

# PPP3 Borrower Application

This document is intended for users from StreetShares Client organizations to be used as a reference for the PPP Loan Borrower application. The text is subject to change as the SBA modifies its guidance and as the application itself evolves.

## Application Submission Area

*State 1: Application has not been submitted and tablets are not all "Finished".*

### **Complete Your Application**

To submit, you must finish all sections of the application and upload the required documentation.

*State 2: Application has not been submitted and tablets are all "Finished"*

### **Sign Your Application**

Clicking the **Sign Application** button will generate the PPP Loan Application form (SBA 2483) and send it to the person below to sign as the final step in the submission process.

Emails related to the signatures will be from documents@streetshares.com. Please ensure that the signer can receive emails from this address.

SIGNATURE REQUEST WILL BE SENT TO

<signer\_first\_name> <signer\_last\_name>

<signer\_email>

*State 3: Application has been sent to signer for signature*

### **Signature Request Sent**

We have sent an application form to the person below using the email address **documents@streetshares.com**. Your application is not complete until it has been signed. If you do not receive the request or experience other issues, please contact <org\_name>.

SIGNATURE REQUEST SENT TO

<signer\_first\_name> <signer\_last\_name>

<signer\_email>

*State 4: Error during signing, retry*

### **Application Form Error**

There was an error in signing the application form. Please try again.

*State 5: Fatal error during signing*

**Signature Failure**

There has been a failure in signing the application form. Contact <org\_name> for further assistance.

*State 6: Application "In Review"*

**Application in Review**

Your application has been submitted to <org\_name> for review. You will be notified when a decision on your application has been made or if your application is incomplete and additional documents, information, or updates are required.

*State 7: Application returned to the Borrower for updates*

**Update Your Application**

To notify <org\_name> that you have updated your application, click on the **Resubmit Application** button below.

*State 8: Application review has been completed*

**Application Complete**

Your application is now complete. <org\_name> is preparing your materials for submission to the SBA. You will be notified of the decision when available.

*State 9: Application has been submitted to the SBA*

**Application Submitted to SBA**

<org\_name> submitted your application to the SBA on <date>. You will be notified of the final decision when available from the SBA.

*State 10: Application is being updated in Atlas based on the SBA response*

**SBA Response in Review**

As part of its review of your application, the SBA has requested updates or additional information. <org\_name> will contact you if any action is required on your part.

*State 11: Application requires updates from the Borrower based on the SBA response*

**Revise Your Application**

As part of its review of your application, the SBA has requested updates or additional information. If you have not already received specifics of the request, please contact <org\_name> for further information.

*State 12: Positive response from the SBA and loan is confirmed*

**Loan Approved**

<org\_name> and the SBA have approved your PPP loan application. The approved amount is \$<loan\_amount>. You will be contacted soon with details and to schedule closing.

*State 13: Negative response from the SBA*

**Application Declined**

Your application for a PPP loan has been declined. Please contact <org\_name> for details.

*State 14: Application has been withdrawn by the borrower*

**Application Withdrawn**

You have successfully withdrawn your application for a PPP loan as of <date>.

*State 15: Application is Ineligible for a loan*

**Application Ineligible**

Your application is not eligible for a PPP loan.

# Business Information

In this form, provide information related to the Applicant's business and the primary contact for the PPP loan application.

