SBA Loan Application Tips for Borrower

ACCESS THE SBA LOAN APPLICATION ON YOUR INSTITUTIONS WEBSITE TO COMPLETE AND SUBMIT YOUR PPP LOAN REQUEST

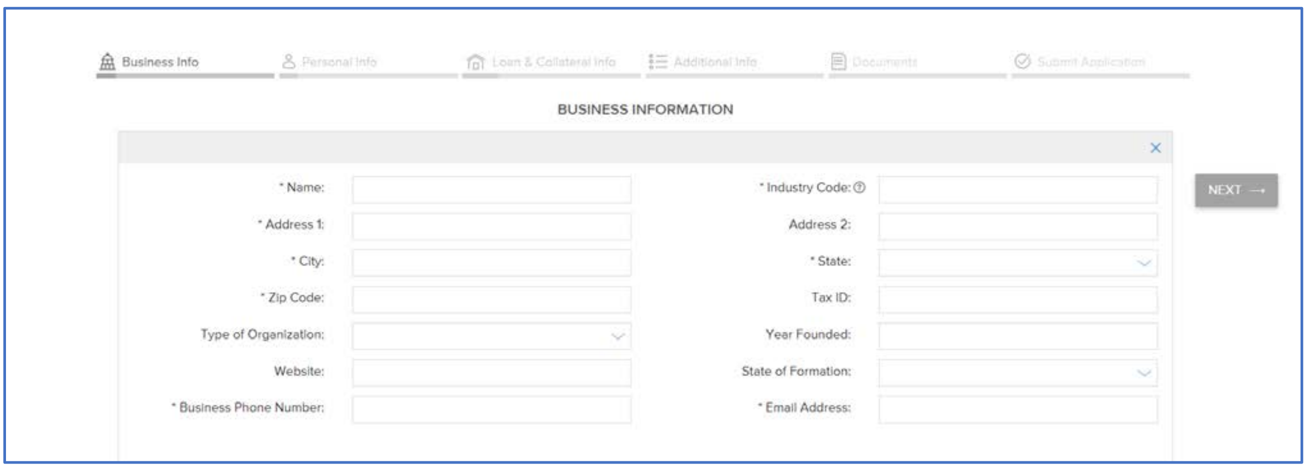
1. Borrower accesses Application via Email from Loan Officer or your Institutions' website:
   - Borrower uses an email address to create User Name
   - Borrower creates a password to access the Application moving forward
2. Borrower will start the SBA Loan App:
   - Borrower selects SBA Loan
   - This will be where borrower can return and complete the application if not done in one session.
3. Borrower moves through the application tabs left to right
4. Borrower completes information on each tab to complete the application.

Note: There are separate Tabs for:

- Business Info
- Personal Info of Owners
- Loan Info
- Additional Info (as needed)
- Documents
- Submit Application

To move from tab to tab, the borrower can either click on the Tabs or click the Next button.

Tip: Always click the Save button at the bottom of page!



5. Business Info
    - Fill out all required fields. Required fields have an (*).
    - Industry code must be entered correctly
    - Click “Save” at bottom to add the Owner information
    - Beneficial Ownership
        - Add each person that owns at least 20% of the business
        - After adding the person, click “Add as a Borrower on the Application”
    - SBA Eligibility Form 2843. One must be filled out per business application. (There is no longer a form to fill out for the people.)
    - Additional Businesses can be added to the application at the bottom left of the page
6. Personal Info
    - Fill out all required fields. Required fields have an (*).
    - Each person that owns at least 20% of the business will have a Personal Information section to fill out completely.
    - Click Save often!
7. Loan Info
    - Fill out all required fields. Required fields have an (*).
    - Note: Borrowers can only apply for 1 loan per loan application
        - Borrowers can apply for another loan without needing to create a new account by returning to the application portal home page, there is a link for “Back to Homepage” at the top right
8. Additional Info
    - Borrower can add an additional contact person. Borrower can click the X on right of Contact Info to remove this from Additional Info page if not needed
    - Clicking “I Agree” will present the institutions Terms & Conditions for borrower in PDF form
9. Documents
    - Each document that is required will have an Upload button
    - The Document page will say “Awaiting Submission” until the “Submit Documents” button is clicked
    - When the application is submitted the Documents will be sent via secure file transfer directly to the institution.
10. Submit Application
    - Borrower will click Submit Application when all required fields are completed.
    - If a tab is incomplete it will have a Red line denoting information is missing at the top of the page.
    - Borrower can download a PDF version of the application
    - Borrower can also withdraw the application.
    - Once application is submitted the Institution will be alerted and can begin reviewing.