

HOMES JOBS COMMUNITY

Helping Borrowers Complete Strong PPP Applications

National Development Council April 9th, 2020

www.ndconline.org

(A)			Paycheck Protection Pro Borrower Application Fe		1			ol No.: 3245-0407 Date: 09/30/2020
Check One:	Independ 501(c)(3)	lent contractor 🖬 Elig) nonprofit 🔲 501(c)	C-Corp S-Corp LLC ible self-employed individual (19) veterans organization C) of Small Business Act) Ott me		DB	A or Trader	1ame if Applica	ble
		Business Addres	8		Business TIN (EIN, SSN)		Business Phone	
							() -	
					Primary Co	ontact	Email	Add ress
Average Month	ily Payroll:	\$	x 2.5 + EIDL, Net of Advance (if Applicable) Equals Loan Request:	\$		Number o	of Employees:	
Purpose of the	loan							
(select more th	an one):	Payroll DLea	se / Mortgage Interest 🛛 Utilitie	s 🗆	Other (explain):			

Applicant Ownership

List all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary

Owner Name	Title	Ownership %	TIN (EIN, SSN)	A	idress		
If questions (1) or (2) below are answ	Ouestion					Yes	
 Is the Applicant or any owner of the voluntarily excluded from participa bankruptcy? 	e Applicant presently su	spended, debarred, p					
 Has the Applicant, any owner of the guaranteed loan from SBA or any o caused a loss to the government? 							
 Is the Applicant or any owner of the business? If yes, list all such busine 					ny other		
 Has the Applicant received an SBA provide details on a separate sheet i 	identified as addendum I	3.	nuary 31, 2020 an	nd April 3, 2020? If y	yes,		
If questions (5) or (6) are answered "1	Yes," the loan will not be Ouestion	e approved.			Yes	N	
 Is the Applicant (if an individual) of to an indictment, criminal informat brought in any jurisdiction, or pres 	or any individual owning tion, arraignment, or oth sently incarcerated, or or	er means by which	formal criminal cl			[
Initial here to confirm your respon-	se to question $5 \rightarrow$						
Within the last 5 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contenderc; 4) been placed on pretrial diversion; or 5) been placed on any form of parelo or probation (including probation before judgment)?							
			on pretrial diversi	on; or 5) been			
	obation (including proba		on pretrial diversi	on; or 5) been		I	
placed on any form of parole or pro-	obation (including proba se to question $6 \rightarrow$ lace of residence for all	ation before judgmen	on pretrial diversi nt)?				

SBA Form 2483 (04/20)

at Mar.

Current State of PPP

The Next Round of Funding

- We are hopeful for an additional round of funding of at least \$190 Billion.
- *First Round*: Conception, Application Roll Out and Funding Issues.
- Second Round: Deeper understanding by SBA/ Treasury, Lenders and borrowers.
- Today's Focus is to Prepare You for Round Two.



Federal Assistance Updates

PPP to EIDL Comparison	Paycheck Protection Program (PPP)	Economic Injury Disaster Loan (EIDL)			
Who can apply?	Small businesses and nonprofits - 501(c)(3)s, including religious organizations, with 500 or fewer employees; self-employed individuals and independent contractors*	Small businesses and nonprofits - 501(c)(3)s - with 500 or fewer employees*			
Maximum Loan Amount	Up to \$10 million	Up to \$2 million			
Covered Period	2/15/2020 to 6/30/2020	1/31/2020 to 12/31/2020			
Rate	1.00% Fixed	3.75% fixed for-profits 2.75% fixed non-profits			
Term	Up to 2 years	Up to 30 years			
Security / Collateral	No	Yes. If the loan is more than \$25,000			
Eligible Uses	Payroll, health benefits, paid sick or medical leave, group health insurance premiums; mortgage and rent payments; utilities; interest on certain debts. Note: payroll estimates limited up to \$100,000 per employee	Working capital for expenses that could have been paid had the disaster not occurred, including payroll and other operating expenses.			
	Business in certain industries can have more than 5 SBA size standards for those industries.	500 employees if they meet applicable 3			

Federal Assistance Updates

PPP to EIDL Comparison (cont.)	Paycheck Protection Program (PPP)	Economic Injury Disaster Loan (EIDL)			
Forgiveness provisions	Up to 100% - but forgiveness amounts are decreased for reductions in number of employees or in wages of employees from base period.	Not for loan. An Advancement of up to \$10,000 Emergency Grant for every applicant does not have to be repaid.			
Apply	through SBA-approved lenders	directly to SBA			
Underwriting criteria	Must provide documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings.	Must have acceptable credit history and demonstrate ability to repay.			
Eligibility requirements	Operating on 02/15/2020 with paid employees; certify need for funds during COVID-19 emergency; certify use of funds to retain workers.	Operating on 1/31/20; certify need for funds during COVID-19 emergency.			



