

# Paycheck Protection Program (PPP) Application Instructions



Version 04.15.2020

## Borrower Application Form

You can access the application for the Paycheck Protection Program [here](#).

Please note that an authorized representative from your business or nonprofit must:

- Complete all sections of the application;
- Confirm the responses to questions 5 and 6 with initials;
- Certify all 8 statements at the end of the application by initialing each one; and
- Sign the application.

By doing so, the authorized representative will, among other things:

- Certify that the information provided in the application and the information provided in all supporting documents and forms is true and accurate in all material respects.
- Acknowledge that we, the lender, will confirm the eligible loan amount using required documents submitted and acknowledge and agree that we can share any tax information that we have been 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.

## Required Documentation

It is your responsibility as the borrower to provide an accurate calculation of payroll costs and attest to the accuracy of those calculations on the Borrower Application Form. We as the lender are expected to perform a review of your calculations and supporting documents concerning average monthly payroll cost. Therefore, you will need to gather the following business documents:

- **2019 Payroll** – 2019 IRS Quarterly 940, 941, or 944 payroll tax reports
- **2019 Independent Contractor Costs** – List of Forms 1099-MISC for 2019 independent contractors, by person, as reported to the IRS. (*Note: 1099s for services should not be included.*)
- **Payroll Report** – Report as of Feb. 15, 2020, or closest date after that date, by employee (showing gross wages and paid time off)
- **Health Insurance Premiums** – Document with the total employer-paid premiums for your group health plan
- **Retirement Benefits** – Document with the total employer-paid retirement contributions (not employee contributions)

- Articles of incorporation/organization (corporations) or bylaws/operating agreement (LLCs) or business license (sole proprietorships)
- Completed Payroll Protection Program application form
- Copy of front and back of drivers license or passport for all authorized signers of business
- Completed payroll calculator worksheet
- List of all employees with annual salary or compensation in excess of \$100,000
- Schedule of any supplementary facts or answers as requested in the application

*Note: We may determine that other documentation, not listed here, is required.*

## Learn More

You can learn more about the PPP and other U.S. Small Business Administration coronavirus relief options [here](#).

Information regarding the PPP is also available from the U.S. Department of the Treasury, which you can access [here](#).

**Please contact us  
if you need assistance  
or have questions:**

Karen Boyer (240) 850-7014  
Eric Foreman (717) 709-2514

Or call our Contact Center at  
(888) 777-9982.