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Legal Business Information	
Field Label	Business Legal Name
Field Type	Text; required
Field Label	DBA or Tradename
Field Type	Text; optional
Field Label	Business Address
Field Type	Address validator; required
Field Label	Business Type
Field Type	Selection; required
? Hint Text	Identify the Applicant's business type to help you apply the right guidelines for determining the loan amount.
Field Label	NAICS Code
Field Type	Numeric, 6-digit, validated; required
? Hint Text	NAICS codes capture your primary business activity. If you don't know your code, see the <a href="#">NAICS lookup help page</a> .
Field Label	Applicant Size Standard for First Draw Loans
Field Type	select; required if first draw loan
? Hint Text	<p>Small business concerns can be eligible borrowers even if they have more than 500 employees, as long as they satisfy the existing statutory and regulatory definition of a "small business concern" under section 3 of the Small Business Act, 15 U.S.C. 632. A business can qualify if it meets the SBA employee-based or revenue-based size standard corresponding to its primary industry. Go to <a href="http://www.sba.gov/size">www.sba.gov/size</a> for the industry size standards.</p> <p>Additionally, a business can qualify for the Paycheck Protection Program as a small business concern if it met both tests in SBA's "alternative size standard" as of March 27, 2020: (1) maximum tangible net worth of the business is not more than \$15 million; and (2) the average net income after Federal income taxes (excluding any carry-over losses)</p>

	<p>of the business for the two full fiscal years before the date of the application is not more than \$5 million.</p> <p>A business that qualifies as a small business concern under section 3 of the Small Business Act, 15 U.S.C. 632, may truthfully attest to its eligibility for PPP loans on the Borrower Application Form, unless otherwise ineligible.</p>
Field Label	# of Current Employees
Field Type	integer (no decimal places) > 0; required
? Hint Text	<p>For purposes of reporting Number of Employees, sole proprietors, self-employed individuals, and independent contractors should include themselves as employees (i.e., the minimum number in the box Number of Employees is one).</p> <p>The number of employees for purposes of determining eligibility for the PPP loan, you must include all employees of the Applicant's domestic and foreign affiliates, except for:</p> <ol style="list-style-type: none"> <li>1. any business concern with not more than 500 employees that, as of the date on which the loan is disbursed, is assigned a North American Industry Classification System code beginning with 72;</li> <li>2. any business concern operating as a franchise that is assigned a franchise identifier code by the Administration;</li> <li>3. any business concern that receives financial assistance from a company licensed under section 301 of the Small Business Investment Act of 1958 (15 U.S.C. 681); and</li> <li>4.(a) any business concern (including any station which broadcasts pursuant to a license granted by the Federal Communications Commission under title III of the Communications Act of 1934 (47 U.S.C. 301 et seq.) without regard for whether such a station is a concern as defined in section 121.105 of title 13, Code of Federal Regulations, or any successor thereto) that employs not more than 500 employees, or the size standard established by the Administrator for the North American Industry Classification System code applicable to the business concern, per physical location of such business concern and is majority owned or controlled by a business concern that is assigned a North American Industry Classification System code beginning with 511110 or 5151; or (b) any nonprofit organization that is assigned a North American Industry Classification System code beginning with 5151. SBA also applies affiliation exceptions to certain categories of entities. 13 C.F.R. 121.103</li> <li>4.(b). Any entity that, together with its domestic and foreign affiliates, does not meet the 500-employee, 300-employee, or other applicable PPP size standard is therefore ineligible for a PPP loan.</li> </ol> <p>Under no circumstances may PPP funds be used to support non-U.S. workers or operations.</p>
Field Label	EIN or SSN
Field Type	9-digit integer (no decimal places); required; Has PII protections

? Hint Text	Sole proprietorships, self-employed individuals and independent contractors may provide a SSN. For all other business types EIN is required.
Field Label	Year of Establishment
Field Type	4-digit integer (no decimal places)
? Hint Text	The four-digit year that your business was established. Self-employed individuals and independent contractors may skip this field.
Field Label	Is the Applicant a franchise?
Field Type	Switch (No/Yes, default No)
Field Label	Is the franchise listed in the SBA's Franchise Directory? If yes, enter the SBA Franchise Identifier Code here:
Field Type	Switch (No/Yes, default No)
? Hint Text	If you are not sure if the Applicant franchise is listed in the directory or are unsure of the identifier code, please refer to the <a href="#">SBA Franchise Directory</a> .
Field Label	<i>None (franchise code)</i>
Field Type	Text; required if is_sba_franchise is Yes

### Primary Contact

Field Label	First Name
Field Type	text; required
Field Label	Last Name
Field Type	text; required
Field Label	Business Phone
Field Type	Text with pattern; required
Field Label	Email
Field Type	text; required

# Owners

List all owners of 20% or more of the equity of the Applicant.

