

SMALL BUSINESS ADMINISTRATION
PAYCHECK PROTECTION PROGRAM

Loan Application and Portal Guide

REQUIRED DOCUMENTS

REQUIRED DOCUMENTS CORPORATIONS

First Draw

1	PPP First Draw Borrower Application Form 2483
2	Photo ID
3	Entity Docs
4	EIDL (if applicable)
5	Payroll summary –detailed by employee (if completed by a recognizable third-party payroll processor minimal review is necessary –payroll validator)
6	Payroll for FYE 2019 or FYE 2020 <u>OR</u> 12-month period prior to when the loan is made <ul style="list-style-type: none"> • IRS Form 941 (or other tax form containing similar information) and state quarterly wage unemployment tax reporting forms from each quarter in 2019 or 2020 (whichever is used to calculate the loan) • <u>OR</u> equivalent payroll records
7	Documentation to support Health Insurance and Retirement (if not received will not be included in loan calculation) <ul style="list-style-type: none"> • IRS Form 1120 line 24 or IRS Form 1120-S line 18 (health insurance) and IRS Form 1120 line 23 or IRS Form 1120-S line 17 (retirement) • <u>OR</u> statement for insurance company and/or retirement company
8	If not included in the above, payroll statement or similar documentation from pay period covering February 15, 2020 to establish in operation on February 15, 2020

Second Draw

1	PPP Second Draw Borrower Application Form 2483-SD*
2	Photo ID
3	Entity Docs
4	PPP Note
5	EIDL Note (if applicable)
6	Payroll summary –detailed by employee (if completed by a recognizable third-party payroll processor minimal review is necessary –payroll validator)
7	Payroll for FYE 2019 or FYE 2020 <u>OR</u> 12-month period prior to when the loan is made <ul style="list-style-type: none"> • IRS Form 941 (or other tax form containing similar information) and state quarterly wage unemployment tax reporting forms from each quarter in 2019 or 2020 (whichever is used to calculate the loan) • <u>OR</u> equivalent payroll records
8	Documentation to support Health Insurance and Retirement (if not received will not be included in loan calculation) <ul style="list-style-type: none"> • IRS Form 1120 line 24 or IRS Form 1120-S line 18 (health insurance) and IRS Form 1120 line 23 or IRS Form 1120-S line 17 (retirement) • <u>OR</u> statement for insurance company and/or retirement company
9	Documentation to support 25% reduction in revenue* <ul style="list-style-type: none"> • 2019 IRS Form 1120 and FYE 2020 P&L • <u>OR</u> 2019 calendar quarter P&L and comparable 2020 quarter P&L

Current Lendistry PPP clients only need to submit documents with asterisk (). All others must submit every item listed.

REQUIRED DOCUMENTS

PARTNERSHIPS

First Draw

1	PPP First Draw Borrower Application Form 2483
2	Photo ID
3	Entity Docs
4	EIDL (if applicable)
5	Payroll for FYE 2019 or FYE 2020 <u>OR</u> 12-month period prior to when the loan is made <ul style="list-style-type: none"> IRS Form 1065 (including K-1s) for 2019 or 2020 (whichever is used to calculate the loan), including IRS Form 941 and state quarterly wage unemployment tax reporting forms from each quarter in 2019 or 2020, if employees (whichever is used to calculate the loan)
6	Payroll summary –detailed by employee (if completed by a recognizable third-party payroll processor minimal review is necessary –payroll validator)
7	Documentation to support Health Insurance and Retirement (if not received will not be included in loan calculation) <ul style="list-style-type: none"> IRS Form 1065 line 19 (Health insurance) and Line 18 (Retirement) <u>OR</u> statement for insurance company and/or retirement company
8	If not included in above, payroll statement or similar documentation from pay period covering February 15, 2020 to establish in operation on February 15, 2020 (if employees) or invoice, bank statement or book of record for such period (if no employees)

Second Draw

1	PPP Second Draw Borrower Application Form 2483-SD*
2	Photo ID
3	Entity Docs
4	PPP Note
5	EIDL Note (if applicable)
6	Payroll for FYE 2019 or FYE 2020 <u>OR</u> 12-month period prior to when the loan is made <ul style="list-style-type: none"> IRS Form 1065 (including K-1s) for 2019 or 2020 (whichever is used to calculate the loan), including IRS Form 941 and state quarterly wage unemployment tax reporting forms from each quarter in 2019 or 2020, if employees (whichever is used to calculate the loan)
7	Payroll summary –detailed by employee (if completed by a recognizable third-party payroll processor minimal review is necessary –payroll validator)
8	Documentation to support Health Insurance and Retirement (if not received will not be included in loan calculation) <ul style="list-style-type: none"> 2019 Form 1065 line 19 (Health insurance) and Line 18 (Retirement) <u>OR</u> statement for insurance company and/or retirement company
9	Documentation to support 25% reduction in revenue* <ul style="list-style-type: none"> 2019 IRS Form 1065 and FYE 2020 P&L <u>OR</u> 2019 calendar quarter P&L and comparable 2020 quarter P&L

Current Lendistry PPP clients only need to submit documents with asterisk (). All others must submit every item listed.

REQUIRED DOCUMENTS

SOLE PROPRIETOR/SELF-EMPLOYED/INDEPENDENT CONTRACTOR (NO EMPLOYEES)

First Draw

1	PPP First Draw Borrower Application Form 2483
2	Photo ID
3	Entity Docs
4	EIDL (if applicable)
5	IRS Form 1040 Schedule C (Schedule F for farmers and ranchers) for 2019 or 2020 (whichever is used to calculate the loan)
6	IRS Form 1099-MISC detailing nonemployee compensation received, invoice, bank statement or book of record establishing you are self-employed
7	If not included above, 2020 invoice, bank statement or book of record to establish in operation on or around February 15, 2020

Second Draw

1	PPP Second Draw Borrower Application Form 2483-SD*
2	Photo ID
3	Entity Docs
4	PPP Note
5	EIDL Note (if applicable)
6	IRS Form 1040 Schedule C (Schedule F for farmers and ranchers) for 2019 or 2020 (whichever is used to calculate the loan)
7	IRS Form 1099-MISC detailing nonemployee compensation received, invoice, bank statement or book of record establishing you are self-employed
8	If not included above, 2020 invoice, bank statement or book of record to establish in operation on or around February 15, 2020
9	Documentation to support 25% reduction in revenue* <ul style="list-style-type: none"> • 2019 IRS Form 1040 with Schedule C and FYE 2020 P&L • <u>OR</u> 2019 calendar quarter P&L and comparable 2020 quarter P&L

Current Lendistry PPP clients only need to submit documents with asterisk (). All others must submit every item listed.

REQUIRED DOCUMENTS

SOLE PROPRIETOR/SELF-EMPLOYED/INDEPENDENT CONTRACTOR (WITH EMPLOYEES)

First Draw

1	PPP First Draw Borrower Application Form 2483
2	Photo ID
3	EIDL (if applicable)
4	Fictitious Business Name Statement (if applicable)
5	Payroll for FYE 2019 or FYE 2020 <u>OR</u> 12-month period prior to when the loan is made <ul style="list-style-type: none"> IRS Form 1040 Schedule C (Schedule F for farmers and ranchers) for 2019 or 2020 (whichever is used to calculate the loan), Form 941 (or other tax forms) and state quarterly wage unemployment insurance tax reporting forms from each quarter in 2019 or 2020 (whichever is used to calculate the loan) <u>OR</u> equivalent payroll processor records
6	Documentation to support Health Insurance and Retirement (if not received will not be included in loan calculation) <ul style="list-style-type: none"> IRS Form 1040 Schedule C line 14 and line 19 <u>OR</u> statement for insurance company and/or retirement company
7	If not included in above, payroll statement or similar documentation from pay period covering February 15, 2020 to establish in operation on February 15, 2020

Second Draw

1	PPP Second Draw Borrower Application Form 2483-SD*
2	Photo ID
3	Entity Docs
4	PPP Note
5	EIDL Note (if applicable)
6	Payroll for FYE 2019 or FYE 2020 <u>OR</u> 12-month period prior to when the loan is made <ul style="list-style-type: none"> IRS Form 1040 Schedule C (Schedule F for farmers and ranchers) for 2019 or 2020 (whichever is used to calculate the loan), Form 941 (or other tax forms) and state quarterly wage unemployment insurance tax reporting forms from each quarter in 2019 or 2020 (whichever is used to calculate the loan) <u>OR</u> equivalent payroll processor records
7	Documentation to support Health Insurance and Retirement (if not received will not be included in loan calculation)
8	If not included in above, payroll statement or similar documentation from pay period covering February 15, 2020 to establish in operation on February 15, 2020
9	Documentation to support 25% reduction in revenue* <ul style="list-style-type: none"> 2019 IRS Form 1040 with Schedule C and FYE 2020 P&L <u>OR</u> 2019 calendar quarter P&L and comparable 2020 quarter P&L

Current Lendistry PPP clients only need to submit documents with asterisk (). All others must submit every item listed.