Ŷ		Paycheck Protection Program Borrower Application Form											
Check	Borrower Application Form k One: Bole proprietor Patmership C-Corp S-Corp LC Independent contractor Eligible self-employed individual Bole (c)(3) nonprofile C (c)(c)(c)(c)(c)(c)(c)(c)(c)(c)(c)(c)(c)(ame if Applica	e if Applicable						
		Busin ess	Legal Name										
		Busines	is Address				Business TIN	(EIN, SSN)	Busine	ss Phone			
									· ·				
							Primary	Contact	Email	Add ress			
Avarage	Monthly Payroll:	s	~ 1	5+ FIDL X	Natof	s		Number of	Fundament				
Avelage	Woldiny rayroll.	3	Ad	vance (if App	plicable)	3		Rumber (n Employees.				
	Equals Loan Request: Utilities Other (explain): Applicant Ownership st all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary.												
(select n	nore than one):	□ Payroll	Lease / M	fortgage Inter	rest 🖾 Utilitie	s 🗋	Other (explain	i):					
List all o	wners of 20% or more	of the equity				if nec	essary.						
	Owner Name		Tid	le	Ownership %	TI	N (EIN, SSN)		Address				
Į,	uestions (1) or (2) be	low are answ	vered "Yes," ti		ot be approved								
L	· · · · · · · · · · · · · · · · · · ·	6.0	4 11				16 11		1.1.11.11.1	Yes	No		
,	voluntarily excluded f	y owner of th rom particips	e Applicant pr tion in this tra	nsaction by a	any Federal dep	, prop artme	nt or agency,	or presently is	ed mengible, wolved in any				
1	guaranteed loan from	SBA or any o											
										, D			
					Loan between	Janua	ry 31, 2020 ar	d April 3, 20	20? If yes,				
<u>If a</u>	uestions (5) or (6) are	answered ".	Yes, '' the loan	will not be a	pproved.								
				Question					Yes	No	1		
5.	to an indictment, crin	ninal in forma	tion, arraignm	ent, or other	means by which	h forn			^x 🗆	C			
	Initial here to confirm	n your respon	se to question	5→									
6.	Within the last 5 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contenderc; 4) been placed on pretrial diversion; or 5) been												
	Initial here to confirm	n your respon	se to question	6→									
7.	Is the United States the Applicant's payroll c			nce for all em	ployees of the	Appli	cant included	in the		C			
8.	Is the Applicant a fra	nchise that is	listed in the S	BA's Franch	ise Directory?					C			

SBA Form 2483 (04/20



PPP Borrower Application Form

- We'll be walking through each question one at a time.
 - We'll highlight the information that applicants need to have on hand to submit a successful application.

	1)		Paycheck Protection Program 04th 00mm1 No.: 1445-0407 Borrower Application Form Expinion Iber: 0450.0000									
	Cheek	□ In □ 50	depend I(c)(3)	ent contracto nonprofit 5 siness (sec. 3	r 🗆 Elig 501(c)(C-Corp S ible self-employe 19) veterans orga) of Small Busine	d individual nization)BA or Traden	ame if Applicat	4e	
				Busine	ss Addrew			_	Business T15	(EIN, SSN)	Busines	s Phone	
											() ·		
									Primary	Contact	Email /	iddress	
	_		_										
	Person	e Monthly Pays	oll:	5		x 2.5 + EIDL, 1 Advance (if Ap Equals Loan Re	plicable)	8		Number of	Employees		
		more than on		Percel		e / Mortuage Inte	en Enster		Other (contain	ν.			_
	(_	Lifayeou		er nersjøge une	rest Countre		Other (explain				
						Applicant Own	nership						
	List all	owners of 20%	r more	of the equit	y of the A	pplicant. Attach a	separate sheet	ž nec	essary.				
	_	Owner?	esc		_	Title	Ownership %	1.00	IN (EIN, 88N)		Address	_	
		Unatr.	a.		_	1000	Creation pro-	T	(14 (1447, 2003)		Address		
								t					
	,	Questions (1)	20.1	las an an	1.192	s." the loss wills	I.						
	-	- passion in the	147.04	2017 2017 20215		Ouestion	LOI DE ADORO HEA	-				Yes	Ne
	1.	Is the Applica		e openar of th	a Amelia		andad daharad	D.I.O.	wood for data	mant dadam	d in shields	1	1410
		voluntarily ex- bankruptcy?	eded f	from participo	sion in th	art presently susp is transaction by	any Federal dep	artme	nt or agency,	or presently in	volved in any		
	2.	Has the Applie guaranteed loa caused a loss t		y owner of th SBA or any o overnment?	e Applica sther Fed	int, or any busine eral agency that is	is owned or con currently delin	trolla quent	d by any of th tor has default	rm, ever obtain ed in the last 7	ned a direct or 7 years and		
	3.	Is the Applicat business? If ye	er ang list a	y owner of th Il such busin	e Applice esses and	ant an owner of ar describe the relat	iy other busines ionship on a sep	s, or l atate	have common sheet identifie	managem ent v d as addendum	vith, any other n.Α.		
	4.	Has the Applic provide details	a 54	eived an SBJ sparate sheet	A Econom identified	ic Injury Disaster las addendum B.	Loan between	lanua	ry 31, 2020 an	d April 3, 202	0? If yes,		
	<u>0</u>	questions (5) or	an	e annoered "	Tes,~ the	loan will not be a	pproved.						
						Question					Yes	No	
	5.	Is the Applica to an indictme brought in any Initial here to	e crin fied	ninal informa	tion, arra	dividual owning 3 ignment, or other arcerated, or on p stion $\$ \rightarrow$	means by which	h forn				0	
	6.	Within the last been convictor placed on any	á þjá fi m o	eaded guilty; if parole or p	3) pleade to bation (the Applicant (if a ed nolo contender including probasi	e; 4) been place	dong	reetrial diversi	oplicant 1) on; or 5) been		C	
		Initial here to	ce firm	n your respon	ter to que	stion 6 →							
	7.	Is the United ! Applicant's pr	st st y lo	he principal p alculation ab	Nace of m ove?	sidence for all en	sployees of the	Appli	icant included	in the		0	1
	8.	Is the Applica	rt fra	nchise that is	listed in	the SBA's Franch	ise Directory?					0	
SB	A Form:	2483 (04/20)	L										

"Check One" Borrower Type / Name

- Make sure to check the top box.
- List full legal name, DBA, address, EIN information (small, but significant information).