All parties listed below are considered owners of the Applicant, as well as “principals”:

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners, and all limited partners owning 20% or more of the equity of the firm;
- For a corporation, all owners of 20% or more of the corporation;
- For limited liability companies, all members owning 20% or more of the company; and
- Any Trustor (if the Applicant is owned by a trust).

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Owner #<number>	
Field Label	The Owner is a Business
Field Type	Switch (No/Yes, default No).
Field Label	Business Name
Field Type	Text; required if owner_type is “Yes”/Business
Field Label	First Name
Field Type	Text; required if owner_type is “No”/Person
Field Label	Last Name
Field Type	Text; required if owner_type is “No”/Person
Field Label	Title
Field Type	Text; optional
Field Label	Ownership %
Field Type	Numeric; between 20 and 100 inclusive; required
Field Label	TIN (EIN, SSN)
Field Type	Numeric; 9-digits; required
Field Label	<b>Physical Address</b>
Field Type	Address validator; required
Form Text	Optionally, provide demographic information in the fields below. Disclosure is voluntary

	and will have no bearing on the loan application decision.
Field Label	Position
Field Type	Text; optional
? Hint Text	Identify the owner's position; for example, self-employed individual; independent contractor; sole proprietor; general partner; owner; officer; director; member; or key employee.
Field Label	Veteran Status
Field Type	Select; optional
Field Label	Gender
Field Type	Select; optional
Field Label	Race
Field Type	MULTIPLE selection; not required AND can be unselected ("Select race" with a blank value can be selected after a non-blank value is selected)
Field Label	Ethnicity
Field Type	Select; optional



# Loan Request

## *If First Draw:*

To determine the Applicant's eligible PPP loan amount, you must:

1. provide average monthly payroll expenses -- for most Applicants, over the year-long period of either 2019 or 2020;
2. provide information about any outstanding Economic Injury Disaster Loan (EIDL) made between January 31, 2020 and April 3, 2020 that you seek to refinance.

You must also indicate how you plan to use your PPP loan funds.

## *If Second Draw:*

To determine the Applicant's eligible PPP loan amount for a second draw, you must:

1. provide information about the first PPP loan;
2. provide average monthly payroll expenses -- for most Applicants, over the year-long period of either 2019 or 2020;
3. for loan requests above \$150,000, demonstrate a 25% or greater gross receipts reduction (loans of \$150,000 or less are only required to certify the reduction and provide documentation that supports the claim).

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### Previous PPP Loan Information

Field Label	Applicant has no previous PPP loan.
Field Type	Read-only text; show first draw only
Field Label	SBA Loan Number
Field Type	Text; show for second draw only; required
Field Label	Loan Amount
Field Type	Currency > \$0.00; show for second draw only; required

### Payroll Expenses

Section Text 1	If you need help in determining your total payroll costs, download our payroll expense calculation worksheet to determine your average monthly expense for payroll, taxes, and benefits.  Enter the average monthly payroll cost in the field below.
Field Label	Average Monthly Payroll
Field Type	Currency; > 1; required