REQUIRED DOCUMENTS

NON-PROFIT

Eligible nonprofits include certain 501(c)(3) organizations, 501(c)(6) organizations, 501(c)(19) veteran organizations, tribal business concerns described in Section 31(b)(2)(C) of Small Business Act, destination marketing organizations, and nonprofit news organizations

First Draw

1	PPP First Draw Borrower Application Form 2483
2	Entity Docs (e.g., Articles of Incorporation)
3	Minutes and Borrowing Resolution
4	Photo ID for Signer
5	EIDL Note (if applicable)
6	IRS Form 990 (or other tax form containing similar information) for 2019 or 2020 (whichever is used to calculate the loan)
7	Payroll for FYE 2019 or FYE 2020 <u>OR</u> 12-month period prior to when the loan is made *if available
8	Documentation to support Health Insurance and Retirement (if not received will not be included in loan calculation)

Second Draw

1	PPP Second Draw Borrower Application Form 2483-SD*
2	Entity Docs (e.g., Articles of Incorporation)
3	Minutes and Borrowing Resolution
4	Photo ID for Signer
5	PPP Note
6	EIDL Note (if applicable)
7	IRS Form 990 (or other tax form containing similar information) for 2019 or 2020 (whichever is used to calculate the loan)
8	Payroll for FYE 2019 or FYE 2020 <u>OR</u> 12-month period prior to when the loan is made ^{3x}
9	Documentation to support Health Insurance and Retirement (if not received will not be included in loan calculation)
	Documentation to support 25% reduction in revenue* <ul style="list-style-type: none"> • 2019 IRS Form and FYE 2020 P&L • <u>OR</u> 2019 calendar quarter P&L and comparable 2020 quarter P&L

Current Lendistry PPP clients only need to submit documents with asterisk (). All others must submit every item listed.

PROGRAM OVERVIEW: FIRST DRAW

FIRST DRAW ELIGIBILITY

WHAT LENDERS WILL NOT LOOK FOR

- A personal guarantee is not required for the loan.
- No collateral is required for the loan.
- There is no minimum credit score required.



1 WHO CAN APPLY?

FIRST DRAW

You are eligible if:

1. You, together with any affiliates, are a:
 - “Small business concern” under the applicable revenue-based size standards established by under 13 C.F.R. 121.201 or the SBA alternative size standard;
 - Independent contractor, eligible self-employed individual, or sole proprietor with a principal place of residence in the U.S. that filed or will file a Form 1040 Schedule C for 2019;
 - Business concern, 501(c)(3), 501(c)(19), or Tribal business concern with no more than 500 employees (or applicable larger size standard set by SBA based on NAICS code);
 - Housing cooperative, 501(c)(6), or eligible destination marketing organization with no more than 300 employees;
 - News organization majority owned/controlled by a newspaper publisher (NAICS code 511110) or radio/broadcasting company (NAICS code 5151) or nonprofit public broadcasting entity that is a newspaper publisher or radio/broadcasting company, with no more than 500 employees (or applicable larger size standard set by SBA based on NAICS code) per location; or
 - Electric cooperative or telephone cooperative exempt from Federal taxation under 501(c)(12)

AND

2. You were in operation on February 15, 2020.

* Except as set forth above, businesses, together with applicable affiliates, must have no more than 500 employees or applicable larger size standard set by SBA based on NAICS code

** Business must either (i) have employees for which it paid salaries and payroll taxes or paid independent contractors (reported on Form 1099-MISC) or (ii) be an eligible self-employed individual, independent contractor, or sole proprietorship with no employees

FIRST DRAW INELIGIBILITY

2 WHO IS INELIGIBLE FOR A FIRST DRAW LOAN?

- Business or organization is engaged in any illegal activity under Federal, state or local law
- Business or organization has permanently closed
- Business or organization not in operation on February 15, 2020
- Business or organization is in bankruptcy
- You or your business received or will receive a grant under the Shuttered Venue Operators Grant Program under section 324 of Economic Aid Act
- The President, Vice President, the head of an Executive Department, or Member of Congress, or the spouse of such person, directly or indirectly holds a controlling interest in the business
- Business is an issuer of publicly traded securities
- Household employers (individuals employing household employees such as nannies or housekeepers)
- Owner of 20% or more of the equity of the applicant is (i) 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; or (ii) has been convicted of, pleaded guilty or nolo contendere to, or commenced any form of parole or probation (including probation before judgment) for, a felony involving fraud, bribery, embezzlement, or false statement in a loan application or application for federal financial assistance within the last 5 years or any other felony within the last year
- You or any business owned or controlled by you or any of your owners, has ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted within the last seven years and caused a loss to the government
- Any other business generally ineligible for a 7(a) loan under 13 CFR 120.110 (paragraphs (a), (g), (k), and (n) do not apply to PPP loans or are superseded by interim final rules issued by SBA in connection with PPP loans)

NOTE: List is not comprehensive. Please refer to Interim Final Rules for full list of ineligible businesses.

FIRST DRAW MAXIMUM LOAN AMOUNT

3 HOW MUCH CAN I BORROW?

Loans can be up to 2.5x the borrower's average monthly payroll costs.



NON-SEASONAL EMPLOYERS

Maximum Loan for FIRST DRAW =

Lesser of (i) 2.5x average monthly payroll costs plus the outstanding amount of an EIDL loan made between 1/31/20 and 4/3/20 or (ii) \$10 million.



SEASONAL EMPLOYERS*

Maximum Loan for FIRST DRAW =

Lesser of (i) 2.5x average total monthly payments for payroll costs for any 12-week period between February 15, 2019 and February 15, 2020 and (ii) \$10 million.

**A seasonal employer is a borrower that does not operate for more than 7 months in any calendar year or, for the preceding calendar year, had gross receipts for any 6 months of that year that were not more than 33% of the gross receipts for the other 6 months of that year.*

A borrower may choose calendar year 2019 or 2020 as the base period. Borrowers who are not self-employed (including sole proprietors and independent contractors) may alternatively elect to use the 1-year period before the date on which the loan is made as the base period.



HOW TO CALCULATE YOUR MONTHLY AVERAGE PAYROLL COST

$$\begin{array}{|c|} \hline \text{Sum of} \\ \hline \text{INCLUDED} \\ \hline \text{Payroll Costs} \\ \hline \end{array} - \begin{array}{|c|} \hline \text{Sum of} \\ \hline \text{EXCLUDED} \\ \hline \text{Payroll Costs} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{PAYROLL} \\ \hline \text{COSTS} \\ \hline \end{array}$$

PAYROLL COSTS

4 INCLUDED PAYROLL COSTS

For Employers: The sum of payments of any compensation with respect to employees that is a:

- salary, wage, commission, or similar compensation;
- payment of cash tip or equivalent;
- payment for vacation, parental, family, medical, or sick leave
- allowance for dismissal or separation
- payment required for the provisions of employee benefits consisting of group health care, life, disability, vision, or dental insurance, including insurance premiums, and retirement
- payment of state or local tax assessed on the compensation of the employee

EXCLUDED PAYROLL COSTS

- Compensation of an individual employee in excess of \$100,000, as prorated for the period during which payments are made
- Federal employment taxes imposed or withheld during the applicable period, including FICA and Railroad Retirement Act taxes, and income taxes
- Any compensation of an employee whose principal place of residence is outside of the United States
- 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)

PROGRAM OVERVIEW: SECOND DRAW

SECOND DRAW ELIGIBILITY

1 WHO CAN APPLY?

SECOND DRAW

You are eligible if:

1. You have received a First Draw PPP Loan;
2. You have used or will use full First Draw PPP Loan amount on eligible expenses before disbursement of Second Draw Loan;
3. Have 300 or fewer employees; and
4. Experienced 25% or greater revenue reduction in 2020 relative to 2019 (measured by comparing either annual gross receipts based on annual tax returns or quarterly gross receipts from same quarter of each year)

* (A) businesses with NAICS code beginning with 72, (B) news organizations majority owned/controlled by a newspaper publisher (NAICS code 511110) or radio/broadcasting company (NAICS code 5151) and (C) nonprofit public broadcasting entities that are newspaper publishers or radio/broadcasting companies, may be eligible if no more than 300 employees (or applicable larger size standard set by SBA based on NAICS code) per location

** "Gross receipts" are calculated in accordance with SBA size regulations under 13 C.F.R. 121.104. Forgiveness amount of First Draw PPP Loan excluded from the borrower's gross receipts

SECOND DRAW INELIGIBILITY

2 WHO IS INELIGIBLE FOR A SECOND DRAW LOAN?

- Business excluded from eligibility for a First Draw Loan
- Business engaged in political or lobbying activities, including entities 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
- Business in which 20% or more of the economic interest is directly or indirectly owned or held by 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
- Business in which any member of its board of directors is a resident of the People's Republic of China
- Foreign Agents (i.e., any person required to submit a registration statement under section 2 of the foreign Agents Registration Act of 1938)
- A person or entity that received or will receive a grant under the Shuttered Venue Operators Grant Program under section 324 of Economic Aid Act
- Entities in which the President, Vice President, the head of an Executive Department, or a Member of Congress, or the spouse of such person owns, controls, or holds at least 20% of the outstanding amount of any class of equity
- Entities that have previously received a Second Draw PPP loan

SECOND DRAW MAXIMUM LOAN AMOUNT

3 HOW MUCH CAN I BORROW?

Loans can be up to 2.5x the borrower's average monthly payroll costs.



