

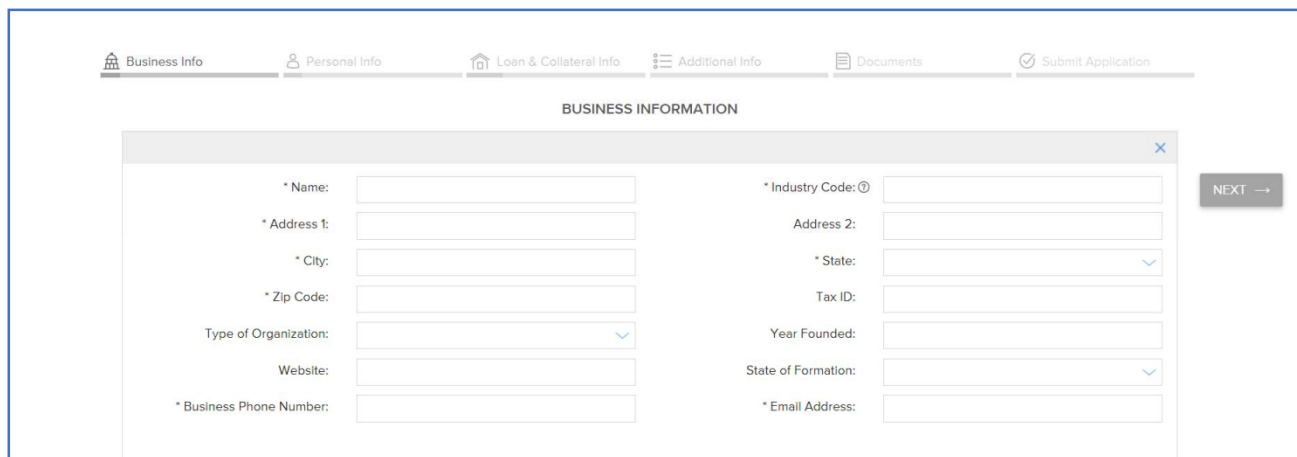
Loan Application Tips SBA Paycheck Protection Program

Below are some helpful tips for completing your Paycheck Protection Program loan application.

1. Access application:
 - Use an email address to create User Name
 - Enter a password to create a log on to access the application moving forward
2. Start the SBA Loan App:
 - Select SBA Loan
 - This will be where you can return and complete the application if you do not complete it in one session.
3. Move through the application tabs left to right.
4. Complete the information on each tab to complete the application.
5. **Note:** There are separate Tabs for:
 - Business Info
 - Personal Info of Owners
 - Loan Info
 - Additional Info (as needed)
 - Documents
 - Submit Application

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

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



The screenshot shows the 'BUSINESS INFORMATION' tab of the loan application. At the top, there is a navigation bar with icons and labels for 'Business Info', 'Personal Info', 'Loan & Collateral Info', 'Additional Info', 'Documents', and 'Submit Application'. The 'Business Info' tab is currently active. Below the navigation bar, the form is titled 'BUSINESS INFORMATION' and contains several input fields and dropdown menus. The fields are arranged in two columns. The left column includes: '* Name:', '* Address 1:', '* City:', '* Zip Code:', 'Type of Organization:' (with a dropdown arrow), 'Website:', and '* Business Phone Number:'. The right column includes: '* Industry Code: ①', 'Address 2:', '* State:' (with a dropdown arrow), 'Tax ID:', 'Year Founded:', 'State of Formation:' (with a dropdown arrow), and '* Email Address:'. A 'NEXT →' button is located to the right of the form fields.

6. Business Info

- Fill out all required fields. Required fields have an (*).
- Industry code must be entered as the full 6 digit code.
- Click “Save” at bottom to add the Owner information.
- Beneficial Ownership
 - a. Add each person that owns at least 20% of the business.
 - b. After adding the person, click “Add as a Borrower on the Application.”
- SBA Eligibility Form 2843. One must be filled out per business application.
 - a. **TIP:** when Fill out this Form is clicked, this will open a new browser tab. To return to the application, close the browser tab that opened to complete the 2483 questions.
- Additional Businesses can be added to the application at the bottom left of the page.

7. Personal Info

- Fill out all required fields. Required fields have an (*).
- Each person that owns at least 20% of the business will have a Personal Information section to fill out completely.
- Click Save often!

8. Loan Info

- Fill out all required fields. Required fields have an (*).
- **Note:** Borrowers can only apply for 1 loan per loan application.
 - You can apply for another loan without creating a new account by returning to the application portal home page. There is a link for “Back to Homepage” at the top right.

9. Additional Info

- You can add a contact person to the application if you have an Agent or additional contact. Adding a contact is not required to move forward in the application.
- Clicking “I Agree” will present the Terms & Conditions in a PDF.

10. Documents

- Each document that is required will have an Upload button.
- When the application is submitted, the Documents will be sent via secure file transfer directly to Liberty Bank.

11. Submit Application

- You will be able to electronically sign the application by clicking “Send for Signatures and Submit.”
- **TIP:** After documents have been signed electronically, refresh the Sign and Submit page in the application so that you can click Submit for the application.
- Click Submit Application when all required fields are completed and the 2483 has been completed and submitted and the signatures have been received electronically.
- If a tab is incomplete it will have a Red line denoting information is missing at the top of the page.
- You can download a PDF version of the application.
- You can also withdraw the application.
- Once your application is submitted, Liberty Bank will be alerted.