? Hint Text	<p>For purposes of calculating “Average Monthly Payroll,” most Applicants will use the average monthly payroll for 2019 or 2020, excluding costs over \$100,000 on an annualized basis, as prorated for the period during which the payments are made or the obligation to make the payments is incurred, for each employee.</p> <p>For seasonal businesses, the Applicant may elect to instead use average total monthly payroll for any twelve-week period selected by the Applicant between February 15, 2019 and February 15, 2020, excluding costs over \$100,000 on an annualized basis, as prorated for the period during which the payments are made or the obligation to make the payments is incurred, for each employee.</p> <p>For new businesses applying for their first PPP loan, average monthly payroll may be calculated using the time period from January 1, 2020 to February 29, 2020, excluding costs over \$100,000 on an annualized basis, as prorated for the period during which the payments are made or the obligation to make the payments is incurred, for each employee.</p> <p>For new businesses applying for their second PPP loan without 12 months of payroll costs but that were in operation on February 15, 2020, average monthly payroll may be calculated based on the number of months in which payroll costs were incurred, excluding costs over \$100,000 on an annualized basis for each employee, as prorated for the period during which the payments are made or the obligation to make the payments is incurred, for each employee.</p> <p>For farmers and ranchers that operate as a sole proprietorship or as an independent contractor, or who are eligible self-employed individuals and report farm income or expenses on a Schedule F (or any equivalent successor IRS form), payroll costs are computed using eligible payroll costs for employees, if any, plus the lesser of \$100,000 and the difference between gross income and any eligible payroll costs for employees, as reported on a Schedule F.</p> <p>For Applicants that file IRS Form 1040, Schedule C, payroll costs are computed using line 31 net profit amount, limited to \$100,000, plus any eligible payroll costs for employees.</p> <p>For Applicants that are partnerships, payroll costs are computed using net earnings from self-employment of individual general partners, as reported on IRS Form 1065 K-1, reduced by section 179 expense deduction claimed, unreimbursed partnership expenses claimed, and depletion claimed on oil and gas properties, multiplied by 0.9235, that is not more than \$100,000, plus any eligible payroll costs for employees.</p>
Field Label	Does the Applicant have outstanding balance on an EIDL made between January 31, 2020 and April 3, 2020 that they wish to refinance?
Field Type	Switch (No/Yes); default No; show for first draw only
Field Label	EIDL Loan ID
Field Type	text; required if toggle above is “Yes”
Field Label	Outstanding EIDL Loan Amount (Do Not Include Any EIDL Advance)
Field Type	Currency > \$0.00; if toggle above is “Yes”
? Hint Text	Provide the outstanding amount of an Economic Injury Disaster Loan (EIDL) made between January 31, 2020 and April 3, 2020 to be refinanced. Do not add the amount of any EIDL Advance.
Field Label	Loan Request Amount

Field Type	Readon-only text
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### Reduction in Gross Receipts