NON-SEASONAL EMPLOYERS

Maximum Loan for SECOND DRAW =

Lesser of (i) 2.5x (3.5x for business with NAICS code starting with 72) average monthly payroll costs or (ii) \$2 million.



SEASONAL EMPLOYERS*

NON-SEASONAL EMPLOYERS

Maximum Loan for SECOND DRAW =

Lesser of (i) 2.5x average total monthly payments for payroll costs for any 12-week period between February 15, 2019 and February 15, 2020 and (ii) \$2 million.

**A seasonal employer is a borrower that does not operate for more than 7 months in any calendar year or, for the preceding calendar year, had gross receipts for any 6 months of that year that were not more than 33% of the gross receipts for the other 6 months of that year.*

A borrower may choose calendar year 2019 or 2020 as the base period. Borrowers who are not self-employed (including sole proprietors and independent contractors) may alternatively elect to use the 1-year period before the date on which the loan is made as the base period.



HOW TO CALCULATE YOUR MONTHLY AVERAGE PAYROLL COST

$$\begin{array}{|c|} \hline \text{Sum of} \\ \text{INCLUDED} \\ \text{Payroll Costs} \\ \hline \end{array} - \begin{array}{|c|} \hline \text{Sum of} \\ \text{EXCLUDED} \\ \text{Payroll Costs} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{PAYROLL} \\ \text{COSTS} \\ \hline \end{array}$$

PAYROLL COSTS

4 INCLUDED PAYROLL COSTS

For Employers: The sum of payments of any compensation with respect to employees that is a:

- salary, wage, commission, or similar compensation;
- payment of cash tip or equivalent;
- payment for vacation, parental, family, medical, or sick leave
- allowance for dismissal or separation
- payment required for the provisions of employee benefits consisting of group health care, life, disability, vision, or dental insurance, including insurance premiums, and retirement
- payment of state or local tax assessed on the compensation of the employee

EXCLUDED PAYROLL COSTS

- Compensation of an individual employee in excess of \$100,000, as prorated for the period during which payments are made
- Federal employment taxes imposed or withheld during the applicable period, including FICA and Railroad Retirement Act taxes, and income taxes
- Any compensation of an employee whose principal place of residence is outside of the United States
- 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)

TIPS FOR APPLYING

TIPS FOR APPLYING

Tip #1
Use Google Chrome.

Tip #2
Use a valid email address.

TIP #1 – USE GOOGLE CHROME.

Throughout the entire application process, please use **Google Chrome only**.

Using other web browsers, such as Internet Explorer, Firefox, Safari, and Bing, may disrupt your application process.

[Click Here to Download Google Chrome](#)

TIP #2 – USE A VALID EMAIL ADDRESS.

Please make sure you are using a valid email address when applying. You will receive updates and additional instructions at the email address you provide.

IMPORTANT NOTE - The following email addresses will **not** be accepted and recognized in our system:

1. Emails beginning with **info@**
Example: info@mycompany.com
2. Emails ending with **@contact.com** or **@noreply.com**
Example: example@contact.com
Example: example@noreply.com

TIPS FOR APPLYING

Tip #3

Submit your application in proper form.

CORRECT



TIP #3 – SUBMIT YOUR APPLICATION IN PROPER FORM.

All documentation must be provided in an electronic form for online upload, such as PDF/JPEG or other approved upload format. The electronic form must be clear, aligned straight, and contain no disruptive backgrounds.

If you do not have a scanner, we recommend using the following free mobile apps:

Genius Scan

Apple | [Click Here to Download](#)

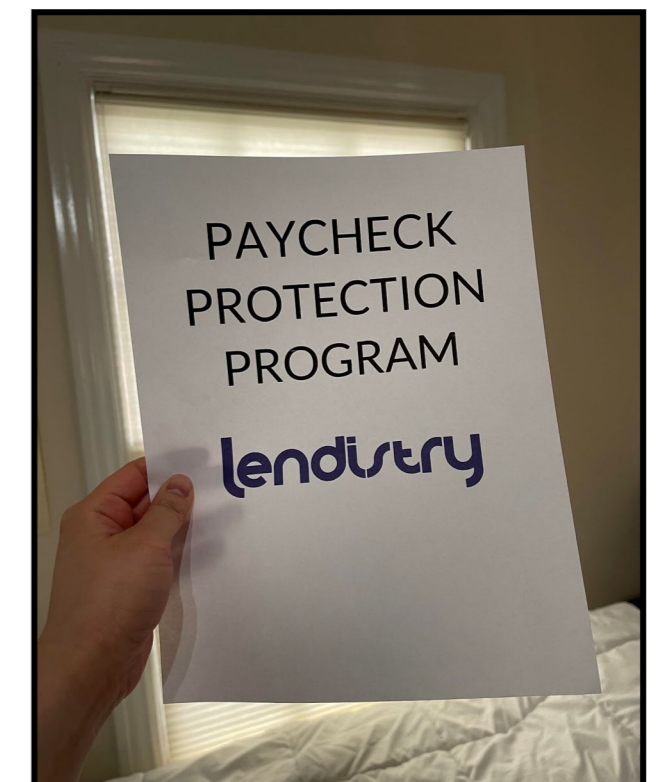
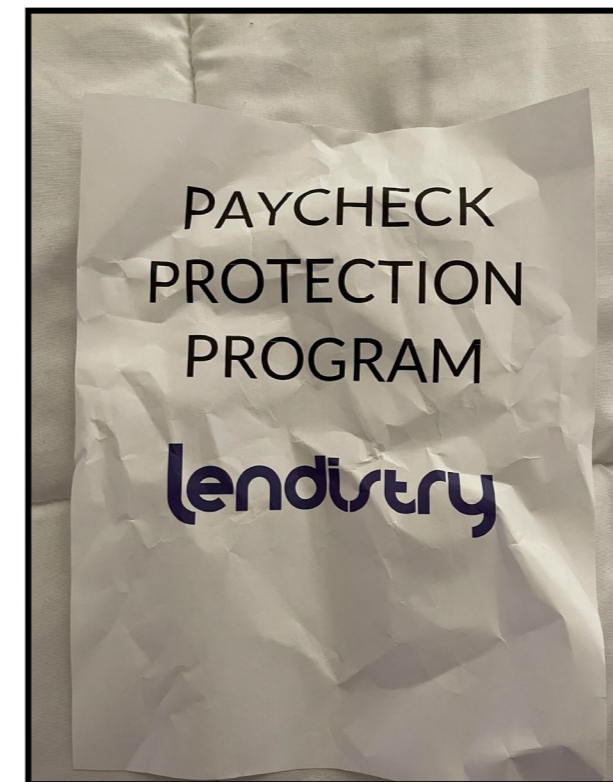
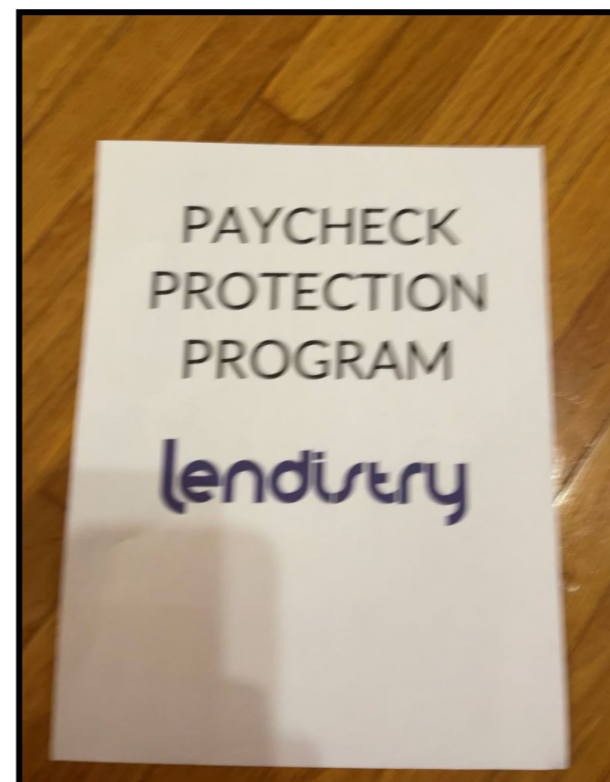
Android | [Click Here to Download](#)

Adobe Scan

Apple | [Click Here to Download](#)

Android | [Click Here to Download](#)

INCORRECT



TIPS FOR APPLYING

Tip #4

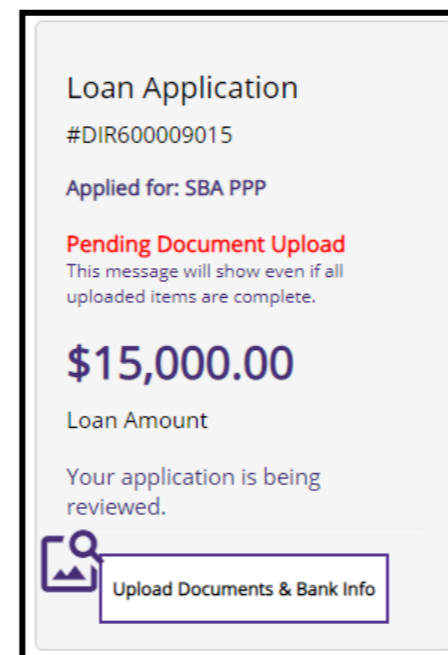
Make sure your application is complete.

