

PPP Platform User Guide

Getting Started

The following information outlines the process of using the Alpine Bank PPP workflow.

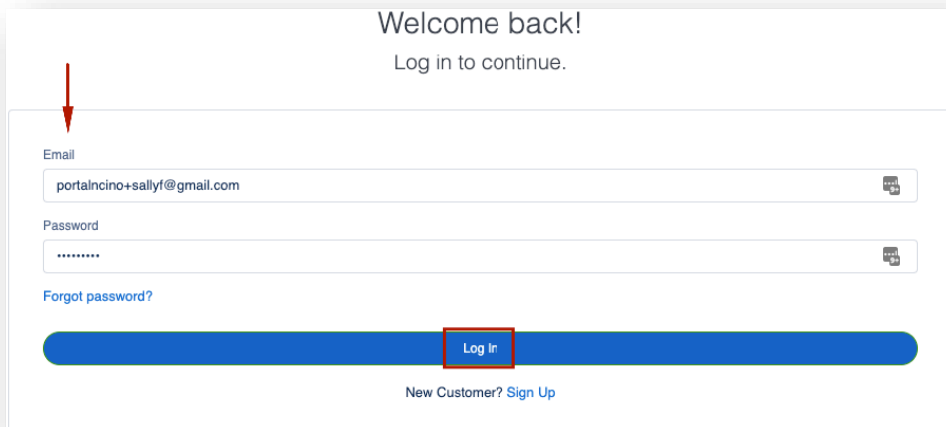
Below are some tips to help set you up for success when you are getting started with this platform.

Always log in using Google Chrome browser

Online Application – Applying for 2nd Draw

Draw 2 is only if the user is applying for a second PPP loan.

1. User logs into the online application.



Welcome back!
Log in to continue.

Email
portaincino+sallyf@gmail.com

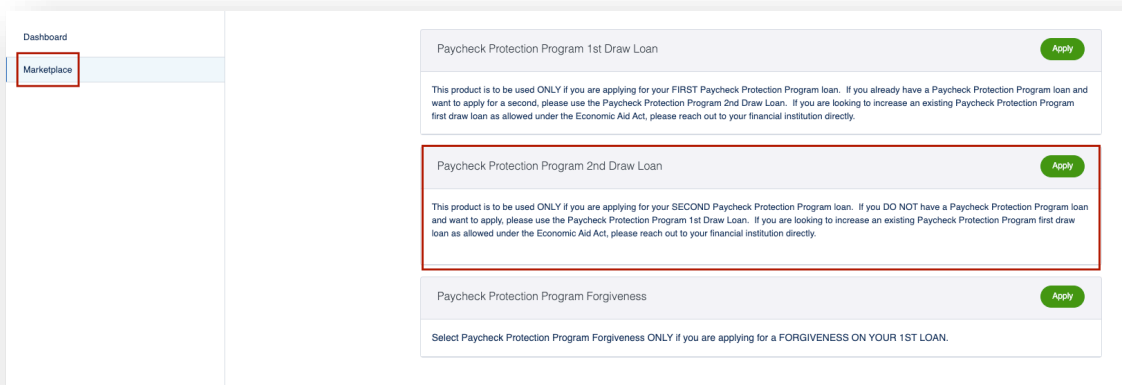
Password
.....

[Forgot password?](#)

Log In

New Customer? [Sign Up](#)

2. To apply for Draw 2, the user clicks **Marketplace**. The user clicks **Apply** to apply for Paycheck Protection Program Draw 2 Loan.



Dashboard

Marketplace

Paycheck Protection Program 1st Draw Loan [Apply](#)

This product is to be used ONLY if you are applying for your FIRST Paycheck Protection Program loan. If you already have a Paycheck Protection Program loan and want to apply for a second, please use the Paycheck Protection Program 2nd Draw Loan. If you are looking to increase an existing Paycheck Protection Program first draw loan as allowed under the Economic Aid Act, please reach out to your financial institution directly.