Section Text 1	<p>In determining whether the Applicant experienced at least a 25% reduction in gross receipts, for loans above \$150,000, the Applicant must identify the 2020 quarter meeting this requirement, identify the reference quarter, and state the gross receipts amounts for both quarters as well as provide supporting documentation on the <i>Documentation</i> page of this application.</p> <p>For loans of \$150,000 and below, these fields are not required and the Applicant only must certify that the Applicant has met the 25% gross receipts reduction at the time of application; however, upon or before seeking loan forgiveness (or upon SBA request) the Applicant must provide documentation that identifies the 2020 quarter meeting this requirement, identifies the reference quarter, states the gross receipts amounts for both quarters, and supports the amounts provided.</p>
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Field Label	2020 Quarter
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Field Type	Select; show for second draw; required if loan amount > \$150,000
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? Hint Text	<p>For all loans, the appropriate reference quarter depends on how long the Applicant has been in operation:</p> <ul style="list-style-type: none"> <li>• For all entities other than those satisfying the conditions set forth below, Applicants must demonstrate that gross receipts in <b>any quarter of 2020</b> were at least 25% lower than the same quarter of 2019.</li> <li>• Alternatively, Applicants may compare annual gross receipts in 2020 with <b>annual gross receipts</b> in 2019; Applicants choosing to use annual gross receipts must enter <b>“Annual”</b> in the 2020 Quarter and Reference Quarter fields and, as required documentation, must submit copies of annual tax forms substantiating the annual gross receipts reduction.</li> <li>• For entities not in business during the first and second quarters of 2019 but in operation during the third and fourth quarters of 2019, Applicants must demonstrate that gross receipts in <b>any quarter of 2020</b> were at least 25% lower than either the third or fourth quarters of 2019.</li> <li>• For entities not in business during the first, second, and third quarters of 2019 but in operation during the fourth quarter of 2019, Applicants must demonstrate that gross receipts in <b>any quarter of 2020</b> were at least 25% lower than the fourth quarter of 2019.</li> <li>• For entities not in business during 2019 but in operation on February 15, 2020, Applicants must demonstrate that gross receipts in the <b>second, third, or fourth quarter of 2020</b> were at least 25% lower than the first quarter of 2020.</li> </ul>
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Field Label	2020 Gross Receipts
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Field Type	Currency > \$0; show only for second draw; required if loan amount > \$150,000
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? Hint Text	Gross receipts includes all revenue in whatever form received or accrued (in accordance with the entity’s accounting method) from whatever source, including from the sales of products or services, interest, dividends, rents, royalties, fees, or commissions, reduced by returns and allowances.
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	<p>Generally, receipts are considered “total income” (or in the case of a sole proprietorship “gross income”) plus “cost of goods sold” and excludes net capital gains or losses as these terms are defined and reported on IRS tax return forms.</p> <p>Gross receipts do not include the following:</p> <ul style="list-style-type: none"> <li>• taxes collected for and remitted to a taxing authority if included in gross or total income, such as sales or other taxes collected from customers and excluding taxes levied on the concern or its employees;</li> <li>• proceeds from transactions between a concern and its domestic or foreign affiliates; and,</li> <li>• amounts collected for another by a travel agent, real estate agent, advertising agent, conference management service provider, freight forwarder or customs broker.</li> </ul> <p>All other items, such as subcontractor costs, reimbursements for purchases a contractor makes at a customer’s request, investment income, and employee-based costs such as payroll taxes, may not be excluded from gross receipts.</p> <p>Gross receipts of a borrower must be aggregated with gross receipts of its affiliates.</p> <p>For a nonprofit organization, veterans organization, nonprofit news organization, 501(c)(6) organization, and destination marketing organization, gross receipts has the meaning in section 6033 of the Internal Revenue Code of 1986.</p>
Field Label	Reference Quarter
Field Type	Text; show for second draw; required if loan amount > \$150,000
? Hint Text	<p>For all loans, the appropriate reference quarter depends on how long the Applicant has been in operation:</p> <ul style="list-style-type: none"> <li>• For all entities other than those satisfying the conditions set forth below, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than <b>the same quarter of 2019</b>.</li> <li>• Alternatively, Applicants may compare annual gross receipts in 2020 with <b>annual gross receipts in 2019</b>; Applicants choosing to use annual gross receipts must <b>enter “Annual”</b> in the 2020 Quarter and Reference Quarter fields and, as required documentation, must submit copies of annual tax forms substantiating the annual gross receipts reduction.</li> <li>• For entities not in business during the first and second quarters of 2019 but in operation during the third and fourth quarters of 2019, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than either the <b>third or fourth quarters of 2019</b>.</li> <li>• For entities not in business during the first, second, and third quarters of 2019 but in operation during the fourth quarter of 2019, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than the <b>fourth quarter of 2019</b>.</li> <li>• For entities not in business during 2019 but in operation on February 15, 2020, Applicants must demonstrate that gross receipts in the second, third, or fourth quarter of 2020 were at least 25% lower than the <b>first quarter of 2020</b>.</li> </ul>
Field Label	Reference Period Gross Receipts

