



**Paycheck Protection Program
Lender's Application - Second Draw Loan Guaranty**

OMB Control No.: 3245-XXXX
Expiration Date: 7/31/2021

The purpose of this form is to collect identifying information about the Lender, the Applicant, the loan guaranty request, sources and uses of funds, the proposed structure (which includes pricing and the loan term), and compliance with SBA Loan Program Requirements. This form reflects the data fields that will be collected electronically from lenders; no paper version of this form is required or permitted to be submitted. As used in this application, "Paycheck Protection Program Rules" refers to the rules in effect at the time you submit this application that have been issued by the Small Business Administration (SBA) and the Department of the Treasury implementing the Paycheck Protection Program, including Second Draw Paycheck Protection Program Loans, under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act and Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.

Instructions for Lenders

All Second Draw Paycheck Protection Program (PPP) Loans are processed by all Lenders under delegated authority from SBA. This application must be submitted and signed electronically in accordance with program requirements, and the information requested is to be retained in the Lender's loan file.

| A. Lender Information | |
|-----------------------|--|
| Lender Name: _____ | Lender Location ID: _____ |
| Address: _____ | City: _____ St: _____ Zip: _____ |
| Lender Contact: _____ | Ph: () - _____ Cell or Ext: () - _____ |
| Contact Email: _____ | Title: _____ |

| B. Applicant Information <i>(All Applicant Ownership information provided by the Applicant on the 2483-SD must also be submitted electronically)</i> | | |
|---|----------------------------|--------------------------|
| Check One: <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> C-Corp <input type="checkbox"/> S-Corp <input type="checkbox"/> LLC <input type="checkbox"/> Independent contractor <input type="checkbox"/> Self-employed individual <input type="checkbox"/> 501(c)(3) nonprofit <input type="checkbox"/> 501(c)(6) organization <input type="checkbox"/> 501(c)(19) veterans organization <input type="checkbox"/> Housing cooperative <input type="checkbox"/> Tribal business <input type="checkbox"/> Other _____ | | |
| Applicant Legal Name: _____ | NAICS Code: _____ | |
| DBA or Tradename (if applicable): _____ | Business Tax ID: _____ | |
| Year of Establishment (if applicable): _____ | Number of Employees: _____ | |
| Applicant Street Address (no P.O. Box Addresses Allowed): _____ | City, State, Zip: _____ | |
| Applicant Primary Contact: _____ | Phone: () - _____ | |
| SBA Loan Number for First Draw PPP Loan : _____ | | |
| Reduction in Gross Receipts of at Least 25% (must provide for loans of more than \$150,000; provide for loans of \$150,000 or less ONLY if Applicant provided documentation and lender performed good faith review): | 2020 Quarter: _____ | Reference Quarter: _____ |
| | Gross Receipts \$ _____ | Gross Receipts: \$ _____ |

| C. Loan Structure Information | | | | | | | |
|---|-------------------|------------------------------|-------------------|--|--|--|--|
| Amount of Loan Request: \$ _____ | Guarantee %: 100% | Loan Term in # of Months: 60 | Payment: Deferred | | | | |
| Applicant must provide documentation to Lender supporting how the loan amount was calculated in accordance with the Paycheck Protection Program Rules, and Lender must retain all such supporting documentation in Lender's file. | | | | | | | |
| Interest Rate: 1% (calculated on a non-compounding, non-adjustable basis) | | | | | | | |

| D. Loan Amount Information | |
|--|----------|
| Average Monthly Payroll multiplied by 2.5 (or multiplied by 3.5 for NAICS 72 applicants) | \$ _____ |
| Total <i>(may not exceed \$2,000,000)</i> | \$ _____ |