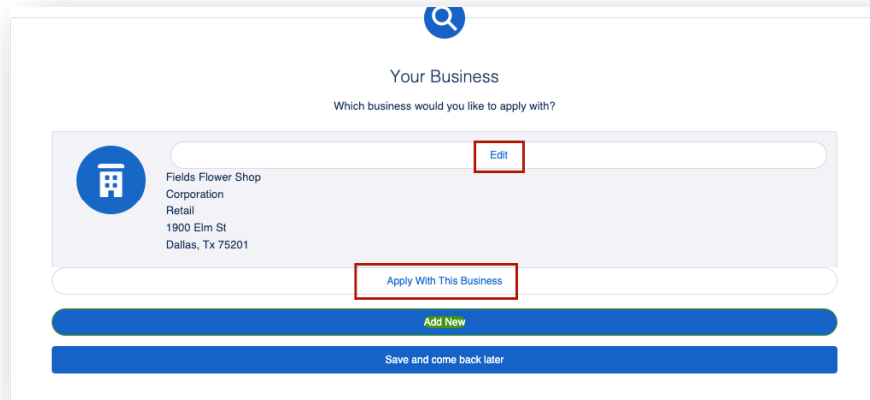
Paycheck Protection Program 2nd Draw Loan [Apply](#)

This product is to be used ONLY if you are applying for your SECOND Paycheck Protection Program loan. If you DO NOT have a Paycheck Protection Program loan and want to apply, please use the Paycheck Protection Program 1st Draw Loan. If you are looking to increase an existing Paycheck Protection Program first draw loan as allowed under the Economic Aid Act, please reach out to your financial institution directly.

Paycheck Protection Program Forgiveness [Apply](#)

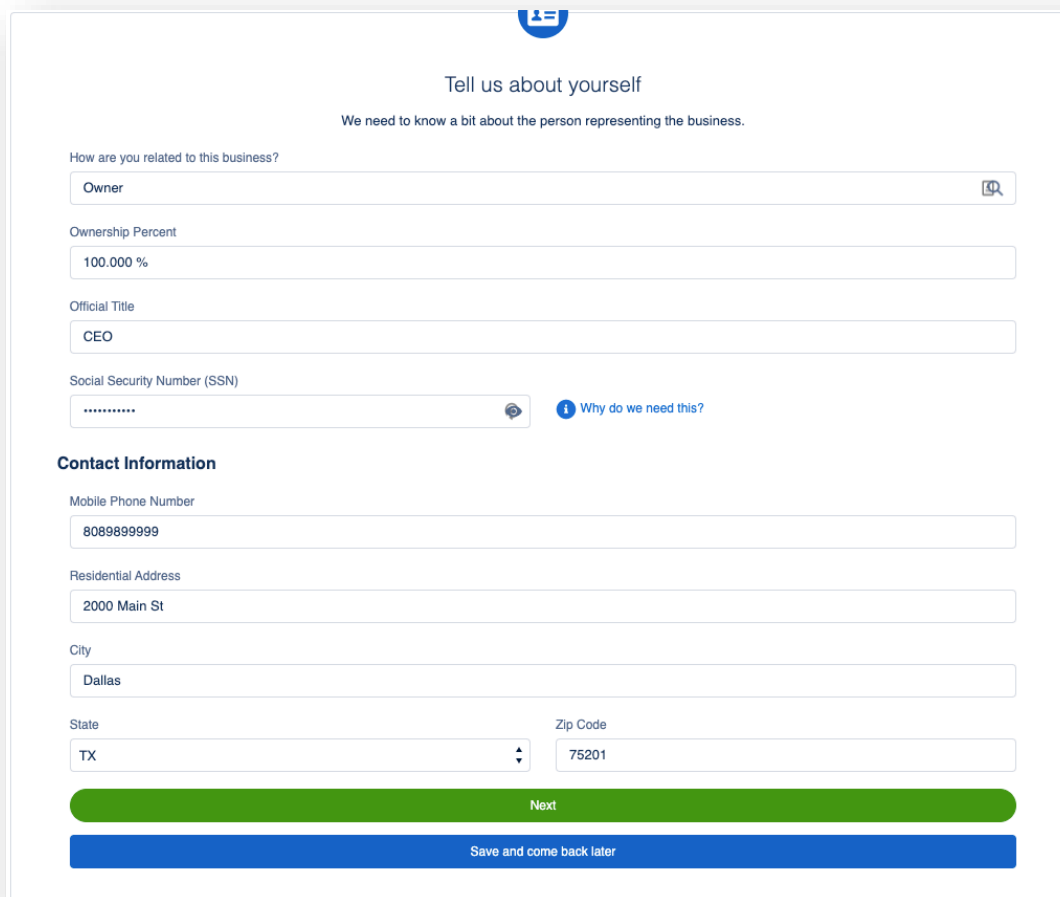
Select Paycheck Protection Program Forgiveness ONLY if you are applying for a FORGIVENESS ON YOUR 1ST LOAN.