Check One:	 Sole proprietor Partnership C-Corp S-Corp LLC Independent contractor Eligible self-employed individual 501(c)(3) nonprofit 501(c)(19) veterans organization Tribal business (sec. 31(b)(2)(C) of Small Business Act) Other 	DBA or Trader	name if Applicable
	Business Legal Name		
	Business Address	Business TIN (EIN, SSN)	Business Phone
			() -
		Primary Contact	Email Address



	3				ol No.: 3245-0407 Date: 09/30/2020					
Che	Independ 501(c)(3)	lent con) nonpro isiness (i	tractor Elig ofit 501(c) (sec. 31(b)(2)(0	C-Corp S Sible self-employe (19) veterans organ C) of Small Busine	d individual nization		'	OBA or Trader	ame if Applica	ble
		Bus	siness Legal Na	mé		_	-			
		В	Business Addres	15			Business TD	N (EIN, SSN)	Busine	ss Phone
									() -	
							Primary	Contact	Email	Address
	rage Monthly Payroll:	\$		x 2.5 + EIDL, Advance (if Ap Equals Loan Re	plicable)	\$		Number o	f Employees:	
	ose of the loan					_				
(seld	ect more than one):	□Pi	ayroll 🛛 Lea	se / Mortgage Inte	rest 🖾 Utilitie	s 🗆	Other (explain	1):		
				Applicant Own	nership					_
List a	in the set of 20% or more	e of the	equity of the A	pplicant. Attach a		if nec	essarv.			
_										
	Owner Nu		_	Title	Ownership %	5 TI	IN (EIN, SSN)		Address	
-						+				
	Kanadara (I) an (I) h	day a		" d I 11		,				
	If questions (1) or (2) be	now a	answered "Ye	es." the loan will i	tol be approves	L				
		_		Question						Yes No
1	 Is the Applicant or an voluntarily excluded f bankruptcy? 			ant presently susp his transaction by						
2	Has the Applicant, an guaranteed loan from caused a loss to the go	SBA		ant, or any busine leral agency that is						
3	Is the Applicant or an business? If yes, list a			ant an owner of ar describe the relat						
4	Has the Applicant rec provide details on a se	eived :	SBA Econon heet identified	nic Injury Disaster d as addendum B.	Loan between	Janua	ary 31, 2020 ar	nd April 3, 20	20? If yes,	
	If questions (5) or (6) are		ed "Vec" the	loan will not be a	mand					
	5 gale anona (5) or (6) are		in ites, inc	Question					Yes	No
5.	Is the Applicant (if a	n in dis	ual) or any in	dividual owning 2	10% or more of	the er	uity of the Ar	plicant subject		.10
	to an indictment, crin brought in any jurisd Initial here to confirm	ninal is iction,	ormation, arra	aignment, or other carcerated, or on p	means by which	h forr	nal criminal cl	harges are		
6.	Within the last 5 year been convicted; 2) pl placed on any form o Initial here to confirm	eaded of parol	ilty; 3) plead	the Applicant (if a ed nolo contender (including probati	e; 4) been place	ed on p	pretrial diversi			
	initial nere to confirm	n your	sponse to que	isuon 0 →						
7.	Is the United States t Applicant's payroll c	he prin alculat	pal place of n n above?	esidence for all en	nployees of the	Appli	icant included	in the		
8.	Is the Applicant a fra	nchise	at is listed in	the SBA's Franch	ise Directory?					
SBA For	m 2483 (04/20)			1						

Payroll Calculations "The Heart of the App"

- Perhaps the most crucial and analytic portion of the application.
- Be conservative: average monthly payroll, total amount and number of FTE (must be verifiable).

Average Monthly Payroll:	\$	x 2.5 + EIDL, Net of Advance (if Applicable) Equals Loan Request:	\$	Number of Employees:
Purpose of the loan				
(select more than one):	Payroll	Lease / Mortgage Interest Utili	ties DOther ((explain):



Options for Uses

- Payroll
- Lease / Mortgage Interest
- Utilities
- Other (explain)



/ithholding identification num	ber:	A	Driginal	-	mende	ed return	1 9
mployer legal name:	REFE		1 ther w	ages only reported	on th	_	YY
TEK	Quarterly employee/payee wage (Do not enter negative numbers	in columns c, d, and e		instructions)			
a Social security number	b Last name, first name, middle initial	c Total UI remuneration paid this quarter	_	d Gross federal wage distribution (see int	s or itr.)	e Total NYS, NYC Yonkers tax with	, and held
		8332	90	8332	90	496	88
		10754	32	10754	32	746	12
		1050	00	1050	.00	8	08
		3025	88	3025	88	198	13
		7008	29	7008	.29	408	91
		13831	55	13831	55	891	63
	1	35000	00	35000	. 00	3441	41
	E PU	204	00	204	.00	0	24
		24230	78	24230	78	2164	26
ALLEN L		9701	28	9701	.28	652	16
1		8303	46	8303	46	525	19
		630	00	630	00	2	00
		9461	56	9461	.56	703	29
		1946	10	1946	10	106	80
		9692	09	9692	.09	725	70
		7725	16	7725	.16	452	41
	Total this page only	150897	37	150897	37	11523	21
	page, enter grand totals ages	172121	00	172120	. 64	12810	54
Contact information (see instructions)	Name	30-		Daytime (teleph)	one number	
for affice use only Postmark Receive	PO BOX 411	YMENT CONTRIBUTION 9 NN NY 13902-4119	IS AND	TAXES			_

Example of Payroll Doc / Summary

- NYS-45: Quarterly payroll report that is used to file payroll taxes. Send Q1, Q2, Q3 and Q4 2019 to your lender.
 - Lift total renumeration by employee and put into your employee calculator (in slides to come).

Example of Payroll Doc / Summary (cont.)

CARES SBA-PPP: Employee Detail From: 01/01/19 To: 12/31/19

This report provides the same information as the Payroll Cost Report, however, it provides it at the employee level so that you can validate the Payroll Cost Report data. This report is intended to provide certain monthly payroll costs (as defined under the CARES Act) incurred during the applicable prior period (as determined in accordance with the PPP), which will assist you in determining the potential maximum loan amount under the PPP.