Field Type	Currency > \$0; required if is_second_draw is TRUE
? Hint Text	<p>Gross receipts includes all revenue in whatever form received or accrued (in accordance with the entity's accounting method) from whatever source, including from the sales of products or services, interest, dividends, rents, royalties, fees, or commissions, reduced by returns and allowances.</p> <p>Generally, receipts are considered "total income" (or in the case of a sole proprietorship "gross income") plus "cost of goods sold" and excludes net capital gains or losses as these terms are defined and reported on IRS tax return forms.</p> <p>Gross receipts do not include the following:</p> <ul style="list-style-type: none"> <li>• taxes collected for and remitted to a taxing authority if included in gross or total income, such as sales or other taxes collected from customers and excluding taxes levied on the concern or its employees;</li> <li>• proceeds from transactions between a concern and its domestic or foreign affiliates; and,</li> <li>• amounts collected for another by a travel agent, real estate agent, advertising agent, conference management service provider, freight forwarder or customs broker.</li> </ul> <p>All other items, such as subcontractor costs, reimbursements for purchases a contractor makes at a customer's request, investment income, and employee-based costs such as payroll taxes, may not be excluded from gross receipts.</p> <p>Gross receipts of a borrower must be aggregated with gross receipts of its affiliates.</p> <p>For a nonprofit organization, veterans organization, nonprofit news organization, 501(c)(6) organization, and destination marketing organization, gross receipts has the meaning in section 6033 of the Internal Revenue Code of 1986.</p>

## Use of Funds

Section Text 1	Indicate how you plan to use the funds. Select all that apply.
Field Label	Payroll, benefits, and compensation
Field Type	Checkbox; required
? Hint Text	<p>Payroll costs consist of compensation to employees (whose principal place of residence is the United States) in the form of salary, wages, commissions, or similar compensation; cash tips or the equivalent (based on employer records of past tips or, in the absence of such records, a reasonable, good-faith employer estimate of such tips); payment for vacation, parental, family, medical, or sick leave (except those paid leave amounts for which a credit is allowed under FFCRA Sections 7001 and 7003); allowance for separation or dismissal; payment for the provision of employee benefits consisting of group health care coverage (including insurance premiums), group life, disability, vision, or dental insurance, and retirement benefits; payment of state and local taxes assessed on compensation of employees; and, for an independent contractor or sole proprietor, wage, commissions, income, or net earnings from self-employment or similar compensation.</p>
Field Label	Mortgage interest or rent payments
Field Type	Checkbox; optional

Field Label	Utility payments
Field Type	Checkbox; optional
Field Label	Operations Expenditures
Field Type	Checkbox; optional
? Hint Text	Covered operations expenditures include payments for any business software or cloud computing service that facilitates business operations, product or service delivery, the processing, payment, or tracking of payroll expenses, human resources, sales and billing functions, or accounting or tracking of supplies, inventory, records and expenses.
Field Label	Property Damage Costs
Field Type	Checkbox; optional
? Hint Text	Covered property damage costs include costs related to property damage and vandalism or looting due to public disturbances that occurred during 2020 that were not covered by insurance or other compensation.
Field Label	Supplier Costs
Field Type	Checkbox; optional
? Hint Text	<p>Covered supplier costs include expenditures made by a borrower to a supplier of goods for the supply of goods that:</p> <p>A. are essential to the operations of the borrower at the time at which the expenditure is made; and</p> <p>B. is made pursuant to a contract, order, or purchase order:</p> <p style="padding-left: 40px;">i. in effect at any time before the covered period with respect to the applicable covered loan; or</p> <p style="padding-left: 40px;">ii. with respect to perishable goods, in effect before or at any time during the covered period with respect to the applicable covered loan.</p>
Field Label	Worker Protection Expenditures
Field Type	Checkbox; optional
? Hint Text	<p>Covered worker protection expenditures include:</p> <p>A. operating or a capital expenditures to facilitate the adaptation of the business activities of an entity to comply with requirements established or guidance issued by the Department of Health and Human Services, the Centers for Disease Control, or the Occupational Safety and Health Administration, or any equivalent requirements established or guidance issued by a State or local government, during the period beginning on March 1, 2020 and ending the date on which the national emergency with respect to the COVID-19 expires related to the maintenance of standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19;</p> <p>B. such expenditures may include the purchase, maintenance, or renovation of assets that create or expand:</p>

