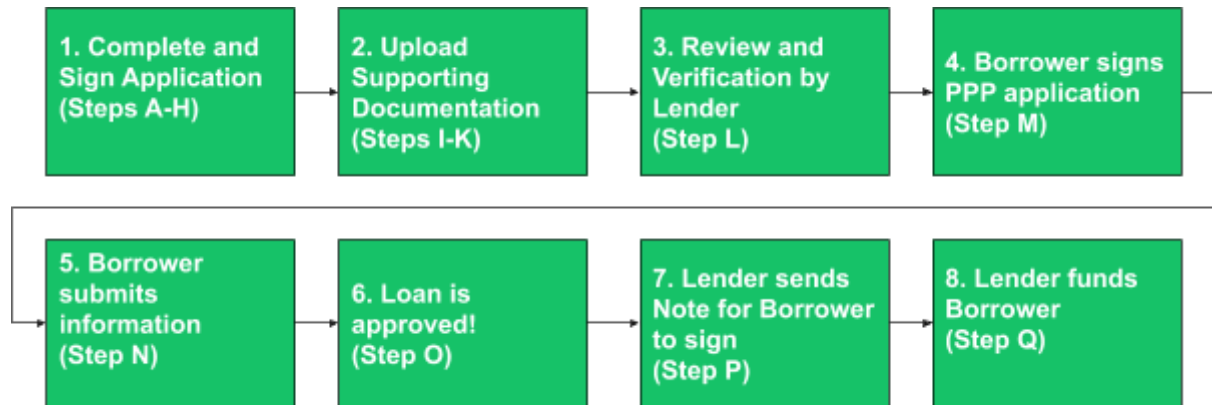


## Filing a PPP application as a Borrower



The following document shows the detailed instructions to complete the application

- A. Follow the link provided by your Financial Institution
- B. Fill out the PPP form at that link. It looks like the following screenshot:

### Stark Industries

Paycheck Protection Program Application

**Please complete to the best of your ability at this stage.**

---

BUSINESS INFORMATION

Business Legal Name \*

Business Primary Address \*

City \*      State \*      Zip \*

      -- ▾      

Business Phone \*

DBA or Tradename (if applicable)

Business Taxpayer Identification Number (TIN) \*

Primary Contact Name \*

Email Address \*

Is the business a: \*

C. Upon successful completion of the form you should see a confirmation page

**Stark Industries**

Your loan request was successfully sent.

**Confirmation number:** fd7d4d66-c2d3-460f-9ad6-ca25173b8742

---

WHAT HAPPENS NEXT

- You will receive an invitation to the loan platform.
- Check your spam and junk folder if you do not receive your Invitation.
- Once you register and log in, you will need to compile any necessary supporting documents and upload.
- If you have any questions about your loan status you can call and provide them with the confirmation number above.

RESOURCES

Filing a PPP application as a Borrower Walkthrough [↗](#)

Supporting Document Examples [↗](#)

D. Check the email you provided to ensure you received:

- Your confirmation number
- A prompt to reset your password to access the platform where you'll complete the process

If you do not see this confirmation page, then this application was not submitted. Please ensure all required fields are filled.

Your application has been saved in the platform successfully. Your confirmation number is 1214ce1d-14c0-4ba8-bf97-283d1673c520.

[Set up your PPP system access to continue.](#)

Log in to the platform and complete your SBA PPP application by:

1. Upload supporting documents to the Dataroom about your payroll and company type.
2. Download the PDF application. Sign and initial it as indicated, then upload it back to the Dataroom.

If you did not send a PPP application, please disregard this message. For technical support contact us at [support@loan-street.atlassian.net](mailto:support@loan-street.atlassian.net)

Thank you!

E. Setting a password should then bring you to a login page for the application portal. Bookmark this page so you can easily return to it again. <https://lender.loan-street.com/>

**The site works best on Chrome and Firefox**

Welcome

Log in to the Payroll Protection Program loan system

Email address

Password

[Forgot password?](#)

[Continue](#)

- F. When logging into the portal you should land on the **Closing Checklist**. This will walk you through, step by step, what you need to do to complete your application.

### Closing Checklist

Follow the steps below to provide supporting documents to the lender and complete your loan application.

---

**LOAN APPLICATION**

**Make any changes or corrections to your application** [Review / Edit](#)

Your SBA Application is available in the left navigation bar.