Month	Gross Pay	Gross Pay in Excess of \$100K	SBA Gross Pay	Employer Taxes State and Local	Employer Benefit Cost*	Payroll Cost
Jan-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Feb-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mar-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Apr-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jun-19	\$19,500.00	\$0.00	\$19,500.00	\$49.50	\$960.00	\$20,509.50
Jul-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug-19	\$7,500.00	\$0.00	\$7,500.00	\$0.00	\$120.00	\$7,620.00
Sep-19	\$3,000.00	\$0.00	\$3,000.00	\$0.00	\$120.00	\$3,120.00
Oct-19	\$3,000.00	\$0.00	\$3,000.00	\$0.00	\$120.00	\$3,120.00
Nov-19	\$3,000.00	\$0.00	\$3,000.00	\$0.00	\$120.00	\$3,120.00
Dec-19	\$3,000.00	\$0.00	\$3,000.00	\$0.00	\$120.00	\$3,120.00
Total	\$39,000.00	\$0.00	\$39,000.00	\$49.50	\$1,560.00	\$40,609.50

Month	Gross Pay	Gross Pay in Excess of \$100K	SBA Gross Pay	Employer Taxes State and Local	Employer Benefit Cost*	Payroll Cost
Jan-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Feb-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mar-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Apr-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jun-19	\$49,000.00	\$0.00	\$49,000.00	\$49.50	\$2,440.00	\$51,489.50
Jul-19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug-19	\$20,000.00	\$0.00	\$20,000.00	\$0.00	\$640.00	\$20,640.00
Sep-19	\$8,000.00	\$0.00	\$8,000.00	\$0.00	\$640.00	\$8,640.00
Oct-19	\$8,000.00	\$0.00	\$8,000.00	\$0.00	\$640.00	\$8,640.00
Nov-19	\$8,000.00	\$0.00	\$8,000.00	\$0.00	\$640.00	\$8,640.00
Dec-19	\$8,000.00	\$1,000.00	\$7,000.00	\$0.00	\$640.00	\$7,640.00
Total	\$101,000.00	\$1,000.00	\$100,000.00	\$49.50	\$5,640.00	\$105,689.50



Show 2.5 x Math

NSTRUCTIONS: Input values into the GREEN cells below. Additional rows can be added as needed.

Name of Applicant/Employer: Company ABC Period Covered: Q1, Q2, Q3, and Q4 2019 Payment of Employer-Paid Payment of Payment of Group State and/or Local Unique Employee Salary, Wage or Vacation, Parental, Allowance for Health Benefits, Payment of including Insurance Number or Similar Cash Tips or Family, Medical, or Dismissal or Retirement Tax on Identification Employee Name FTE Compensation Equivalent Sick Leave Separation Premiums Benefits Compensation Totals Smith, John \$36,415 \$792 \$192 \$37,399 1 1 Smith, John 1 \$53,597 \$177 \$53,774 2 Smith, John 0 \$2,609 3 \$28 \$2,637 4 Smith, John 1 \$48,084 \$2,390 \$172 \$50,646 5 Smith, John 1 \$41,870 \$474 \$241 \$42,585 6 Smith, John 1 \$44,226 \$920 \$187 \$45,333 7 Smith, John 0 \$480 \$2,000 \$25 \$2,505 8 Smith, John 1 \$38,496 \$131 \$171 \$38,799 9 Smith, John 0 \$4,459 \$49 \$4,508 10 Smith, John 0 \$2,436 \$2,436 11 Smith, John 1 \$53,123 \$1,876 \$180 \$55,178 \$2,889 12 Smith, John 0 \$860 \$37 \$3,786 \$50.615 13 Smith, John 1 \$177 \$50,792 14 1 \$48,597 \$177 Smith, John \$48,774 15 Smith, John 1 \$31,468 \$1,640 \$106 \$33,214 16 Smith, John 1 \$47,608 \$1,925 \$143 \$49,676 17 \$37,957 \$1,539 \$171 Smith, John 1 \$39,667 18 Smith, John 1 \$41.513 \$1.088 \$171 \$42,772 19 \$56,447 \$2,223 \$154 Smith, John 1 \$58,824 20 Smith, John 0 \$5,695 \$57 \$5,752 21 Smith, John 1 \$32,926 \$984 \$172 \$34,082 Total 15 \$703,140

PAYCHECK PROTECTION PROGRAM - EMPLOYER'S EMPLOYEE LISTING



Avg. Monthly

Total Loan x 2.5

\$58,595

\$146,487

			Paycheck Protection Borrower Applicati					l No.: 3245-0407 Date: 09/30/2020		
Check	Check One: Sole proprietor Partnership CCorp SCorp LLC Independent contractor DEighbe self-employed individual S01(c)) nonprofit S01(c)) vertical solution or cognization Tribul basiness (ec. 31(b)(2)(C) of Small Business Act) Other Business Legal Nume					DBA or Tradename if Applicable				
		busin ess i legal lea	me							
		Business Addres	s		Business TIN (EIN, SSN)	Busines	s Phone		
					() -					
					Primary C	ntact	Email	Address		
	e Monthly Payroll:	5	x 2.5 + EIDL, Net of Advance (if Applicable) Equals Loan Request:	\$		Number o	f Employees:			
	of the loan more than one);									
(select :	more than one):	□ Payroll □Lea	se / Mortgage Interest 🛛 🛛	Jtilities 🛛	Other (explain):					
List all o	wners of 20% or more Owner Name	e of the equity of the A	Applicant Ownership Applicant. Attach a separate		essary. N (EIN, SSN)		Address			
	questions (1) or (2) be	tow are answered "Y	es." the loan will not be am	moved.						
			Question					Yes No		
	Is the support of any voluntarily extended for a second se	rom participation in t	ant presently suspended, de nis transaction by any Feder ant, or any business owned	al departme	nt or agency, or	presently in	wolved in any			
3. 4.	guaranteed loan from caused a loss to the go Is the Applicant or any business? If yes, list a Has the Applicant rec- provide details on a se	over ment? y over of the Applic II such businesses and	eral agency that is currently ant an owner of any ofher b describe the relationship or tic Injury Disaster Loan be las addendum B.	usiness, or l n a separate	ave common ma sheet identified	inagem ent as addendu	with, any other m A.			
	provide details on a se	-	loan will not be approved.							
			Ouestion				Yes	No		
5.		in dividual) or any in mal in formation, arm ction, or presently inc your response to qua	dividual owning 20% or m ignment, or other means b arcerated, or on probation	ore of the eq y which form or paro le?	uity of the Appl nal criminal char	cant subjec ges are				
6.	been convicted; 2 4 placed on any for o	rs, for any felony, has eaded guilty; 3) plead if parole or probation n your response to que	the Applicant (if an individ ed nolo contendere; 4) been including probation before stion 6→	hual) or any placed on p judgm ent)?	owner of the App pretrial diversion	dicant 1) ; or 5) beer				
7.	Is the United Strest Applicant's payoll c	he principal place of r alculation above?	esidence for all employees	of the Appli	cant included in	fne				
8.	Is the Applicate a fra	nchise that is listed in	the SBA's Franchise Direc	tory?						
BA Form 2	483 (04/20)		1							