	<ul style="list-style-type: none"> <li>i. a drive-through window facility;</li> <li>ii. an indoor, outdoor, or combined air or air pressure ventilation or filtration system;</li> <li>iii. a physical barrier such as a sneeze guard;</li> <li>iv. an expansion of additional indoor, outdoor, or combined business space;</li> <li>v. an onsite or offsite health screening capability;</li> <li>vi. other assets relating to the compliance with the requirements or guidance described in subparagraph (A), as determined by the Administrator in consultation with the Secretary of Health and Human Services and the Secretary of Labor;</li> </ul> <p>C. such expenditures may also include the purchase of:</p> <ul style="list-style-type: none"> <li>i. covered materials described in section 328.103(a) of title 44, Code of Federal Regulations, or any successor regulation;</li> <li>ii. particulate filtering facepiece respirators approved by the National Institute for Occupational Safety and Health, including those approved only for emergency use authorization;</li> <li>iii. other kinds of personal protective equipment, as determined by the Administrator in consultation with the Secretary of Health and Human Services and the Secretary of Labor;</li> </ul> <p>Covered expenditures <i>do not include</i> residential real property or intangible property.</p>
Field Label	Other
Field Type	Checkbox; optional
Field Label	<i>None (Other Info)</i>
Field Type	Text; required if Other is checked

# Documents

You must upload documentation verifying the information provided in this PPP Loan application.

It is the Applicant's responsibility to maintain a number of documents for six years after the date the loan is forgiven or repaid in full, and permit authorized representatives of SBA, including representatives of its Office of Inspector General, to access such files upon request.

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Section Label	Application Documents and Supporting Information
Section Text	<p>The PPP loan program requires Applicants to provide documentation that:</p> <ol style="list-style-type: none"> <li>1. Establishes that the Applicant was in operation on February 15, 2020; or for seasonal businesses was in operation for a 12-week period beginning February 15, 2019 and ending February 15, 2020.</li> <li>2. Demonstrates the qualifying payroll amount, which may include, as applicable, payroll records, payroll tax filings, Form 1099-MISC, Schedule C or F, income and expenses from a sole proprietorship, or bank records.</li> <li>3. Supports questions or claims made in application such as the payroll cost worksheet, revenue reduction documentation, or addendum A (Common Management Businesses).</li> </ol>
Field Type	Document upload/browse and listing.
? Hint Text	<p>Documents that may be used to support the application, depending on the Applicant's circumstances:</p> <ul style="list-style-type: none"> <li>• Addendum A containing all businesses (including TINs) and the relationship to the Applicant with which the Applicant has common management (including a management agreement).</li> <li>• Addendum B detailing any SBA Economic Injury Disaster Loan the Applicant received between January 31, 2020 and April 3, 2020.</li> <li>• For Applicants seeking a second draw loan, the Applicant must provide documentation that demonstrates the gross receipts for the identified 2020 quarter were at least 25% lower than the identified 2019 quarter (or Q1 2020 for businesses established in 2020). Applicants choosing to use annual gross receipts must submit copies of annual tax forms substantiating the annual gross receipts reduction.</li> </ul> <p><b>Payroll Documentation</b></p> <ul style="list-style-type: none"> <li>• The completed Payroll Expense Calculation Worksheet available on the Loan Request page of this application or any equivalent documentation of the method of arriving at the average monthly payroll value.</li> </ul>