3. The first thing the user must do is confirm the business for which they are applying for Draw 2. They click **Apply With This Business**. The user may Edit information if necessary.



The screenshot shows a web interface titled "Your Business" with a magnifying glass icon at the top. Below the title is the question "Which business would you like to apply with?". A search bar contains the text "Fields Flower Shop Corporation", with an "Edit" button to its right. To the left of the search bar is a blue circular icon with a white building symbol. Below the search bar, the following text is displayed: "Fields Flower Shop Corporation", "Retail", "1900 Elm St", and "Dallas, Tx 75201". Below this text is an "Apply With This Business" button. At the bottom of the form are two buttons: "Add New" (in yellow text on a blue background) and "Save and come back later" (in white text on a blue background).

4. In the **Personal Information** route, the user will quickly confirm their personal details. If any information has been updated from the time the original PPP loan was created, the end user has the ability to update that information here. Then, the user clicks **Next**.



The screenshot shows a web interface titled "Tell us about yourself" with a magnifying glass icon at the top. Below the title is the instruction "We need to know a bit about the person representing the business." The form contains several input fields: "How are you related to this business?" with a dropdown menu showing "Owner" and a search icon; "Ownership Percent" with a text input field containing "100.000 %"; "Official Title" with a text input field containing "CEO"; "Social Security Number (SSN)" with a masked text input field containing "....." and a help icon with the text "Why do we need this?"; "Contact Information" section with "Mobile Phone Number" (8089899999), "Residential Address" (2000 Main St), "City" (Dallas), "State" (TX), and "Zip Code" (75201). At the bottom are two buttons: "Next" (in white text on a green background) and "Save and come back later" (in white text on a blue background).

- The user is directed to complete the **PPP Round 1 Attestation**. If user chooses **No** the loan will not progress. Then the user clicks **Next**.

By certifying "Yes" below, you are acknowledging that you have received a First Draw Paycheck Protection Program Loan, and will have used the full loan amount by the time of disbursement for the Second Draw.

PPP Round 1 Certification

- In the **Payroll Calculation** route, the user will answer the questions. In **Section A**, the user will complete only one field. Then the user clicks **Next**. If user answers Yes to first question, they must adjust the **Number of months payroll costs to report**.

Let's determine your eligibility

Help us determine the terms of the loan that best meet your needs

Do you have less than 12 months of payroll costs but were in operation on February 15, 2020? (If your business did not begin operating until after February 15, 2020, you are not eligible)

Number of months of payroll costs to report?

Section A: Complete only one field in section A

Payroll for the last 12 months - See "What should I include in my payroll costs?" help text.

USD 230,000.00

1099 payroll for the last 12 months - (2019 or 2020 IRS form 1096, line 5)

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 0.00

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 941's submitted?

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 0.00

Section D:

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

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 0.00

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?

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

USD 0.00

- Next, the user completes the **Eligibility** route. If the user answers **Yes** to question 1, 2, 4 or 5, they will not qualify for the loan. If the user answers Yes to question 7, they should answer Yes to question 8 and enter their **Franchise Code**. As always, the tile on the right provides guidance on how to answer the questions. Then the user clicks **Next**.

If questions (1), (2), (4) or (5) 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. 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

5. 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

6. 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

7. Is the Applicant a franchisee?

Please Select Yes or No

No

8. If yes to question 7, is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code Below:

Please Select Yes or No

No

- The user completes the additional information. User has the ability to **choose multiple purposes** on the purpose of this loan.

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

Number of Employees
11

PPP First Draw SBA Loan Number
12345

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

Other (explain):

Date of Establishment
1/1/1999

- The user enters their **Reduction in Gross Receipts**. The Reference Quarter must match the Quarter 2020. As always, the tile on the right provides guidance on how to answer the headcount questions. Then the user clicks **Next**.

Reduction in Gross Receipts of at Least 25%
Please select the corresponding quarter of each year.

Reference Quarter

Q1 2019

Gross Receipts 2019

USD 125,000.00

Quarter 2020

Q1 2020

Gross Receipts 2020

USD 80,000.00

Next

Save and come back later

Reduction in Gross Receipts Help

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. 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. For all loans, the appropriate reference quarter depends on how long the Applicant has been in operation:

- 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 the same quarter of 2019. Alternatively, Applicants may compare annual gross receipts in 2020 with annual gross receipts in 2019. Applicants choosing to use annual gross receipts must enter "Annual" 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.
- 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 third or fourth quarters of 2019.
- 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 fourth quarter of 2019.
- 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 first quarter of 2020.