Applicant Ownership

- Document all ownership over 20% (at least 90% if not more).
- Be detailed.
- Verify to K-1's on 2018 or 2019 business tax return.

Applicant Ownership

List all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary.

Owner Name	Title	Ownership %	TIN (EIN, SSN)	Address



1	Borrower Application Form Expinition Date: 093									
Check One:	Independent contractor Eligible self-employed individual Sol(c)(3) nonprofit Sol(c)(19) veterans organization Tribal business (sec. 31(b)(2)(C) of Small Business Act) Other					DI	BA or Trader	ame if Applica	ble	
		Busin ess	Legal Name							
		Busine	s Address			Business TIN	(EIN, SSN)	Busine	s Phone	
								() -		
						Primary C	Contact	Email	Add ress	
Average Month	hly Payroll:	\$		DL, Net of f Applicable) in Request;	\$		Number o	f Employees:		
Purpose of the	loan									
(select more th	an one):	Payroll	Lease / Mortgage	Interest DUtilitie	s 🗆	Other (explain):				
List all owners (of 20% or more	of the equity	Applicant of the Applicant. Att	Ownership ach a separate sheet	if nec	essary.				
	Owner Name		Title	Ownership %	T	N (EIN, SSN)		Address		
<u>U questio</u>	ns (1) or (2) be	dow are answ	ered "Yes," the loan	will not be approved						
			Quest	ion					Yes	No
volunta										

Paycheck Protection Program

SP -

Has the App guaranteed l

the Appl

been convic placed on an Initial here

SBA Form 2483 (04/20)

Applicant's payroll calculation abo

Is the Applicant a franchise that is listed in the

Question	Yes	No	
nt or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, cluded from participation in this transaction by any Federal department or agency, or presently involved in any			
cant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or an from SBA or any other Federal agency that is currently delinquent or has defaulted in the last 7 years and to the soverment?			
e way owner of the Applicant an owner of any other business, or have common management with, any other es, list all such businesses and describe the relationship on a separate sheet identified as addendum A.			
cant received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, s on a separate sheet identified as addendum B.			
r (6) are answered "Yes," the loan will not be approved.			
Question Yes	No		
Question Yes ant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject ent, criminal information, arraigment, or other means by which formal criminal charges are y initidiction, or presently inearcerache, or on probation or panole?	No]	
ant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject ent, criminal information, arraignment, or other means by which formal criminal charges are]	
ant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject ent, criminal information, arraignment, or other means by which formal criminal charges are y jurisdiction, or presently inaccereated, or on probation or parole?		3	•

ice for all employees of the Applicant included in the

ise Directory

Questions

- Questions one and two straightforward.
- Question three: Provide breakdown of affiliation.
- **Question four: No for many.**

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

	Question	Yes	No
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?		X
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 currently delinquent or has defaulted in the last 7 years and caused a loss to the government?		X
3.	Is the Applicant or any owner of the Applicant an owner of any other business, or have common management with, any other business? If yes, list all such businesses and describe the relationship on a separate sheet identified as addendum A.	X	
4.	Has the Applicant received 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.		X



8			Paycheck Protection Prop Borrower Application Fo		I			No.: 3245-0407 Jate: 09/30/2020
Check One:	Independ 501(c)(3)	Sole proprietor Partnership C-Corp S-Corp LLC Independent contractor Eligible self-employed individual S01(c)(0) nonprofit S01(c)(0) veterans organization Tribal business (sec 31(b)(2)(C) of Small Business Act) Business Local Name				or Trader	ame if Applicab	le
		Dusiness Degal Az	nac.					
		Business Addre	8		Business TIN (E	IN, SSN)	Business	Phone
							() -	
					Primary Co	ntact	Email A	dd ress
Average Monthl	y Payroll:	S	x 2.5+ EIDL, Net of Advance (if Applicable) Equals Loan Request;	\$		Number o	f Employees:	
Purpose of the lo	xan							
(select more that	n one):	Payroll DLea	se / Mortgage Interest Utilitie	s 🗆	Other (explain):			