- The Applicant's IRS Form 941 and state quarterly wage unemployment insurance tax reporting form from each quarter of the year selected (or equivalent payroll processor records, or IRS Wage and Tax Statements IRS Forms W-2 or W-3, or IRS Form 944).
- The filed business tax return (IRS Form 1120 or IRS 1120-S) or other documentation of any retirement and health insurance contributions.
- A payroll statement, invoice, bank statement, book of record, or similar documentation from the pay period that covered February 15, 2020 that establishes that the Applicant was in operation and had employees on that date. Seasonal businesses may provide documentation of operations and employees for any 12-week period between February 15, 2019 and February 15, 2020.
- For sole proprietors and self-employed individuals, IRS Form 1040 Schedule C. If Applicant is a self-employed farmer, use IRS Form 1040 Schedule F instead.
- For independent contractors, IRS Form 1099-MISC detailing nonemployee compensation received (box 7), invoice, bank statement, or book of record establishing Applicant was self-employed in the relevant year.
- For nonprofits, IRS Form 941 and state quarterly wage unemployment insurance tax reporting form from each quarter (or equivalent payroll processor records, or IRS Wage and Tax Statements IRS Forms W-2 or W-3, or IRS Form 944). IRS Form 990 Part IX or other documentation of any retirement and health insurance contributions.
- For partnerships, IRS Form 1065 (including K-1s). If the partnership has employees, IRS Form 941 and state quarterly wage unemployment insurance tax reporting form from each quarter (or equivalent payroll processor records, or IRS Wage and Tax Statements IRS Forms W-2 or W-3, or IRS Form 944).

# Questions & Certifications

To complete your application for submission for review and a decision, you must:

1. Answer questions relating to the eligibility of the Applicant for a PPP loan as well as questions that will assist in the processing of the application;
2. Review and agree to the PPP application terms and certifications;
3. Provide the contact information for the signer that can be used during the authentication and electronic signing process.

On submission, we will generate the SBA form 2483 and send it to the authorized representative of <business\_name> for signature as indicated in step 3. Emails related to the signatures will be from documents@streetshares.com. Please ensure that the signer can receive emails from this address.

Your PPP Loan application is not complete until the SBA form is signed.

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Questions	
Field Label	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?
Field Type	Switch (No/Yes); default No; Ineligibility question
Field Label	Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?
Field Type	Switch (No/Yes); default No; Ineligibility question
Field Label	Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.
Field Type	Switch (No/Yes); default No
Field Label	Did the Applicant receive an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.
Field Type	Switch (No/Yes); default No; first draw only
Field Label	Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the

	Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?
Field Type	Switch (No/Yes); default No; Ineligibility question
Field Label	Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)?
Field Type	Switch (No/Yes); default No; Ineligibility question
Field Label	Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?
Field Type	Switch (No/Yes); default Yes

### Consents to PPP Application Terms

Field Label	By checking this box, the Authorized Representative of <i>&lt;business_name&gt;</i> acknowledges and agrees to <i>&lt;org_name&gt;</i> 's Privacy Policy.
Field Type	Checkbox; required
Field Label	By checking this box, the Authorized Representative of <i>&lt;business_name&gt;</i> acknowledges and agrees to this application's <a href="#">Terms of Use</a> .
Field Type	Checkbox; required
Field Label	By checking this box, the Authorized Representative of <i>&lt;business_name&gt;</i> has reviewed, understands, and agrees to the certifications, which can be found on <a href="#">this page</a> , that are required by the SBA as part of the PPP Borrower Application Form 2483.
Field Type	Checkbox; required

### Signer Contact Information

Field Label	First Name
Field Type	Text; required
Field Label	Last Name
Value Name	last_name
Field Type	Text; required

Field Label	Title
Field Type	Text; optional
Field Label	Phone
Field Type	Numeric, phone validation; required
? Hint Text	Phone number for a mobile phone that belongs to the authorized representative of the Applicant. This number will be used for SMS verification during the signing process.
Field Label	Email Address
Field Type	Text, email validation; required
? Hint Text	Email address accessible to the authorized representative of the Applicant. This address will be used to send the documents to be signed and to deliver the signed copy of the SBA form and other required documents.