---

**SUPPORTING DOCUMENTS**

The lender needs you to provide documentation. [Review Examples](#) [↗](#)

**Documents about your business** [Upload](#)

**Documents about yourself** [Upload](#)

**Documents about your business income, payroll and benefits** [Upload](#)

If you answered YES to questions 3 or 4 on your application, provide:

**Addendum A: List and relationship of other owned/managed businesses** [Upload](#)

**Addendum B: Details of your SBA Economic Injury Disaster Loan** [Upload](#)

Your uploaded documents are always available in the Dataroom.

---

**ADDITIONAL INFORMATION**

**The SBA requires some more information about your business** [Add Information](#)

---

**SUBMIT APPLICATION**

When you think everything is ready, click below to notify your lender.

[Submit Application for Review](#)

---

**NEXT STEPS**

After your lender reviews and approves your application materials, they will send you a request for signature.

---

**SIGN APPLICATION**

Sign the approved application and return to your lender.

---

**PROMISSORY NOTE**

Sign the Promissory Note and any other loan documents required by the Lender.

- G. To upload the relevant files to support your application, click **'Upload'** to the right of the document type you are trying to upload. That will allow you to upload the documents.

(Optional) If you need to view your documents at a later time, you can view them in the **Dataroom**. However, it is not necessary for you to access the Dataroom to complete your application.

NAME	MODIFIED	ACCESS
General	Apr 7, 2020	Deal Participants
Borrower Loan Application	Apr 7, 2020	
Borrower Supporting Documents	Apr 7, 2020	
Application Addendums	Apr 7, 2020	
Corporate Formation or Entity Documents	Apr 7, 2020	
Loan and Amount Eligibility	Apr 7, 2020	
Personal Identification	Apr 7, 2020	
Note and Other Loan Documents	Apr 7, 2020	

- H. (Optional) Point your mouse at a folder row, and you'll see the Upload link at the right side of that row. Click **Upload** to select the file(s) you want to place in the folder. You can also drag files from your desktop onto a folder to upload it.
- I. (Optional) To see or make changes to the application you submitted, click **SBA Application**.
- J. When you are prompted to sign a document, you will be taken to Docusign and sign the document on their website. Any other interactions are done through the **Closing Checklist**.
- K. Documentation

In connection with your PPP loan application, you generally must submit documents to the lender to support the application. You should contact your lender directly to determine what supporting information they will need from you. You should support your application to the best of your ability with the information you do have. Your lender will review your application with supporting documentation, and may contact you for clarification or additional information.. Below are some examples, but not an exhaustive list, of information that may be provided:

### Corporate Formation/Entity Documents

- Corporate By-Laws, Articles of Incorporation or Partnership Agreements as applicable
- Business License
- Filing Receipts
- Borrowing Resolutions or Authorizations
- Tax returns (if sole proprietorship)

### Personal Identification

- Driver's License for the authorized signers of business (front and back)
- Passport for the authorized signers of business
- 2019 W-3 Statement along with supporting documentation itemizing each employee's annual pay including benefits for sole proprietorship

## Eligibility of the loan/loan amount

Supporting documentation for 2019 and/or one of the following three periods. If your business is not seasonal: trailing 12 months. If your business is seasonal: 12 weeks following February 15, 2019, or March 1, 2019- June 30, 2019 .

- Payroll Reports for the relevant pay period. Reports should include gross wages including PTO (vacation, sick and other PTO). If required, a supporting letter from a PEO and any payroll processor records
- Number of employees (if relevant)
- Documentation showing Health Insurance Premiums Paid by the Company Under a Group Health Plan including Owners of the Company for the immediately preceding 12 months prior to the date of SBA PPP loan application
- Payroll Tax Reports filed with the IRS (Including Forms 940, 941, 944, State Income and Unemployment Tax Filing Reports)
- Documentation of all retirement plan funding by the employer
- Income and expenses from a sole proprietorship or Form 1099-MISC for contractors
- List of Employees salary, wages, commissions and tips in 2019 or 2020, who earn above \$100,000, if any.
- For borrowers that do not have any such documentation, other supporting documentation, such as bank records, sufficient to demonstrate the qualifying payroll amount.