Applicant Ownership

List all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary

	Owner Name	Title	Ownership %	TIN (EIN, SSN)	Ad	ldress				
Ų	If questions (1) or (2) below are answered "Yes." the loan will not be approved.									
		Question					Yes	No		
1.	 In the Applicant or my owner of the Applicant presently suspended, debarred, proposed for debarrent, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any baskruptcy? 									
	 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 currently delinquent or has defaulted in the last 7 years and caused a loss to the severement? 									
3.										
4.										
	provide details on a separate sneet	identified as addendum B.								
<u>If</u>	questions (5) or (6) are answered "		pproved.					_		
	questions (5) or (6) are answered "	Yes, " the loan will not be a Question				Yes	No			
<u>//</u> 5.	questions (5) or (6) are answered " Is the Applicant (if an individual) to an indictment, criminal informa brought in any jurisdiction, or pre-	Yes," the loan will not be a Question or any individual owning 2 ation, arraignment, or other sently incarcerated, or on pr	0% or more of the means by which	formal criminal cl		Yes	No]		
	questions (5) or (6) are answered " Is the Applicant (if an individual) to an indictment, criminal informa	Yes," the loan will not be a Question or any individual owning 2 ation, arraignment, or other sently incarcerated, or on pr	0% or more of the means by which	formal criminal cl		Yes	No			
	questions (5) or (6) are answered " Is the Applicant (if an individual) to an indictment, criminal informa brought in any jurisdiction, or pre-	Yes." the loan will not be a Question or any individual owning 2 stion, araignment, or other sently incarcerated, or on pr nse to question 5 → lony, has the Applicant (if a 3) pleaded nole contender;	0% or more of th means by which : robation or parole mindividual) or a z; 4) been placed :	formal criminal cl ? ny owner of the <i>I</i> on pretrial diversi	arges are	Yes	No]		
5.	sustions (5) or (6) are answered " Is the Applicant (if an individual) to an indicatent, criminal in forma brought in any jurisdiction, or pre- lnifial here to confirm your respon Within the last 5 years, for any for been convicted; 2) pleaded quilty;	Yes, "the loan will not be a Question or any individual owning 2 stion, arraignment, or other sently incarcerated, or on pr nse to question $5 \rightarrow$ lony, has the Applicant (if a 3) pleaded nole contender to bation (including probatic	0% or more of th means by which : robation or parole mindividual) or a z; 4) been placed :	formal criminal cl ? ny owner of the <i>I</i> on pretrial diversi	arges are	Yes	No]		
5.	sustions (5) or (6) are accovered " ls the Applicant (if an individual) to an indictment, criminal informa brought is any jurisdiction, or pre- limital here to confirm your respon Within the last 5 years, for any fol been convicted; 2) pleaded guilty; placed on any form of parole or gui	Yes." the loan will not be a Question or any individual owning 2 without a second second second second second second second second second methods and second sec	9% or more of th means by which : robation or parole in individual) or a c; 4) been placed on before judgm er	formal criminal cl ? ny owner of the <i>j</i> on pretrial diversi tt)?	arges are Applicant 1) on; or 5) been	Yes		1 1		

Questions (cont.)

- Question five and six: Remember to initial.
- **Question seven: Must be yes.**

14

Question eight: Requires some thought.

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

	Question	Yes	No
5.	Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject to an indictment, criminal information, arraignment, or ot brought in any jurisdiction, or presently incarcerated, or o Initial here to confirm your response to question $5 \rightarrow -$		X
	Initial here to confirm your response to question $5 \rightarrow$		
6.	Within the last 5 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere: 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including prob \land		X
	placed on any form of parole or probation (including prob Initial here to confirm your response to question $6 \rightarrow$ (Figure 1)?		
7.	Is the United States the principal place of residence for all employees of the Applicant included in the Applicant's payroll calculation above?	X	
8.	Is the Applicant a franchise that is listed in the SBA's Franchise Directory?		X

Paycheck Protection Program Borrower Application Form

CERTIFICATIONS AND AUTHORIZATIONS I certify that · I have read the statements included in this form, including the Statements Required by Law and Executive Orders, and I understand them. The Applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (the Paycheck Protection Program Rule). The Applicant (1) is an independent contractor, eligible self-employed individual, or sole proprietor or (2) employes no more I will comply, whenever applicable, with the civil rights and other limitations in this form All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule. To the extent feasible, I will purchase only American-made equipment and product · The Applicant is not engaged in any activity that is illegal under federal, state or local law. Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule. For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended. orized representative of the Applicant must certify in good faith to all of the below by initialing next to each one: Applicant was in operation on February 15, 2020 and had employees for whom it paid salaries and payroll taxes or paid independent cors, as reported on Form(s) 1099-MISC. incertainty makes this loan request necessary to support the ongoing operations of the Applicant. The funds will be retain workers and maintain payroll or make mortgage interest payments, lease payments, and utility payments. eck Protection Program Rule; I understand that if the funds are knowingly used for unauthorized purp old me legally liable, such as for charges of fraud. specified under t the federal gover The Applicant will provide to the mentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amount roll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight-week period following thi r the sum of documented payroll costs, covered mortgage interest payments, than 25% of the forgiven amount may be for non-payroll costs. I understand that loan forgiveness will be procovered rent payments, and covered utilities, and n During the period beginning on February 15, 2020 and ending ember 31, 2020, the Applicant has not and will not receive anothe loan under the Paycheck Protection Program. I furthe certify that the information provided in this application are the information provided in all supporting documents and from sit to an advance in all material respects. I material due to elegipmenting a faile statement to obtain a guaranteel due to elegipmente a faile statement to obtain a guaranteel due to elegipmente a faile statement to advance that may including under 8 USE and 10 a 3571 by imprisonment of nor more than five years malor a statement to obtain the statement to obtain the \$500 mm and 10 a \$500 mm and 1 fine of up to \$250,000; under 15 USC 645 by imprisonn nent of not more an two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 USC 1014 by imponment 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 amout acknowledge and agree that the Lendercan share any tax information the including authorized representatives of the SBA Office of Inspector G Program Requirements and all SBA reviews. using required documents submitted. I understand, have provided with SBA's authorized re eral, for the purpose of compliance with SBA Loan Signature of Authorized Representative of Applicant Print Name Title 2 SBA Form 2483 (04/20)

Certifications and Authorizations

Straightforward: Size standards, use of funds, and applicant not engaged in illegal activity.

CERTIFICATIONS AND AUTHORIZATIONS

I certify that:

- I have read the statements included in this form, including the Statements Required by Law and Executive Orders, and I understand them. ٠
- The Applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (the Paycheck Protection Program Rule).
- The Applicant (1) is an independent contractor, eligible self-employed individual, or sole proprietor or (2) employs no more than the greater of 500 or employees or, if applicable, the size standard in number of employees established by the SBA in 13 C.F.R. 121.201 for the Applicant's industry.
- I will comply, whenever applicable, with the civil rights and other limitations in this form.
- All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule.
- To the extent feasible, I will purchase only American-made equipment and products.
- The Applicant is not engaged in any activity that is illegal under federal, state or local law.
- ٠ Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule.



