 weeks please.

[Edit All](#)



Cancel [Send Documents](#)

- d. You will receive a Green notice that documents have been requested.



5. Once a document is received, the status will change to **Awaiting Review**.

Incomplete, Wrong or Missing Pages

1. If the wrong document was received or missing pages, you will set the Status to **Exception**.

EXCEPTION ▼
 Business Phone Statements

2. Select the **Reason** and enter **Comment** then **Save**.

Reject Customer Portal Document

Reason for Rejection

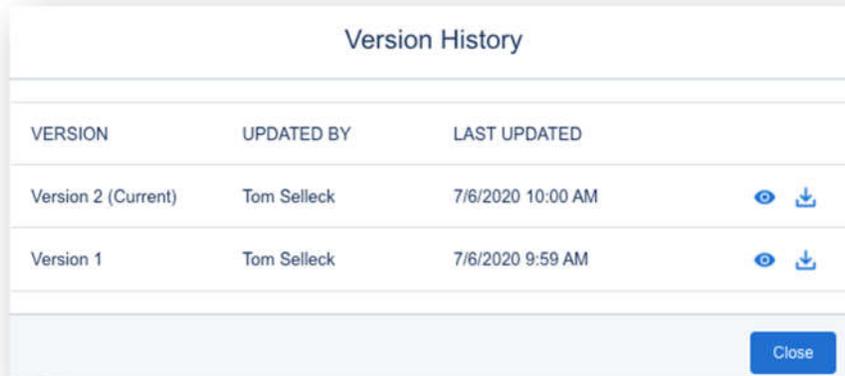
Wrong File

Comments

Please upload correct file.

Cancel [Save](#)

6. The client will receive a new email and can upload a new document.
7. Once the document is uploaded, the Status will change back to **Awaiting Review**.
8. You can view **Versions** in the placeholder.



VERSION	UPDATED BY	LAST UPDATED	
Version 2 (Current)	Tom Selleck	7/6/2020 10:00 AM	 
Version 1	Tom Selleck	7/6/2020 9:59 AM	 

Close

9. Once the document has been accepted (either the first upload or a replacement), change the **Status** (designated by FI).