TIP #4 – MAKE SURE YOUR APPLICATION IS COMPLETE.

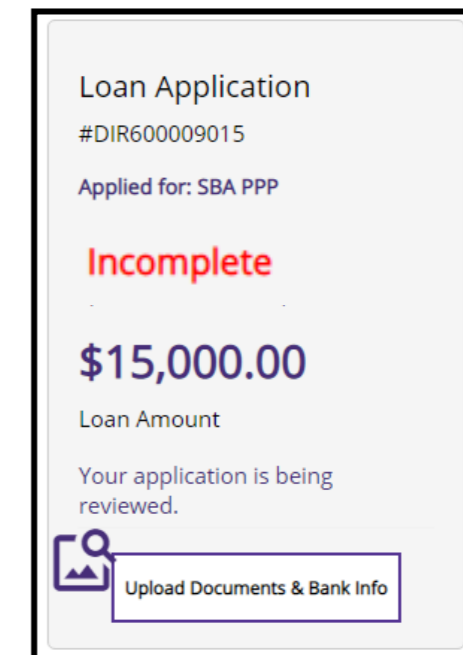
You must submit a **completed** application in order to move to the next stage and upload documents.

HOW TO CHECK IF YOUR APPLICATION HAS BEEN COMPLETED

1. Sign into the Portal.
2. **If your application has been completed, your status will say “PENDING DOCUMENT UPLOAD”.** Click “Upload Documents & Bank Info” to upload required documents. Note: The status will remain “Pending Document Upload” after you have completed this step.
3. **If your application is unfinished, your status will say “INCOMPLETE”.** you will need to click “Edit Application” to complete it before you can upload documents.



Your application is complete. Proceed to the next stage and upload documents.



Your application is unfinished. You must sign into the portal and complete it before you can upload documents.

TIPS FOR APPLYING

Tip #5

Clear your cache or use incognito mode.

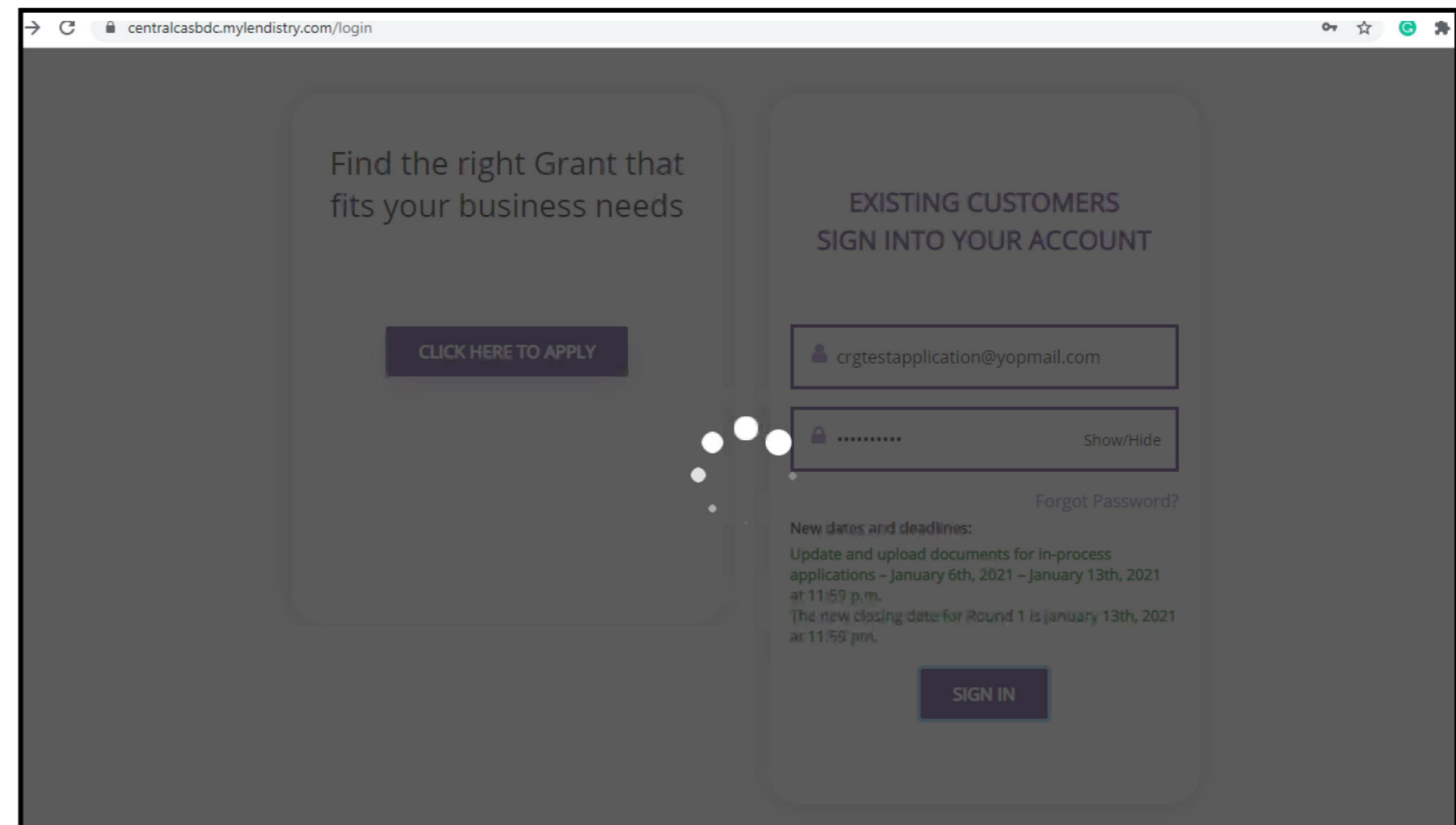
TIP #5 – CLEAR YOUR CACHE OR USE INCOGNITO MODE.

You may encounter a loading circle for a prolonged time due to one of the following reasons:

1. You attempt to sign in multiple times simultaneously.
2. Your WiFi or internet server is overloaded.
3. You are signing in during high volume traffic.

There are two ways to fix that issue:

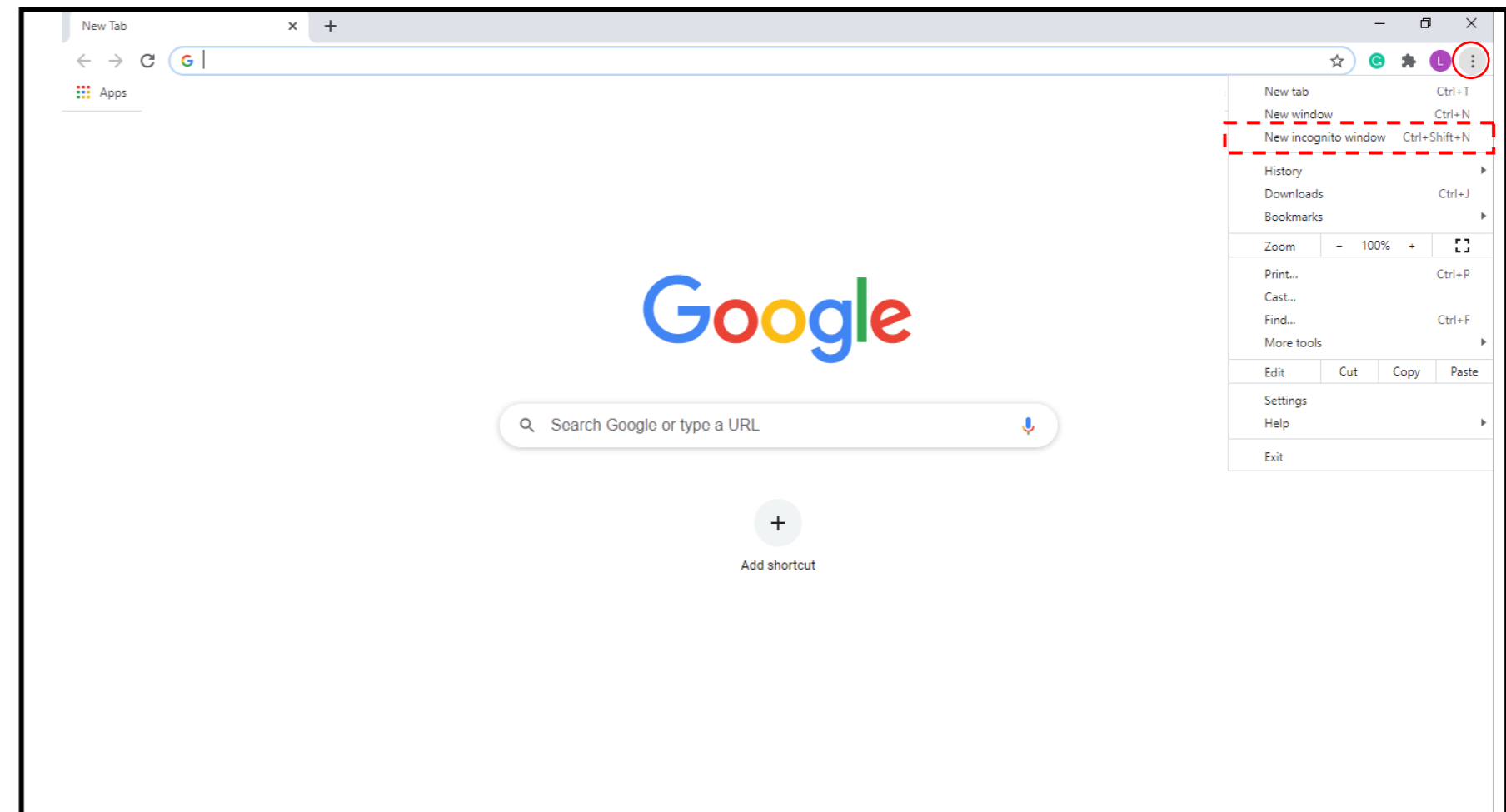
1. Sign into the Portal using “Incognito Mode”.
2. Clear the cache on your web browser.