For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

Example of GAF's Borrower Certification

BORROWER CERTIFICATION

I, NAME, authorized to sign on behalf of Business ABC 123 hereby certify the following:

- I certify that the business was in operation on February 15, 2020 and had employees for whom the my business paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC, (2) current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant, (3) the funds will be used to retain workers and maintain payroll or make mortgage interest payments, lease payments, and utility payments, and (4) the Applicant has not received another Paycheck Protection Program Ioan.
- Current economic uncertainty makes the loan necessary to support my company's ongoing operations.
- The funds will be used to retain workers and maintain payroll, make mortgage interest, lease and utility payments.
- Neither myself nor my company have not and will not receive another loan under the PPP program.
- I understand that the lender has collected my birthdate and a copy of my driver's license and/or passport for identification purposes and approve that use.
- I understand that it is my sole responsibility to account for and adjust my loan request for any employee whose salary (including bonuses or other financial compensation) exceeds \$100,000.
- 7. I will provide upon request the documentation verifying the number of full-time equivalent employees on payroll and the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight weeks after receiving this loan.
- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities.
- 9. Not more than 25% of the forgiven amount may be for non-payroll costs.
- All the information I (or my company's representative) provided in the application and in all supporting documents and forms are true and accurate.
- I understand that knowingly making a false statement to get a loan under this program is punishable by law.

- I acknowledge that GAF will calculate the eligible and forgivable loan amount using the tax documents I submitted. I affirm that the tax documents are identical to those submitted to the IRS.
- 13. I also understand, acknowledge and agree that GAF can share the tax information with the 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.
- 14. I, on behalf of the Applicant, am representing to GAF that neither the Applicant (if an individual) nor any individual owning 20% or more of the equity of the Applicant is subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or is presently incarcerated, or on probation or parole.
- 15. I, on behalf of the Applicant, am representing to the Lender that neither the Applicant (if an individual) nor any individual owning 20% or more of the equity of the Applicant has within the last 5 years, for any felony: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment).
- 16. I certify to GAF that neither the Applicant nor any owner (as defined in the Applicant's SBA Form 2483) is 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.
- 17. I certify to GAF that neither the Applicant nor any of its owners, nor 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 currently delinquent or has defaulted in the last 7 years and caused a loss to the government.
- I certify that the principal place of residence for all employees included in the Applicant's payroll calculation is the United States



By Signing Below, You Make the Following Representations, Authorizations, and Certifications

CERTIFICATIONS AND AUTHORIZATIONS

I certify that

- · Thave read the statements included in this form, including the Statements Required by Law and Executive Orders, and I understand them The Applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (the Paycheck Protection Program Rule).
- The Applicant (1) is an independent contractor, eligible self-employed individual, or sole proprietor or (2) employs no mor The approximation of the antimate of the approximation of the approximation of the propriet of the approximation o
- · I will comply, whenever applicable, with the civil rights and other limitations in this form
- All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule. To the extent feasible, I will purchase only American-made equipment and product
- · The Applicant is not engaged in any activity that is illegal under federal, state or local law.
- Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule.

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the s authorized by the Small Business Act. as an

CERTIFICATIONS

The authorized representative of the Applicant must certify in good faith to all of the below by initialing next to each one:

- e Applicant was in operation on February 15, 2020 and 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 mortgage interest payments, lease payments, and utility payments, as specified under the Paycheck Protection Program Rule; 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.
- The Applicant will provide to the Lender documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight-week period following this loan
- I understand that loan forgiveness will be provided for the sum of doc ied newroll costs, con covered rent payments, and covered utilities, and not more than 25% of the forgiven amount may be for non-payroll costs.
- the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another ar the Pavcheck Protection Program.
- I further certi the information provided in this application and the information provided in all supporting documents and tet in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan bit nder the law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a statement of the s forms is true and a from SBA is punishal fine of up to \$250,000; er 15 USC 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 ed institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000
- vill confirm the eligible loan amount using required documents submitted. I understand, I acknowledge that the lende acknowledge and agree that the b including authorized representati der can share any tax information that I have provided with SBA's authorized rea of the SBA Office of Inspector General, for the purpose of compliance with SBA Loa Program Requirements and all SB

Signature of Authorized Representative of App

SBA Form 2483 (04/20

Print Nan

Certifications

- Applicant in operation 2/15/20.
- **Economic uncertainty.**
- Use of funds
- **Documentation to verify** forgiveness.

CERTIFICATIONS

Date

Title

The prized representative of the Applicant must certify in good faith to all of the below by **initialing** next to each one:

The Applicant was in operation on February 15, 2020 and 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 mortgage interest payments, lease payments, and utility payments, as specified under the Paycheck Protection Program Rule; 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.



The Applicant will provide to the Lender documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight-week period following this loan.

By Signing Below, You Make the Following Representations, Authorizations, and Certifications

CERTIFICATIONS AND AUTHORIZATIONS

- I certify that
 - There are all the tatements included in this from, including the Saturment Required by Law and Executive Oders, and I understand them. The Application is eighbor to records a lean andret for head in infort at the time this application is unsimiled that have been incured by the Small Business Administration (SBA) implementing the Paycheck Potection Program ander Division A, Title I of the Coronavirus Aid, Reidf, and Economic Security Act (CARES Act (M) for Baylock Potection Program ander Division A, Title I of the Coronavirus Aid, Reidf, and Economic Security Act (CARES Act (M) for Baylock Potection Program Rule).
 - Aid, Relief, and Economic Security Act (CARES Act) (the Psychick Protection Program Rule). The Application (1) is an independent constructive, ingible self-employed individual, or sole proprietor or (2) employs no more than the greater of S90 or employees or, if applicable, the size standard in number of employees established by the SBA in 13 CF. R. 12.2.2016 for the Applicative's industry.
 - C.F.R. 121.201 for the Applicant's industry.
 I will comply, whenever applicable, with the civil rights and other limitations in this form.
 All 970 A loss meand on will be used a call for the loss mediation and a call state of the second state of t
 - All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule.
 To the extent families [will purchase only American-made equipment and products.
 - To the extent feasible, I will purchase only American-made equipment and products.
 The Applicant is not engaged in any activity that is illegal under federal, state or local law.
 - The Apprearies in the engineer many activity that is mergin under toernal, state of rocal naw.
 Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule.

