



**Paycheck Protection Program**  
**Lender's Application - Paycheck Protection Program Loan Guaranty**  
**Revised March 3, 2021**

OMB Control No.: 3245-0407  
 Expiration Date: 9/30/2021

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 under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.

**Instructions for Lenders**

All 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.

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

<b>B. Applicant Information</b> <i>(All Applicant Ownership information provided by the Applicant on SBA Form 2483 or 2483-C must also be submitted electronically)</i>			
<b>Applicant</b>	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 Size Standard (including affiliates, if applicable) (check one):	<input type="checkbox"/> No more than 500 employees (or 300 employees, if applicable) unless "per location" exception applies <input type="checkbox"/> SBA industry size standards <input type="checkbox"/> SBA alternative size standard	
	Applicant Street Address (no P.O. Box Addresses allowed): _____	City, State, Zip: _____	
	Applicant Primary Contact: _____	Phone: ( ) - _____	
	Complete this line only if Applicant submitted SBA Form 2483-C:	Total Gross Income (from IRS Form 1040, Schedule C, Line 7) \$ _____	Tax Year Used for Gross Income <input type="checkbox"/> 2019 <input type="checkbox"/> 2020

<b>C. Loan Structure Information</b>							
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)						

<b>D. Loan Amount Information</b>	
Average Monthly Payroll multiplied by 2.5 <i>If Applicant submitted SBA Form 2483-C, use the amount entered in B in either table, plus the amount entered in C for Applicants with employees (if applicable), multiplied by 2.5</i>	\$ _____
Refinance of Eligible Economic Injury Disaster Loan (EIDL) (Do Not Include Any EIDL Advance (see Paycheck Protection Program Rules))	\$ _____
<b>Total</b>	<b>\$ _____</b>

**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) 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; and (4) 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))).  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) if not a housing cooperative, eligible 501(c)(6) organization, or eligible destination marketing organization, employs no more than the greater of 500 employees or, if applicable, meets the size standard in number of employees established by the SBA in 13 C.F.R. 121.201 for the Applicant's industry; (3) if a housing cooperative, eligible 501(c)(6) organization, or eligible destination marketing organization, employs no more than 300 employees; (4) if NAICS 72, employs no more than 500 employees per physical location; (5) 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 500 employees (or, if applicable, the size standard in number of employees established by SBA in 13 C.F.R. 121.201 for the Applicant's industry) per location; or (6) is a small business under the applicable revenue-based size standard established by SBA in 13 C.F.R. 121.201 for the Applicant's industry or under the SBA alternative size standard.  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; and (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).  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 owner 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: 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** *(If no, the loan cannot be approved)*

- 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.  Yes  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 (other than a Federal student loan made or guaranteed through a program administered by the Department of Education) that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government.  Yes  No

**J. U.S. Employees** *(If no, the loan cannot be approved)*

- The Applicant has certified that the principal place of residence for all employees included in the Applicant's payroll calculation is the United States.  Yes  No

**K. Fees** *(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)*

- 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?  Yes  No

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

By signing SBA Form 2483 or 2483-C, 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 SBA Form 2483 or 2483-C. 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 C.3.a.-c. of the interim final rule “Paycheck Protection Program as Amended by Economic Aid Act” (issued on January 6, 2021), and any amendments thereto.
- The Lender has obtained and reviewed the required application (including documents demonstrating qualifying payroll amounts) 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 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: \_\_\_\_\_  
Signature

Date: \_\_\_\_\_

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.**