HOW TO USE INCOGNITO MODE

USE INCOGNITO MODE.

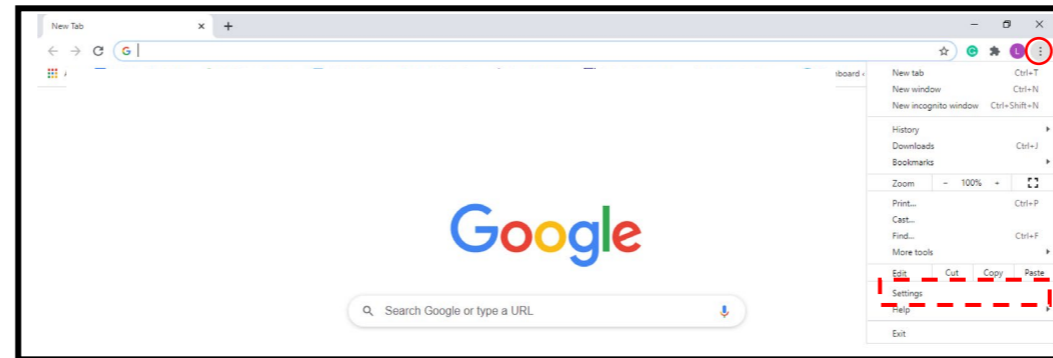
Click the three dots in the upper right corner of your web browser, and then select “New incognito mode”. Your browser will open a new window.



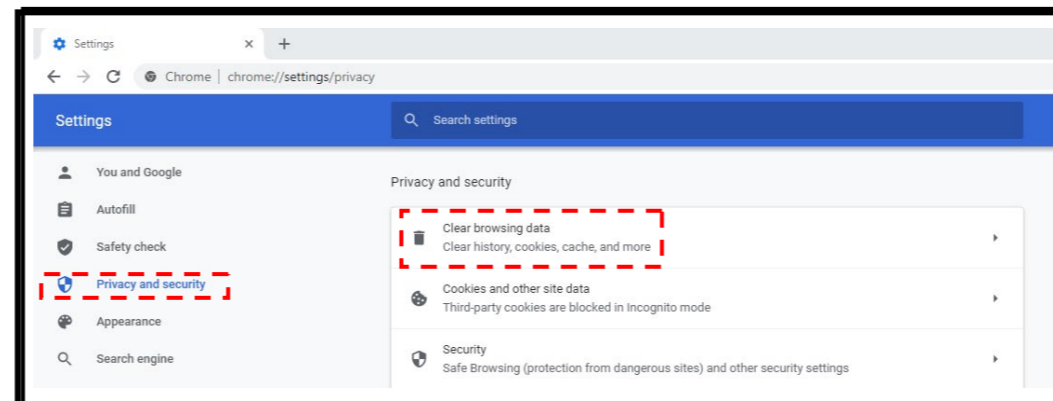
HOW TO CLEAR YOUR CACHE

CLEAR YOUR CACHE.

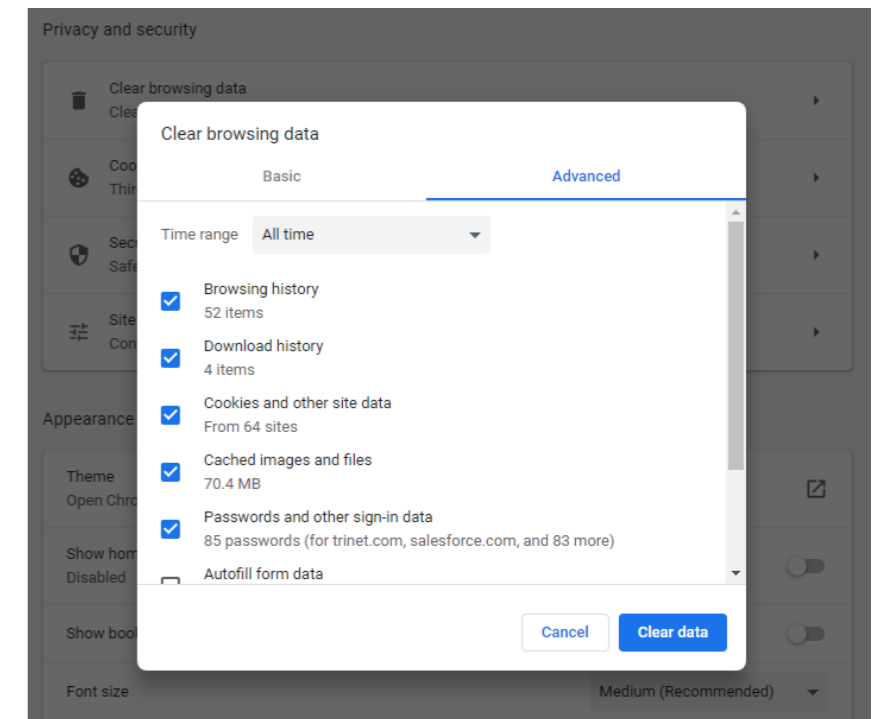
1. Go to your web browser settings by clicking the three dots in the upper right corner, and then go to settings.



2. Go to "Privacy and Security", and then select "Clear Browsing Data".



3. Select "Clear Data".



APPLICATION PROCESS

CONTACT INFORMATION

WHAT INFORMATION IS NEEDED?

- Owner First Name
- Owner Last Name
- Owner E-mail
- Owner Address City, State, Zip Code, and County
- Owner Birthday
- Owner Social Security
- % of Ownership

TERMS AND CONDITIONS

Check the box to acknowledge that you have read and agree to the **Terms and Conditions**. You must agree in order to move forward with your grant application.

CONSENT TO CREDIT REPORTING: The Borrower and Owner(s)/Officer(s) identified above (individually, an "Applicant") each represents, acknowledges and agrees that (1) all information and documents provided to Lendistry are true, accurate and complete, (2) Applicant will immediately notify LENDISTRY of any change in such information or financial condition, (3) Applicant authorizes LENDISTRY to disclose all information and documents that LENDISTRY may obtain excluding credit reports to other persons or entities (collectively, "Assignees") that may be involved with or acquire commercial loans. (4) By agreeing to this authorization, I authorize LENDISTRY and/or Assignees to investigate my credit history and financial records including my banking records. As part of such investigation, I authorize LENDISTRY, to request and obtain consumer credit reports in connection with the opening, monitoring, renewal, and extension of this and other accounts with Experian. If I request, LENDISTRY will tell me whether my consumer credit report was requested, and, if so, the name and address of the consumer credit reporting agency that furnished the report. (5) LENDISTRY Assignees, and each of their representatives, successors, assigns and designees (collectively, "Recipients") are authorized to request and receive any investigative reports, credit reports, statements from creditors or financial institutions, verification of information, or any other information that a Recipient deems necessary, (6) Applicant waives and releases any claims against

Close

Contact Details

Primary Owner First Name	Primary Owner Last Name
<input type="text" value="Marisol"/>	<input type="text" value="Testcase"/>
Primary Owner E-Mail	Primary Owner Phone
<input type="text" value="round2ppp@yopmail.com"/>	<input type="text" value="123-456-7890"/>
Primary Owner Address	Primary Owner Address 2
<input type="text" value="220 Locust Avenue"/>	<input type="text" value="NONE"/>
Primary Owner City	Primary Owner State
<input type="text" value="Anthill"/>	<input type="text" value="MO - Missouri"/>
Primary Owner ZIP	Primary Owner Social Security#
<input type="text" value="65488"/>	<input type="text" value="000-00-0001"/>
Primary Owner (% of Ownership)	Primary Owner DOB
<input type="text" value="100"/>	<input type="text" value="12/03/1991"/>

I accept the [Terms and Conditions](#).

