

PPP Platform User Guide

Getting Started

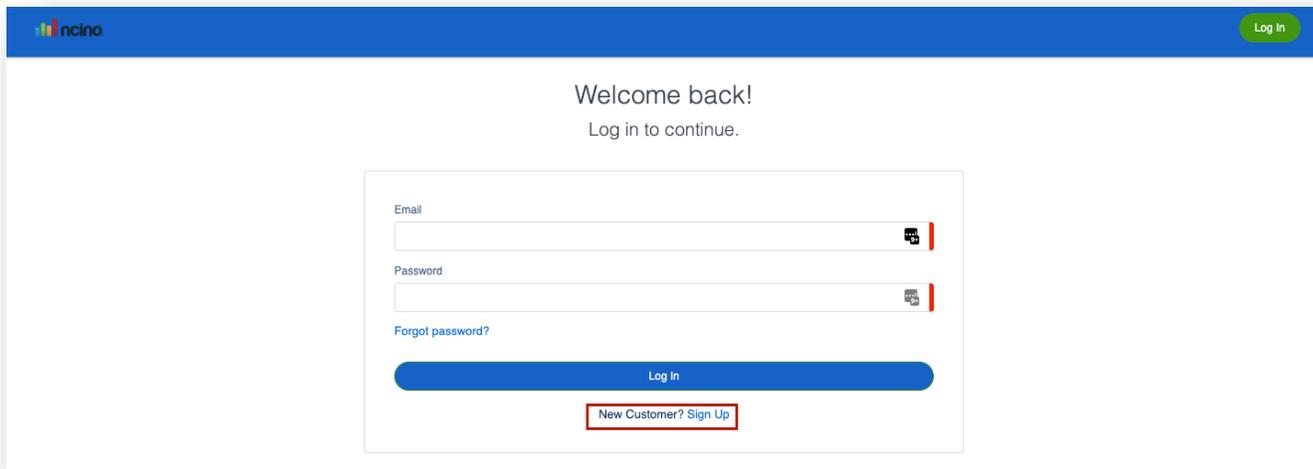
The following information outlines the process of using the Alpine Bank PPP workflow. Below are some tips to help set you up for success when you are getting started with this platform.

Always log in using Google Chrome browser

Online Application – Applying for 1st Draw

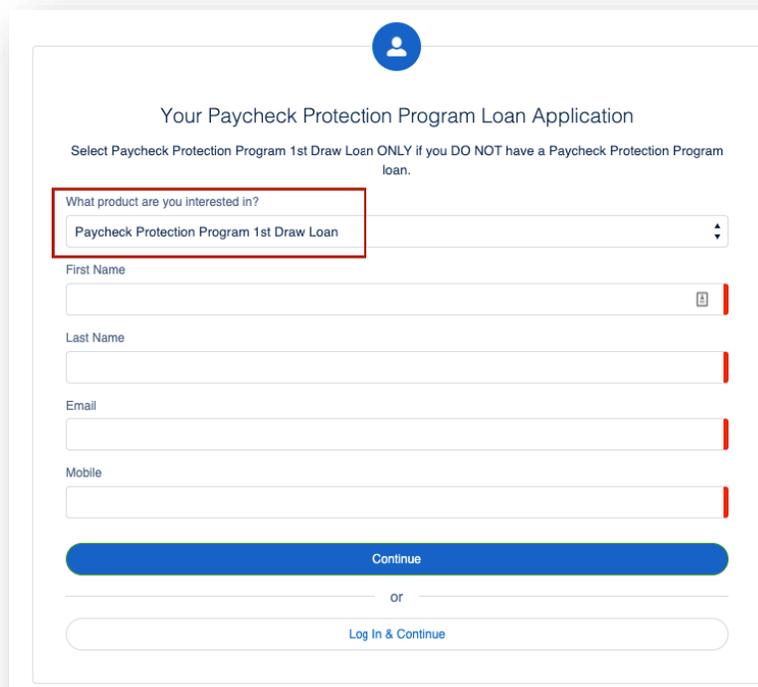
1st Draw PPP loans are only for those users who did not receive a PPP loan from the first round.

1. User signs into the online application. New users will click **Sign Up**



The screenshot shows the login page of the incino platform. At the top left is the 'incino' logo, and at the top right is a 'Log In' button. The main heading is 'Welcome back!' with the subtext 'Log in to continue.' Below this is a login form with fields for 'Email' and 'Password', each with a red eye icon for visibility. A 'Forgot password?' link is located below the password field. At the bottom of the form is a blue 'Log In' button and a red-bordered 'New Customer? Sign Up' button.

2. After completing **Sign Up**, the user lands beginning of the application. User will select the **PPP 1st Draw Loan**. User completes all fields. Once complete, user clicks **Continue**.



The screenshot shows the 'Your Paycheck Protection Program Loan Application' form. At the top is a user profile icon. The heading is 'Your Paycheck Protection Program Loan Application' with a subtext: 'Select Paycheck Protection Program 1st Draw Loan ONLY if you DO NOT have a Paycheck Protection Program loan.' The first field is a dropdown menu labeled 'What product are you interested in?' with 'Paycheck Protection Program 1st Draw Loan' selected and highlighted by a red box. Below this are input fields for 'First Name', 'Last Name', 'Email', and 'Mobile', each with a red eye icon. At the bottom is a blue 'Continue' button, followed by an 'or' separator and a 'Log In & Continue' button.