The following items are not eligible towards the PPP loan calculation:

- Any compensation of an employee whose principal place of residence is outside of the United States
- The compensation of an individual employee in excess of an annual salary of \$100,000, prorated as necessary
- Federal employment taxes imposed or withheld between February 15, 2020 and June 30, 2020, including the employee's and employer's share of FICA (Federal Insurance Contributions Act) and Railroad Retirement Act taxes, and income taxes required to be withheld from employees
- Qualified sick and family leave wages for which a credit is allowed under sections 7001 and 7003 of the Families First Coronavirus Response Act (Public Law 116-127)

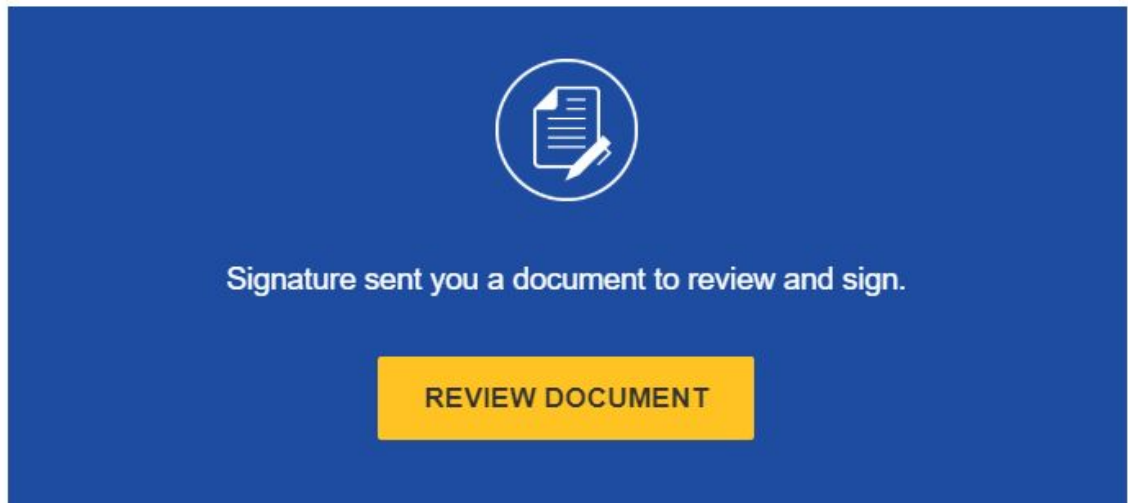
## Addendums

- If the Business or any owner an owner of any other business or have common management with any other business, attach a listing of all Affiliates and describe the relationship as addendum A
- If the Business received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020, provide details on a separate sheet identified as addendum

B

- L. Once you have completed the upload of your documents, signed application and clicked the appropriate checklist, return to the **Closing** tab to click **Submit Application for Review**
- M. Once your Lender is satisfied that the required documents are provided, your lender will ask you to sign the PPP application via email.

**DocuSign**



**Signature**  
[signature@loan-street.com](mailto:signature@loan-street.com)

Please Sign your SBA PPP Borrower Application

- N. In addition, there is some additional information to submit the application to the SBA for approval. This is found in the **Closing** tab

---

SBA WORKFLOW

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LOAN APPLICATION

**You completed and submitted your application for review**

[View](#)

Your SBA Application is available in the left navigation bar.

---

SUPPORTING DOCUMENTS

Your uploaded documents are always available in the [Dataroom](#).

---

ADDITIONAL INFORMATION

**The SBA requires some more information about your business**

[View](#)

---

SIGN APPLICATION

Sign the approved application and return to your lender. Please check your E-Mail for a signature request from DocuSign

---

NEXT STEPS

After you've signed your application, please wait for notification from your lender of SBA approval and final signatures.

---

PROMISSORY NOTE

Sign the Promissory Note and any other loan documents required by the Lender.

## Additional Information



Please provide this additional information needed for the SBA to process your loan.

---

### BUSINESS INFORMATION

NAICS Code

Business Age

Date Business Established

Franchise Number

— OR —

Franchise Trade Name



---

**JOB CREATION AND RETENTION**

Number of Jobs Created

Number of Jobs Retained

---

**USE OF PROCEEDS**

Estimate the amounts from the loan total that will be used for each of the purposes you selected on your application:

Payroll (must be at least 75% of total)

Mortgage Interest

Rent

Utilities

Refinance EIDL

Total

\$0.00

Difference from Loan Amount (must equal 0)

- \$550,000.00

Cancel

- 
- O. Once the SBA returns with an approval, then the lender can prepare documentation for signing.
  - P. At this point, you will see a Note populated in **Loans and Other Documents**. There will also be a further prompt to sign the final note in your email through DocuSign much like the Borrower's application in step M.
  - Q. Your lender will be in touch with the next steps for funding