BUSINESS INFORMATION

WHAT INFORMATION IS NEEDED?

- Business Name
- DBA/Doing Business As
NOTE: Please enter NONE if your business does not have a DBA
- Business EIN
- Business Phone Number:
Please enter the business phone number in this format: xxx-xx-xxxx
(Example: 123-456-7890)
- Business Type
- State of Incorporation
- Business Address
- Date Business Established
- Business Website
- Rent/Own Business Location
- What Does Your Business Do?
- What Type of Business is it?
- Tell us More?
- NAICS Code

Business Information:

Business Name Test Company	DBA (Doing Business As)-[Note -If no DBA type NONE] NONE		
Business EIN (Only digits, Cannot contain Special Characters or Spaces) 00000000	Business Phone # 123-456-7890		
Business Type Corporation	State of Incorporation MO - Missouri		
Business Address 220 Locust Avenue	Business Address 2 NONE		
City Anthill	County Test	State MO - Missouri	
ZIP 65488	Date Business Established 04/23/2012	Business Website URL - (If no website type none.com) none.com	
Do you Rent/Own your Business Location? Rent	Amount of Rent/Mtg 2000		
Who Is Your Customer Base? B2C	What Does Your Business Do? Sells Products	What Type of Business is it? Retail Trade	Tell us More? Apparel and accessory
NAICS CODE 000000	Click here to find your NAICS CODE	<input checked="" type="checkbox"/> I accept the SMS/Text Policy	

BUSINESS DATA FOR LOAN

WHAT INFORMATION IS NEEDED?

- Purpose of the Loan
- Amount Requested
- Will This loan Create More Jobs?
- # of Current Employees
- # of Jobs to be Created (During 2021)
- # of Jobs Retained
- Average Monthly Payroll
- Women Owned Business?
- Veteran?
- Disabled?
- Race
- Ethnicity
- Franchise
- Current SBA Economic Injury Disaster Loan Balance (Enter 0 if you did not receive an EIDL)
- Rural?
- 10KSB Scholar / Alumni
- Do 50% or more of your employees earn less than \$51,859?

Business Data For Loan:

Purpose of the Loan Payroll	Amount Requested 100000	Will This Loan Create More Jobs? No	
# of Current Employees 5	# of Jobs to be Created (during 2021) 0	# of Jobs Retained 5	Average Monthly Payroll 100000
Woman Owned Business Yes	Veteran No	Disabled No	
Race African-American	Ethnicity Not Hispanic or Latino		
Franchise No	Current SBA Economic Disaster Injury Loan Balance? 0		
Rural No	10KSB Scholar / Alumni No	Do 50% or more your employees earn less than \$51,859? Yes	

DISCLOSURE QUESTIONS


WHAT INFORMATION IS NEEDED?

PLEASE COMPLETE FOR PRIMARY OWNER.

- Have you ever been convicted of a crime?
- Are there any legal actions pending against you? (or your spouse)
- Do you have a tax lien?
- Have you exhausted all personal and non-SBA financing options?
- Have you ever defaulted on a government loan? (Including SBA loan, Student loan)
- Is the United States the principal place of residence for all employees of the Applicant included in the Applicant's payroll calculation above?
- Does the business have existing SBA debt?
- Have you submitted a loan request to SBA or any other agency or financial institution in connection with Covid-19?
- Have you had a 25% revenue drop between 2019 and 2020?
- Did you obtain a PPP loan in 2020?
- Who originated your PPP loan?
- Did you receive a Shuttered Venue Operator grant from SBA?

Please answer for the Primary Owner

Have you ever been convicted of a crime? <input type="text" value="No"/>	Are there any legal actions pending against you? (or your spouse) <input type="text" value="No"/>
Do you have a tax lien? <input type="text" value="No"/>	Have you exhausted all personal and non-SBA financing options? <input type="text" value="Yes"/>
Have you ever defaulted on a government loan? (Including SBA loan) <input type="text" value="No"/>	Is the United States the principal place of residence for all employees of the Applicant included in the Applicant's payroll calculation above? <input type="text" value="Yes"/>
Does the business have existing SBA debt? <input type="text" value="No"/>	Have you submitted a loan request to SBA or any other agency or financial institution in connection with Covid-19? <input type="text" value="Yes"/>
Have you had a 25% revenue drop between 2019 and 2020? <input type="text" value="Yes"/>	Did you obtain a PPP loan in 2020? <input type="text" value="No"/>
Who originated your PPP loan? <input type="text" value="Did not obtain a PPP loan"/>	Did you receive a Shuttered Venue Operator grant from SBA? <input type="text" value="No"/>

I'm not a robot 

PORTAL ACCOUNT ACTIVATION

INSTRUCTIONS

Once you have submitted an application, you will receive an email containing your username and password for the Portal to upload documents.

Hi Joseph,

Thank you for applying for a loan with Lendistry!

The link below will take you to our portal and the new account created for Lendistry & Lendistry.


Please use this link to **connect and verify your bank information & upload** any additional documents requested.

Please allow **72 hours** for a sales representative to contact you.

Clicking the button will activate your account.

[Click here to log in](#)

New username and password:
Username: joetest24321@yopmail.com
Password: jnxw+r_EGGs



Once you login, you will be prompted to reset your password for your privacy. Your new password must have a minimum of eight characters (1-9, a-z, A-Z), which includes one special character (!@#\$%^&*).

RESET YOUR PASSWORD

Show/Hide

Show/Hide

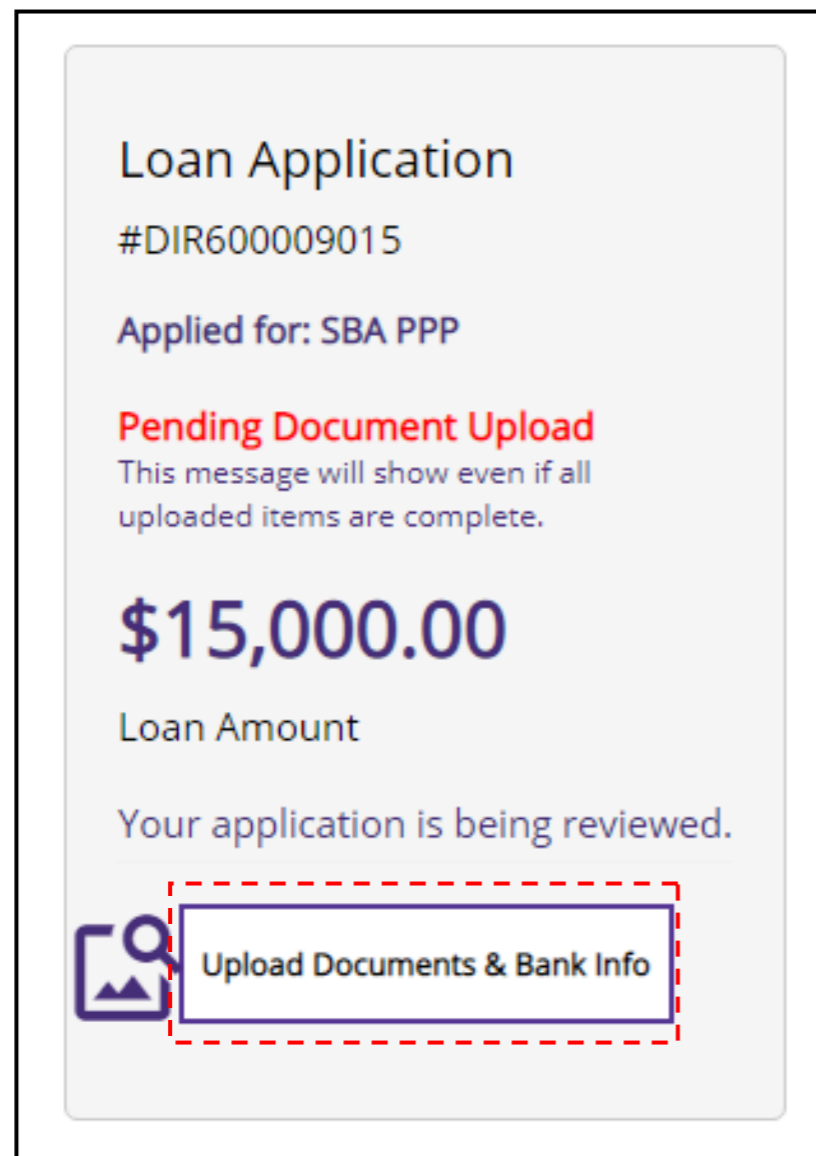
Note: Password should contain a minimum of 8 characters with 1 special, 1 letter and 1 numeric.

[SUBMIT](#)

LOG INTO THE PORTAL

INSTRUCTIONS

Once logged into the Portal, click “Upload Documents & Bank Info” to submit the required documents and link your bank account.