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. 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 items are defined and reported on IRS tax return forms. Gross receipts do not include the following: 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/proceeds from transactions between a concern and its domestic or foreign affiliates; and amounts collected for another by a travel agent, real estate agent, advertising agent, conference management service provider, freight forwarder or customs broker. 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. Gross receipts of a borrower must be aggregated with gross receipts of its affiliates. For a nonprofit organization, veterans organization, nonprofit news organization, 501(c)(6) organization, and destination marketing organization, gross receipts has the meaning in section 6003 of the Internal Revenue Code of 1986.

4. 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, 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:

Last Name:

Email:

Mobile Phone Number:

Role:

Role on Loan:

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

Certifications

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.

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.

Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.

The Applicant has realized a reduction in gross receipts in excess of 25% relative to the relevant comparison time period. For loans greater than \$150,000, Applicant has provided documentation to the lender substantiating the decline in gross receipts. For loans of \$150,000 or less, Applicant will provide documentation substantiating the decline in gross receipts upon or before seeking loan forgiveness for the Second Draw Paycheck Protection Program Loan or upon SBA request.

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.

The Applicant received a First Draw Paycheck Protection Program Loan and, before the Second Draw Paycheck Protection Program 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.

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.

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 Second Draw Paycheck Protection Program Loan.

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

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.

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).

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).

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.

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.

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

Electronic Signature

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.

Roger Rabbit

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

RR

Next

Save and come back later

7. 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 credit decision in 1-2 days

Business Info [Edit](#)

<p>Relationship Name Fields Flower Shop</p> <p>Employees 3</p> <p>NAICS Lookup 424930 - Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers</p> <p>Billing Address 1900 Elm St Dallas, TX 75201</p>	<p>Tax Identification Number *****9999</p> <p>Relationship Type Corporation</p> <p>Doing Business As</p>
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Personal Info [Edit](#)

<p>Role Owner</p> <p>Official Title CEO</p> <p>Mobile Phone 808899999</p>	<p>Ownership Percent 100.00 %</p> <p>SSN *****0000</p> <p>Residential Address 2000 Main St Dallas, TX 75201</p>
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PPP Round 1 Attestation [Edit](#)

PPP Round 1 Certification
Yes

Payroll Calculation [Edit](#)

<p>In Business Less than 12 Months No</p> <p>12 Months Payroll USD 230,000.00</p> <p>Sole Prop 12 Month Net Income USD 0.00</p> <p>Employee Comp Over 100k No</p> <p>Total Comp of <100k Over 4 QTR USD 0.00</p> <p>Total Comp Residence Outside US USD 0.00</p> <p>Total Sick/Fam Leave Wages 7001 USD 0.00</p>	<p>Months in Business Less than 12 12</p> <p>1099 Payroll 12 Months USD 0.00</p> <p>Fed Income Taxes Withheld 4 QTRs USD 0.00</p> <p>Total # Employees Over 100k 0.00</p> <p>Employee's Principal Residence Outside US No</p> <p>Form 941 Sick/Fam Leave 7001 No</p>
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Eligibility [Edit](#)

<p>Applicant presently suspended/debarred No</p> <p>Applicant owner of other business No</p> <p>Applicant felony No</p> <p>Is Franchise No</p> <p>Number of Employees 11</p> <p>SBA Size Standard No more than 500 employees (or 300 employees, if applicable)</p> <p>Purpose of Loan Other</p> <p>Reference Quarter Q1 2019</p> <p>Quarter 2020 Q1 2020</p>	<p>Applicant delinquent loan No</p> <p>Applicant criminal charges No</p> <p>All employees residency No</p> <p>Franchise Listed SBA No</p> <p>PPP First Draw SBA Loan Number 12345</p> <p>Purpose of Loan</p> <p>Date of Establishment 1/1/1999</p> <p>Gross Receipts 2019 USD 125,000.00</p> <p>Gross Receipts 2020 USD 85,000.00</p>
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Certifications [Edit](#)

[Submit Application](#)

8. 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 the 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](#)






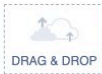




9. The user will be on their **TO-DO LIST** where they will upload documents. The user will click the caret next to the Upload Documents number to display the placeholders.

✓ 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>	