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

CERTIFICATIONS

The authorized representative of the Applicant must certify in good faith to all of the below by initialing next to each one:

- The Applicant was in operation on February 15, 2020 and 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 mortgage interest payments, lease payments, and utility payments, as specified under the Paycheck Protection Program Rule; 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.
- The Applicant will provide to the Lender documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered stillies for the eight-week period following this loan.
- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities, and not more than 25% of the forgiven amount may be for non-payroll costs.
- During the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under the Paycheck Protection Program.
- I further certify that the information provided in this application and the information provided in all supporting documents and forms its use and accurate in all metrical respects to indexind that have been applied in the statement to obtain a guarated to ban from SBA is pusishable under the law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to 552,000; under 15 USC 6645 by imprisonment of not more than the vyasar and/or a fine of not more than 55,000; and, submitted to a federally issued institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than 51,000; 000.
- I acknowledge that the lender will confirm the eligible loam amount using required documents submitted. I understand, acknowledge and agree that the context of unter any tax information that I have provided with SBA x and/wrist epresentatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA x Loam Program Requirements and all SBA reviews.

Date

Certifications (cont.)

- No more than 25% for nonpayroll expenses.
- No double dipping.
- True statements.

Lender to verify loan amount.

SBA Form 2483 (04/20)

Print Na

thorized Representative of Applican

I understand that Ioan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities, and not more than 25% of the forgiven amount may be for non-payroll costs.



During the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under the Paycheck Protection Program.



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 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 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 USC 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.

By Signing Below, You Make the Following Representations, Authorizations, and Certifications

CERTIFICATIONS AND AUTHORIZATIONS

I certify that

- There see all the statements included in this form, including the Statements Required by Law and Executive Orders and Lundentand them.
 The Application is eligible to creative also number the trade in effect at a fitte influent state applications is shown in the statementing the Payrobeck Protection Program Rule).
 Ald, Relief, and Economic Scenarity (AC (CARES Ast) (the Payrobeck Protection Program Rule).
- Auk, Rettier, and Economic Security Act (CARES Act) (the Physheak Protection Program Kulu). The Application (1) is an independent contractor, lightly self-employed individual, or sole proprietor or (2) employs no more than the greater of S90 or employes or, if applicable, the size standard in number of employees established by the SBA in 13 CF. R. [12] 2016 for the Application's industry.
- C.F.R. 121.201 for the Applicant's industry.
 I will comply, whenever applicable, with the civil rights and other limitations in this form.
 All SRA loan proceeds will be used only for huriness-related surposes as specified in the loan application and consistent.
- All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Psycheck Protection Program Rule.
 To the extern feasible, I will parchase only American-made equipment and products.
- To the extent feasible, I will purchase only American-made equipment and products.
 The Applicant is not engaged in any activity that is illegal under federal, state or local law.
- Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule.

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

CERTIFICATIONS

The authorized representative of the Applicant must certify in good faith to all of the below by initialing next to each one:

The Applicant was in operation on February 15, 2020 and 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 mortgage interest payments, lease payments, and utility payments, as specified under the Paycheck Protection Program Rule; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally labels, such as for charges of fraud.
- The Applicant will provide to the Lender documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, overed rent payments, and covered utilities for the eight-week period following this loan.
- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities, and not more than 25% of the forgiven amount may be for non-payroll costs.
- During the period begin ning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under the Paycheck Protection Program.
- I further certify that the information provided in this application and the information provided in all supporting documents and forms its use and accurate in all metrical respects. Understand the knowingly making all dise statement to obtain a guarated to ban from SRAs is purishable under the law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of app to 552,000; under 15 USC 645 by imprisonment of not more than they over a randor a fine of not more than 55,000; and, if submitted to a folderably instruct institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than 51,000; 000.
- I acknowledge that the lender will confirm the eligible loan amount using required documents submitted. I indentiated acknowledge and apres that the Lender can alse any tax information that have provided with SBA variatorical representatives, including authorized representatives of the SBA Office of Impeder General, for the purpose of compliance with SBA Loan Pressam Requirements and LBA Previews.

Signature of Authorized Representative of Applicant		Date
Print Name		Title
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Certifications (cont.)

- Sign, date, print name and title.
- Make sure to complete each item.

Signature of Authorized Representative of Applicant

Date

Print Name

C.50

Title

Connecting Small Businesses & Nonprofits to Federal Assistance

- Identify SBA Lenders who are participating in your area
 - Regional SBA Websites
 - Outreach to area banks, credit unions and CDFIs
- Stay updated on guidance and resources
 - <u>SBA.gov/coronavirus</u> first place where SBA updates are posted
 - <u>Home.Treasury.gov/CARES</u>
 - <u>www.sba.gov/updates</u> sign up for email updates
 - Twitter: @SBAgov and check for regional SBA Twitter feeds
 - <u>NDConline.org</u>



Connecting Small Businesses & Nonprofits to Federal Assistance (cont.)

- Manage misinformation
 - Before sharing information, verify that it came from the SBA or Treasury (check websites)
- Assist small businesses in preparing complete applications
 - Connect to Small Business Development Centers through national listings at:

https://www.sba.gov/tools/local-assistance/sbdc/

• Check the resource tab for this webinar for additional guidance



Other Resources from NDC

- NDC has 25+ years of experience lending directly to small businesses and assisting local governments and nonprofit agencies in designing small business assistance programs.
- For Technical Assistance in establishing or modifying RLFs to assist with COVID-19 recovery efforts, contact:

https://ndconline.org/technical-assistance/staff/