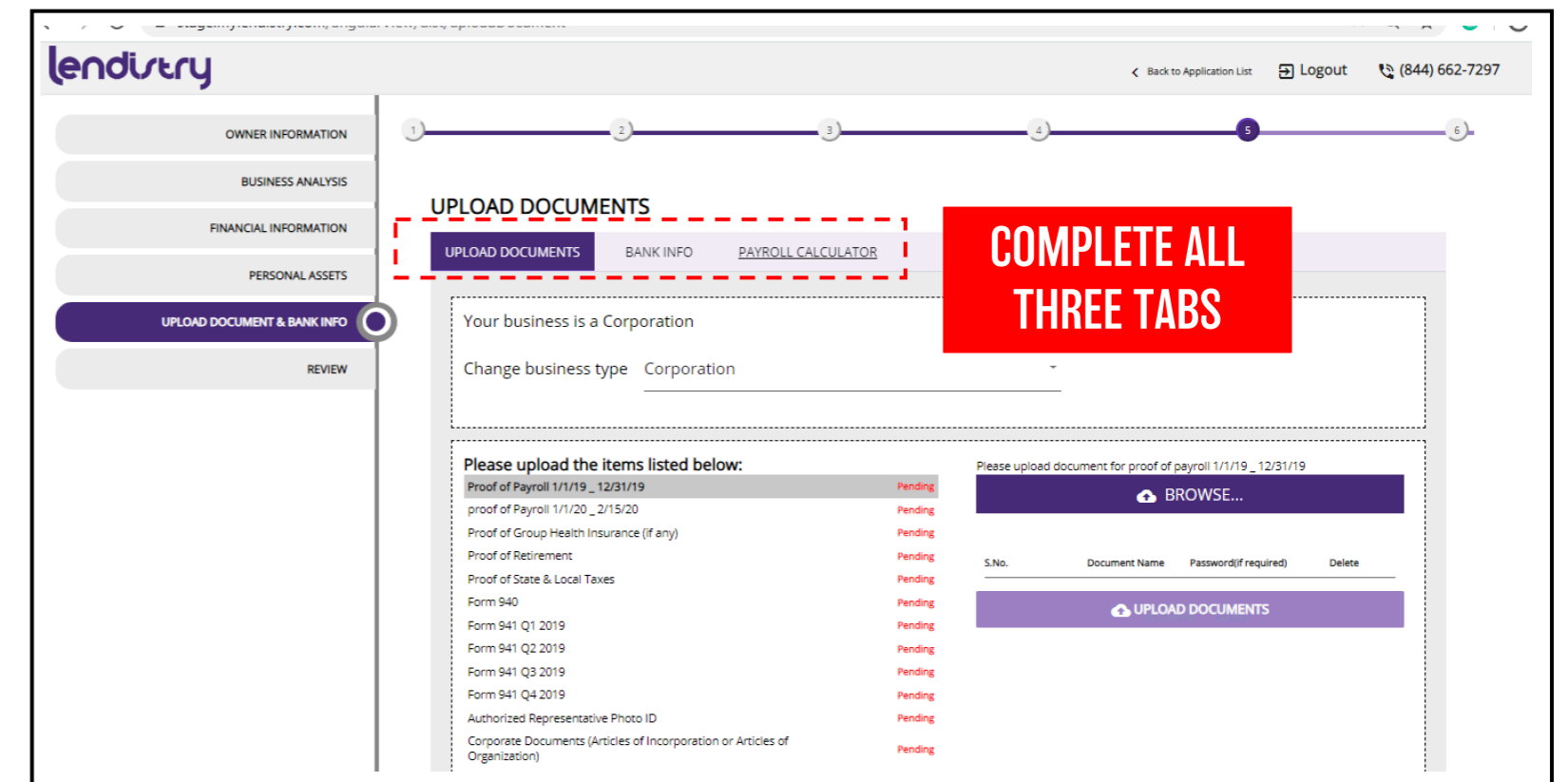


NAVIGATING THE PORTAL

Once you have logged in, please note the following three tabs:

1. Upload Documents
2. Bank Info
3. Payroll Calculator

ALL THREE must be completed as part of the loan application process.



UPLOADING DOCUMENTS

UPLOADING DOCUMENTS

INSTRUCTIONS

Please be sure that your business type is listed correctly. Note: File size should be less than 15mb.

1. Select a document item from the list labeled “Step 1”. **Before you upload a document, you must select it from the list.** For example, if you are uploading the Proof of Retirement, select “Proof of Retirement” from the list. If you are uploading your application, select “SBA PPP Application”.
2. Click “Browse” to locate the document item on your device.
3. Once you’ve selected the document from your device, click “Upload Documents” to complete the upload.
Important Note: Enter the document password if one is required for access.
4. The status of the document will change from “PENDING” to “COMPLETED” once it has been successfully uploaded into the Portal.
5. Continue uploading documents until all the required and applicable documents are listed as “COMPLETED”.

IMPORTANT NOTE:

Current Lendistry PPP clients need to submit only the following two documents for the Second Draw (all other items can be left as “Pending”):

1. PPP Second Draw Borrower Application Form 2483-SD*
2. Documentation to support 25% reduction in revenue*

UPLOADING DOCUMENTS

INSTRUCTIONS

You will be able to see all the files that you have successfully uploaded. They will be listed below the upload field.

UPLOAD DOCUMENTS

[UPLOAD DOCUMENTS](#) [BANK INFO](#) [PAYROLL CALCULATOR](#)

Your business is a Corporation
Change business type Corporation

IMPORTANT NOTE:
Current Lendistry PPP clients only need to submit the following two documents for the Second Draw (all other items can be left as "Pending"):

1. PPP Second Draw Borrower Application Form 2483-SD*
2. Documentation to support 25% reduction in revenue*

Please upload the items listed below:

Proof of Payroll 1/1/19 - 12/31/19	COMPLETED
Proof of Payroll 1/1/20 - 2/15/20	COMPLETED
Proof of Group Health Insurance (if any)	COMPLETED
Proof of Retirement	COMPLETED
Proof of State & Local Taxes	COMPLETED
Form 940	COMPLETED
Form 941 Q1 2019	COMPLETED
Form 941 Q2 2019	COMPLETED
Form 941 Q3 2019	COMPLETED
Form 941 Q4 2019	COMPLETED
Authorized Representative Photo ID	COMPLETED
Corporate Documents (Articles of Incorporation or Articles of Organization)	COMPLETED
Fictitious Business Name (if any)	COMPLETED
SBA PPP Application	COMPLETED
Misc	Pending
Docs supporting 25% reduction in revenue (for Second Draw Loans ONLY)	Pending
EIDL Note (if applicable)	Pending
Existing PPP Note (for Second Draw Loans ONLY)	Pending
Bank Info	Pending
Payroll Calculator	Pending

Please upload document for proof of payroll 1/1/19 - 12/31/19

[BROWSE...](#)

S.No.	Document Name	Password(if required)	Delete
1	SBA Loan Application.pdf	password	

Note: file size should be less than 15MB.

[UPLOAD DOCUMENTS](#)

Title	Document Name	Preview	Delete
Business Bank State...	UPLOAD TEXT		
Business Tax Returns			
Balance Sheet	download12		
Closure Document	PDF 28 JAN 5		

UPLOAD FILES WILL APPEAR HERE

LINKING YOUR BANK INFORMATION

LINK YOUR BANK ACCOUNT

INSTRUCTIONS

Lendistry uses a third-party technology (Plaid) to set up ACH transfers by connecting accounts from any bank or credit union in the U.S. to an app like Lendistry's Portal. The third-party does not share your personal information without your permission and does not sell or rent it to outside companies. Lendistry uses this technology only to verify your bank statements. This method of bank verification is preferred but will not always work if your banking institution is not available through the provider. In this case, you can verify your bank account using the other proceeding methods.

How to Verify Your Bank Account in Lendistry's Portal via Plaid

UPLOAD DOCUMENTS

UPLOAD DOCUMENTS BANK INFO

Step 1

LINK YOUR BANK ACCOUNT

Linking your bank:

- Tells us where we should deposit your grant
- Expedites your grant
- Verifies your information

Link Your Bank

By linking your bank, you authorize use of your account to process your grant.

Step 2

Where Should we Send Your Funds?