3. User completes the fields on the **Your Business** route then click **Next**.

Tell us about your business
We'll use this information to verify your business and confirm your eligibility

Legal Business Name
Draw One, Inc

Tax Identification Number (TIN)
..... Why do we need this?

Number of Employees
11

Business Entity Type:
S Corp

NAICS Code
453920 - Art Dealers

Doing Business As

Where is your business located?

Street Address
1900 Main St

City
Dallas

State (Abbreviation) TX ZIP 75201
Make a Different Selection

Next

Save and come back later

4. User completes the fields in the **Personal Info** route then clicks **Next**. User will choose **Owner** in the *How are you related to this business* field.

Tell us about yourself
We need to know a bit about the person representing the business.

How are you related to this business?
Owner

Ownership Percent
100.000 %

Official Title
CEO

Social Security Number (SSN)
..... Why do we need this?

Contact Information

Mobile Phone Number
676998888

Residential Address
2100 Main St

City
Dallas

State TX Zip Code 75201

Next

Save and come back later

- 5. In the **Eligibility** route, the user will choose when their business was started. In this example, the process will follow the NO answer.

Let's determine your eligibility
Help us determine the terms of the loan that best meet your needs

Was your Business started or acquired on or after January 1, 2020:

Yes No

Do you want to refinance your EIDL Loan with this PPP Loan? (Answer "No" if you did not receive an EIDL Loan)

Next

Save and come back later

- 6. User completes the fields in the **Payroll Calculation** route. User will complete only one field in **Section A**. User will answer and complete the rest of the fields on the route. Once complete the user clicks **Next**.

Let's determine your eligibility
Help us determine the terms of the loan that best meet your needs

Was your Business started or acquired on or after January 1, 2020:

Yes No

Do you want to refinance your EIDL Loan with this PPP Loan? (Answer "No" if you did not receive an EIDL Loan)

No

Section A:

Payroll for the last 12 months: Refer to Average Monthly Payroll Help - General

USD 350,000.00

1099 payroll for the last 12 months: (2019 or 2020 IRS form 1099, box 7)

USD 0.00

Sole Proprietor net income (2019 or 2020 IRS 1040 Schedule C, line 31)

USD 0.00

Section B:

Federal income taxes withheld over the last 4 quarter period (IRS Form 941, line 3, Form 944, line 2)

USD 4,000.00

Section C:

Did any individual employee, sole proprietor, or independent contractor receive compensation in excess of \$100,000 over the 4-quarter period reflected in the IRS Form 941s submitted?

Yes No

Total number of individuals receiving compensation in excess of \$100,000: (includes w-2, 1099 or sole prop)

Total compensation paid to these individuals over the 4 quarter period: (includes w-2, 1099 or sole prop)

USD

Section D:

Do any of your employees have a principal place of residence located outside of the United States?

Yes No

Total compensation paid to employee(s) with a principal place of residence outside of the United States over the 4 quarter period reflected above?

USD

Section E:

To the best of your knowledge, does any of the compensation identified in IRS Form 941 include qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act?

Yes No

Provide total amount of qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act:

USD

If the user has an EIDL, they will complete the additional fields.

Do you want to refinance your EIDL Loan with this PPP Loan? (Answer "No" if you did not receive an EIDL Loan)

Yes No

EIDL Refinance Amount

USD

EIDL Loan Number

7. User continues to complete the application by answering the questions. If the user answers **Yes** to question 1, 2, 5 or 6, they will not qualify for the loan. If the user answers Yes to question 8, they should answer Yes to question 9 and enter their **Franchise Code**.

If questions (1), (2), (5), or (6) are answered "Yes", the loan will not be approved.

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?

Please Select Yes or No

No

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 (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Please Select Yes or No

No

3. 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.

Please Select Yes or No

No

4. 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.

Please Select Yes or No

No

5. 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?

Please Select Yes or No

No

6. 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)?

Please Select Yes or No

No

7. Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?

Please Select Yes or No

No

8. Is the Applicant a franchise?

Please Select Yes or No

No

9. If yes to question 8, is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code Below:

Please Select Yes or No

No

User has the ability to choose multiple purposes on the purpose of this loan. Then user clicks **Next**.

We'll need to gather some more information from you before we can submit your loan.

Number of Employees

11

Date of Establishment

1/1/1990

MM/YYYY

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)

No more than 500 employees (or 300 employees, if applicable)

Please select the purpose of this loan. If other, please describe below. (select all that apply)

Payroll Costs, Rent / Mortgage Interest, Utilities

- Payroll Costs
- Rent / Mortgage Interest
- Utilities
- Covered Operations Expenditures
- Covered Property Damage

8. In the **Beneficial Ownership** route if there are multiple owners, any over 20% will need to complete their portion of the application once the fields are completed by the initial submitter. For any Non-Profit or Church, user will need to input at least 1% to qualify for the loan. The user will receive an email to complete their portion of the application (the application will not be completed until all Beneficial Owners complete their portion). If none, they can **Skip**.