E. General Eligibility *(If the answer is no to any, the loan cannot be approved)*

- The Applicant has certified to the Lender that (1) it was in operation on February 15, 2020, has not permanently closed, and was either an eligible self-employed individual, independent contractor, or sole proprietorship with no employees or had employees for whom it 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) it received a First Draw Paycheck Protection Program Loan and, before the Second Draw PPP Loan is disbursed, will have used the full loan amount (including any increase) of the First Draw Paycheck Protection Program Loan only for eligible expenses; (4) the funds will be used to retain workers and maintain payroll, or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures. Yes No
- The Applicant has certified to the Lender that it has realized a reduction in gross receipts in excess of 25% relative to the relevant comparison time period. For loans greater than \$150,000 (or if the loan is \$150,000 or less and the Applicant provides documentation of revenue reduction with its application), the Applicant has provided documentation to the Lender substantiating the decline in gross receipts and the Lender has confirmed the dollar amount and percentage of the Applicant's decline in gross receipts by performing a good faith review, in a reasonable time, of the Applicant's calculations and of the gross receipts documentation provided by the Applicant. For loans of \$150,000 or less that have not provided documentation, the Applicant has certified to the Lender that it will provide documentation substantiating the decline in gross receipts upon or before seeking loan forgiveness or upon SBA request. Yes No
- The Applicant has certified to the Lender that the Applicant, together with its affiliates (if applicable), (1) is an independent contractor, self-employed individual, or sole proprietor with no employees; (2) employs no more than 300 employees; (3) if NAICS 72, employs no more than 300 employees per physical location; or (4) if a news organization that is majority owned or controlled by a NAICS code 511110 or 5151 business or a nonprofit public broadcasting entity with a trade or business under NAICS code 511110 or 5151, employs no more than 300 employees per location. Yes No
- The Applicant has certified to the Lender that (1) it has not and will not receive a Shuttered Venue Operator grant from SBA; (2) the President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act; (3) the Applicant is not an issuer, the securities of which are listed on an exchange registered as a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f); (4) the Applicant is not a business concern or entity (a) for which an entity created in or organized under the laws of the People's Republic of China or the Special Administrative Region of Hong Kong, or that has significant operations in the People's Republic of China or the Special Administrative Region of Hong Kong, owns or holds, directly or indirectly, not less than 20 percent of the economic interest of the business concern or entity, including as equity shares or a capital or profit interest in a limited liability company or partnership; or (b) that retains, as a member of the board of directors of the business concern, a person who is a resident of the People's Republic of China; (5) the Applicant is not required to submit a registration statement under section 2 of the Foreign Agents Registration Act of 1938 (22 U.S.C. 612); and (6) the Applicant is not a business concern or entity primarily engaged in political or lobbying activities, including any entity that is organized for research or for engaging in advocacy in areas such as public policy or political strategy or otherwise describes itself as a think tank in any public documents. Yes No
- The Applicant has certified to the Lender that the Applicant has not and will not receive another Second Draw Paycheck Protection Program Loan. Yes No

F. Applicant Certification of Eligibility *(If not true, the loan cannot be approved)*

- The Applicant has certified to the Lender that the Applicant is eligible under the Paycheck Protection Program Rules. True

G. Franchise/License/Jobber/Membership or Similar Agreement *(If a franchise and not listed in the SBA Franchise Directory, the loan cannot be approved)*

- The Applicant has represented to the Lender that it is a franchise. Yes No
- The Applicant has represented that the franchise is listed in SBA's Franchise Directory. Yes No
- If Yes, enter the SBA Franchise Identifier Code here: _____

H. Character Determination *(If no, the loan cannot be approved)*

- The Applicant has represented to the Lender that neither the Applicant (if an individual) nor any individual owning 20% or more of the equity of the Applicant is 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. Yes No
- The Applicant has represented 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 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: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment). Yes No

| | | |
|--|------------------------------|-----------------------------|
| I. Prior Loss to Government/Delinquent Federal Debt <i>(If no, the loan cannot be approved)</i> | | |
| • The Applicant has certified to the Lender that neither the Applicant nor any owner 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. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| • The Applicant has certified to the Lender 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 (a) currently delinquent or (b) has defaulted in the last 7 years and caused a loss to the government. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| J. U.S. Employees <i>(If no, the loan cannot be approved)</i> | | |
| • The Applicant has certified that the principal place of residence for all employees included in the Applicant's payroll calculation is the United States. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| K. Fees <i>(If yes, Lender may not pass any agent fee through to the Applicant or offset or pay the fee with the proceeds of this loan)</i> | | |
| • Has the Lender directly contracted with a third party to assist in the preparation of the loan application or application materials, or to perform other services in connection with this loan? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

SBA Certification to Financial Institution under Right to Financial Privacy Act (12 U.S.C. 3401)

By signing SBA Form 2483-SD, Borrower Application Form in connection with this application for an SBA-guaranteed loan, the Applicant certifies that it has read the Statements Required by Law and Executive Orders, which is attached to Form 2483-SD. As such, SBA certifies that it has complied with the applicable provisions of the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) and, pursuant to that Act, no further certification is required for subsequent access by SBA to financial records of the Applicant/Borrower during the term of the loan guaranty.

Lender Certification

On behalf of the Lender, I certify that:

- The Lender has complied with the applicable lender obligations set forth in paragraphs (h)(2)(i)(A)-(D) of the interim final rule "Paycheck Protection Program Second Draw Loans" (issued on January 6, 2021), and any amendments thereto.
- The Lender has obtained and reviewed the required application (including documents demonstrating qualifying payroll amounts and, if required, qualifying gross receipts reduction) of the Applicant and will retain copies of such documents in the Applicant's loan file.
- The Lender will register in sam.gov no later than thirty (30) days from the date of the first disbursement of a First Draw PPP Loan or Second Draw PPP Loan made by the Lender after January 7, 2021 and will provide SBA with the Lender's unique entity identifier.

I certify that:

- Neither the undersigned Authorized Lender Official, nor such individual's spouse or children, has a financial interest in the Applicant.

Authorized Lender Official: _____ Date: _____
Signature

Type or Print Name: _____ Title: _____

NOTE: According to the Paperwork Reduction Act, you are not required to respond to this collection of information unless it displays a currently valid OMB Control Number. The estimated burden for completing this form, including time for reviewing instructions, gathering data needed, and completing and reviewing the form is 25 minutes per response. Comments or questions on the burden estimates should be sent to U.S. Small Business Administration, Director, Records Management Division, 409 3rd St., SW, Washington DC 20416, and/or SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Rm. 10202, Washington DC 20503. **PLEASE DO NOT SEND FORMS TO THESE ADDRESSES.**