Business Account Name *

Bank Name * Street *

City * State *

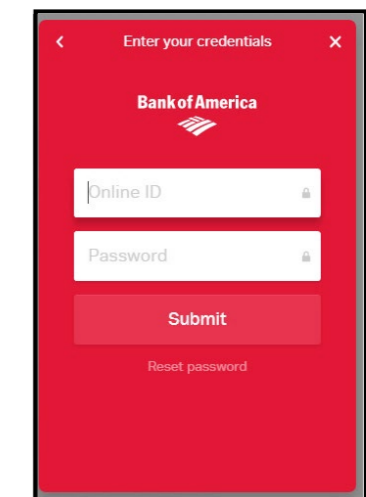
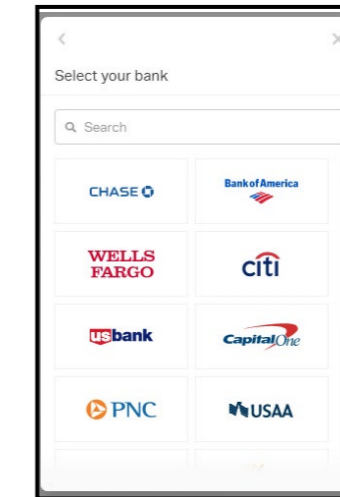
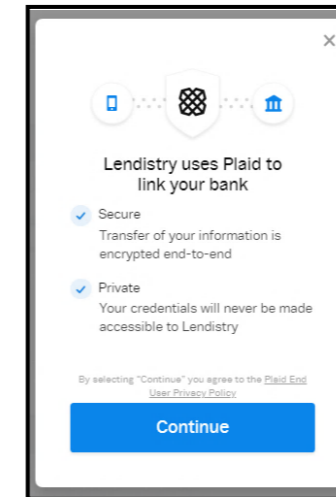
Zip * Routing Number *

STEP 1

STEP 2

STEP 1

- Click on "Link Your Bank Account" to open a window for Plaid.
- Continue through Plaid and locate your banking institution.
- Sign into your online banking account and connect it to Lendistry's Portal.



STEP 2

- This step must always be completed regardless of the verification method you use.
- Enter your bank information.
- The "Business Account Name" field is NOT your account type. This field is your account name, which must be in the name of your business and listed on your bank statements.
- If your business is a sole proprietor, the bank account can be a personal account, but it must match your name.

UPLOAD PAYROLL CALCULATOR

COMPLETE PAYROLL CALCULATOR


INSTRUCTIONS



Select the payroll calculator that matches your business type and complete it.

Sit tight, as we process your application!

Thanks for providing your information. It takes us between 2-4 days, on average, to process your application. Once complete, we'll send an electronic acceptance packet for you to sign.

LOAN INFORMATION

Loan Amount	Term	
Monthly Payment	IN PROGRESS	
IN PROGRESS	Interest Rate (APR)	
	IN PROGRESS	

 **nts** [Equipment Details](#) [Payroll Calculator for C-Corp, S-Corp & Partnerships](#) [Sole Proprietor\(With Employees\)](#) [Sole Proprietor\(No Employees\)](#) 

You have not uploaded any document.

HIDE DETAILS

PAYROLL CALCULATOR

WHAT BUSINESS TYPE?

- Corporation
- S-Corp
- Partnerships

nts Equipment Details **Payroll Calculator for C-Corp, S-Corp & Partnerships** Sole Proprietor(With Employees) Sole Proprietor(No Employees) >

PAYCHECK PROTECTION PROGRAM
Payroll Calculator for C-Corp, S-Corp & Partnerships

Company Name test

Period Represented From: mm/dd/yyyy - To: mm/dd/yyyy

		WAGES	
EMPLOYEE NAME	Gross Wages (TOTAL)	Gross Wages(100k Cap)	
<input type="checkbox"/> <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	
ADD NEW EMPLOYEE			
TOTAL		\$ <input type="text"/>	\$ <input type="text"/>
Annual Group Health Insurance		\$ <input type="text"/>	
Annual Retirement Benefit Costs		\$ <input type="text"/>	
State Unemployment & Local Taxes on Employee Compensation		\$ <input type="text"/>	
1065 K-1 (Max \$100,000)	14a \$ <input type="text"/>	179 \$ <input type="text"/>	\$ <input type="text"/>
		TOTAL PAYROLL	\$ <input type="text"/>
EIDL - Economic Injury Disaster Relief Loan:		\$ <input type="text"/>	
		SUBMIT	

PPP loans covers payroll costs, including costs for employee vacation, parental, family, medical, and sick leave. However, the CARES Act excludes 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).

Required Documentation

1	Payroll Costs - Lendistry Payroll Register and supporting payroll documentation including Form 940 & 941 should be provided. Detailed payroll report from third-party or produced internally should also be included.
2	Group Health Insurance - Include invoice and supporting proof of payment documentation
3	State Unemployment Tax & Local Tax - Include state and local tax filing reports.
4	If you pay a Retirement Benefits - Include invoice and supporting proof of payment documentation by the plan administrator.
5	If you have an EIDL (Economic Injury Disaster Relief Loan) and want to include this as part of your PPP Loan - Include all loan documentation with outstanding amount identified, plus any "advance" under an EIDL COVID-19 loan
6	1065 K-1

LOAN VALUE WILL BE DETERMINED BASED ON INFORMATION PROVIDED

PAYROLL CALCULATOR

WHAT BUSINESS TYPE?

- Sole Proprietor WITH EMPLOYEES

nts Equipment Details Payroll Calculator for C-Corp, S-Corp & Partnerships **Sole Proprietor(With Employees)** Sole Proprietor(No Employees) >

PAYCHECK PROTECTION PROGRAM
LOAN CALCULATOR - SOLE PROPRIETOR - WITH EMPLOYEES

Maximum Loan Amount

	Net Profit	Net Profit
	<small>**Only numeric and upto 2 decimal value can be accept</small>	(100k cap)
Payroll Costs:		
Net Profit - 2019 1040 with Schedule C Line 31	\$ <input type="text"/>	\$0
2019 Gross Wages & Tips paid to employees		Qtrly Wages
2019 IRS Form 941 (line 5c-column 1):		
	Jan - Mar 2019	\$ <input type="text"/>
	Apr - Jun 2019	\$ <input type="text"/>
	July - Sept 2019	\$ <input type="text"/>
	Oct - Dec 2019	\$ <input type="text"/>
	Total 2019 Wages	\$0
Deductions:		
	Amount paid to any individuals above \$100k in 2019	\$ <input type="text"/>
	Amount paid to any individual(s) who principal place of residents is outside the U.S.	\$ <input type="text"/>
		\$0
	Total 2019 Eligible Wages & Tips	\$0
Health Insurance Contributions - Form 1040 Schedule C Line 14		\$ <input type="text"/>
Retirement Contributions - Form 1040 Schedule C Line 19		\$ <input type="text"/>
State Unemployment Tax Act (SUTA) - from state quarterly wage report forms		\$ <input type="text"/>
	Total Eligible Payroll Cost 2019	\$0
	Total Average Monthly Cost	\$0
		\$2.5
	Total Payroll Loan Value	\$0
EIDL - Economic Injury Disaster Relief Loan (if applicable):		
Outstanding Amount, less any "advance" under an EIDL COVID-19 loan		\$ <input type="text"/>
	Subtotal a)	\$0
	MAXIMUM LOAN AMOUNT [Lesser of a) or \$10,000,000]	\$0
	BORROWER REQUESTED AMOUNT (From PPP Application)	\$ <input type="text"/>
		SUBMIT

Required Documentation

1	2019 Net Profit - Form 1040 with Schedule C - Regardless of whether you have yet filed a 2019 tax return with the IRS, you must provide the 2019 Form 1040 Schedule C with your PPP loan application to substantiate the applied-for PPP loan amount.
2	IRS Form 941, all four quarters in 2019 (or equivalent payroll processor records containing similar information as Form 941).
3	State Unemployment Tax Act (SUTA) - from state quarterly wage report forms (or equivalent payroll processor records).
4	Proof of Operation February 15th, 2019 - Invoice, bank statement, payroll report or book of record.
5	Proof of Employer Retirement and Health Insurance Contributions, if applicable.
6	EIDL - Include loan documentation (if applicable)

LOAN VALUE WILL BE DETERMINED BASED ON INFORMATION PROVIDED

PAYROLL CALCULATOR

WHAT BUSINESS TYPE?

- Sole Proprietor NO EMPLOYEES

Equipment Details Payroll Calculator for C-Corp, S-Corp & Partnerships Sole Proprietor(With Employees) **Sole Proprietor(No Employees)**

PAYCHECK PROTECTION PROGRAM
LOAN CALCULATOR - SOLE PROPRIETOR - NO EMPLOYEES

Maximum Loan Amount

	Net Profit	Net Profit (100k cap)	Net Profit Monthly
Net Profit - 2019 Form 1040 Schedule C Line 31	\$ <input type="text"/>	\$0	\$0
			\$2.5
		Total Payroll Loan Value	\$0

EIDL - Economic Injury Disaster Relief Loan (if applicable):

Outstanding Amount, less any "advance" under an EIDL COVID-19 loan	\$ <input type="text"/>
Subtotal a)	\$0
MAXIMUM LOAN AMOUNT [Lesser of a) or \$10,000,000]	\$0
BORROWER REQUESTED AMOUNT (From PPP Application)	\$ <input type="text"/>

Required Documentation

1	2019 Net Profit - Form 1040 with Schedule C - Regardless of whether you have yet filed a 2019 tax return with the IRS, you must provide the 2019 Form 1040 Schedule C with your PPP loan application to substantiate the applied-for PPP loan amount.
2	1099-MISC detailing nonemployee compensation received (Box 7), invoice, bank statement, or book of record to establish you are self-employed.
3	2020 invoice, bank statement, or book of record to establish you were in operation on or around February 15, 2020.
4	EIDL - Include loan documentation (if applicable).

LOAN VALUE WILL BE DETERMINED BASED ON INFORMATION PROVIDED

SUBMIT