Beneficial Ownership

Ownership percentage, regardless of Business Types of Non-Profits or Church Affiliated, require at least 1% ownership to be considered Owners. Ownership percentages of less than 20% are considered Non-Owners.

First Name: Draw

Last Name: One Ben Own

Email: xxx

Mobile Phone Number: 3039847987

Role: Owner

Role on Loan: Beneficial Owner

Remove

Add Another Beneficial Owner

Next

Save and come back later

9. User must **check** every Certification in order to move forward then click **Next**.

Certifications

I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.

The Applicant has not and will not receive another loan under the Paycheck Protection Program, section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)) (this does not include Paycheck Protection Program second draw loans, section 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(37)).

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.

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.

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).

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 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 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 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

The Applicant 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.

The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.

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 payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules; 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.

Next

Save and come back later

10. User will E-Consent to the application by completing fields and then click **Next**.

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

By typing my name below, I recognize that this may be treated as an electronic signature and certify to submitting accurate information.

Draw One

By typing my initials below, I recognize that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application.

DO

Next

Save and come back later

11. User has the option to complete the Demographic Information and click **Next**.

PPP Borrower Demographic Information Form (Optional)

Disclosure is voluntary and will have no bearing on the loan decision

Principal Name
Draw One

Position

Veteran
2=Veteran

Gender

Race (more than 1 may be selected)
1=American Indian or Alaska Native

Ethnicity

Next

Save and come back later

12. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.

Does everything look right?
Let's double check what you've entered. Once you submit this, we'll process your application and get you a small decision in 1-2 days.

Business Info Edit

Registering Name Dave Cook, Inc IT Employees 11 NAICS Code 453999 - Art Dealers Billing Address 1000 Main St Dallas, TX 75201	Tax Identification Number -----111 Relationship Type S Corp Using Business As
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Personal Info Edit

First Name Dave Office Title CEO Mobile Phone 8788888888	Ownership Percent 100.00 % SSN -----111 Residential Address 2100 Main St Dallas, TX 75201
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Payment Information Edit

Business started or acquired Jan 1 2020 No Payroll for last 12 months USD 100,000.00 Sales Payroll for 2019 net income USD 0.00 Employees Comp over 100K No Total Comp of <100K over 4 qtr USD 0.00 Total Comp Residence Outside US USD 0.00 Total Staff/Part Lease wages 7001 USD 0.00	SBA Subsequent? No 1099 paid for the last 12 months USD 0.00 Federal income taxes withheld over the 1 USD 4,000.00 Total # Employees over 100K 0/0 Employees annual residence outside US No Paye 401 Staff/Part Lease 7001 No
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Eligibility Edit

Applicant presently suspended delinquent No Applicant owner of other business No Applicant criminal charges No All employees residency No Franchise Lease SBA No Date of Establishment 1/1/1990 Purpose of Loan	Applicant delinquent loan No Applicant SBA No Applicant history No Is Franchise No Number of Employees 11 SBA Size (franchise) No more than 500 employees (or 500 employees, if applicable) Purpose of Loan Other
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Certifications Edit

Optional Demographic Information Edit

Full Name Dave Cook Veterans D=Veteran First Name Is/American Indian or Alaska Native	Position Gender Ethnicity
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[Submit Application](#)

13. The application has been submitted and the user will land on the **Next Steps** page. The user will click **Go to Dashboard** to upload documents.



The first step of your application is complete. We now need to move on to uploading supporting documents.

1. Please click the **Go to Dashboard** button to upload your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".
2. Once you've uploaded all required documentation, we will begin processing your Application. Failure to upload required documentation may delay the processing of your Application.
3. It may take several weeks to process your Applications. We will contact you if we need additional information or documentation.

[Go to Dashboard](#)

14. The user will be on their **TO-DO LIST** where they will upload documents. The user will click the caret next to the Upload Documents number to display the placeholders. The user can then upload documents.

✓ TO-DO LIST

 Upload Documents 8 

✓ TO-DO LIST

 Upload Documents 8 

<p>Drivers License</p> <p> Draw One</p> <p>Please upload a picture of your non-expired Drivers License.</p>	 DRAG & DROP or browse
<p>Social Security Card</p> <p> Draw One</p> <p>Please upload a picture of your Social Security Card.</p>	 DRAG & DROP or browse
<p>Copy of Voided Check - Draw One, Inc</p> <p> Paycheck Protection Program 1st Draw Loan (\$72000.00)</p>	 DRAG & DROP or browse
<p>Form 941 Q1 - Draw One, Inc</p> <p> Paycheck Protection Program 1st Draw Loan (\$72000.00)</p>	 DRAG & DROP or browse
<p>Form 941 Q2 - Draw One, Inc</p> <p> Paycheck Protection Program 1st Draw Loan (\$72000.00)</p>	 DRAG & DROP or browse
<p>Form 941 Q3 - Draw One, Inc</p>	