



# SBA PPP Loan Application Guidance

Access the application at [www.lenderscooperative.com](http://www.lenderscooperative.com)

- Check the document section and verify that you have all documents required to complete the application.

## Business Information

Make sure everything in this section is fully filled in. Below are some sections to pay special attention to.

### Business

- **Business Type:** Verify you've selected the right business type. This affects the documents you may be required to provide.
  - Sole Proprietorship have an EIN and employees
  - Self-Employed use an SSN and have no employees
  - Independent Contractors income is reported on IRS Form 1099
- **Business Tax Identification Number:** (EIN or SSN) Enter or confirm that you have entered a valid 9-digit number. Double-check for any typos and confirm that the number is 9 digits long.
- **Business Legal Name:** If you are required to register with the Secretary of State, *this name must match the information your Secretary of State filing including all punctuation.*
- **Business Industry Lookup:** Start typing in your industry, then select it from the menu options that appear.
- **Business Start Date:** Required for all applicants. This must be the same as the date on your Secretary of State filing if applicable.
- **Existing Bank Customer:** Check the box and fill in the checking or savings account number to deposit loan funds. If you do not have an account with Farmers National Bank, please contact your Lender.

### Owner Info

You must add information for any individual with at least a 20% share in the business. Make sure everything in this section is fully filled in. Below are some sections to pay special attention to.

**Title:** Owner applies only to sole proprietorships, self-employed individuals, and independent contractors. Your title should match your entity's Code of Regulations, Operating Agreement, Partnership Agreement, or other legal governing agreement.



## Loan Information

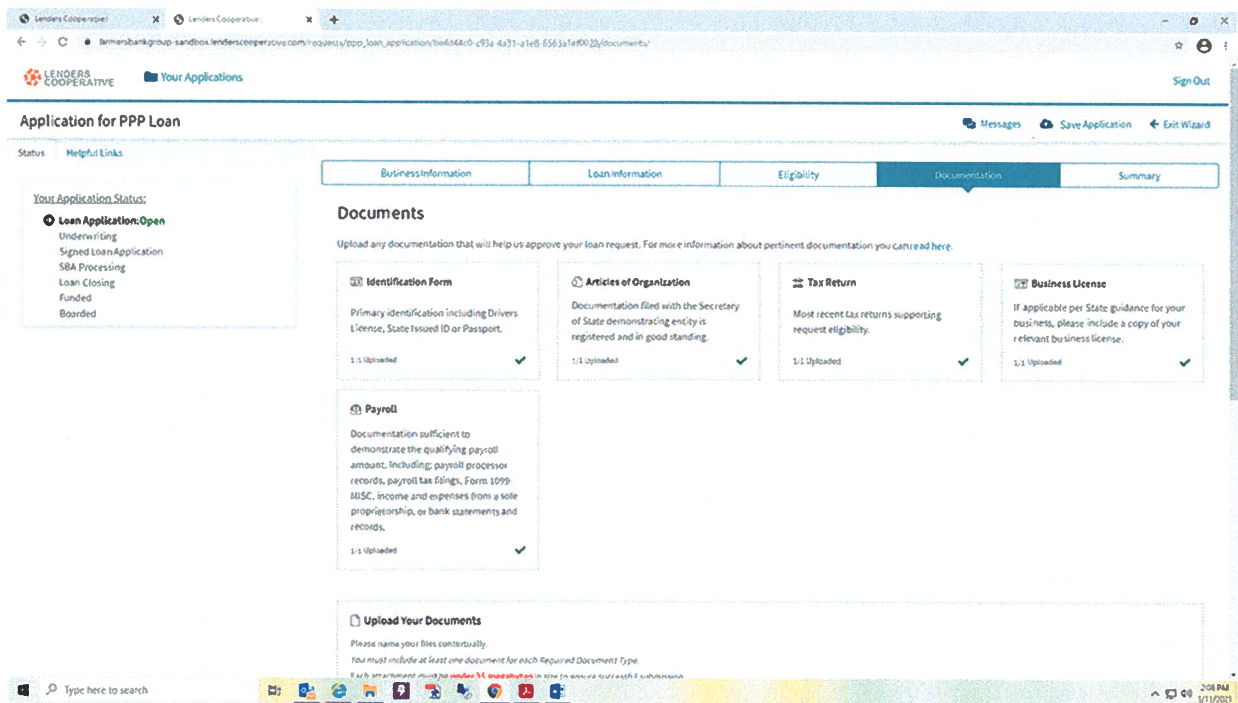
Section 1- Ensure that the purpose(s) of the loan does not exceed 100%.

Section 2- Ensure that the PPP First Draw Loan Number is the SBA Loan Number and not Farmers National Bank Loan Number.

Section 3- Ensure that the revenue comparison is either the same quarter number year over year, or a complete year over year comparison.

## Documents

The following is an overview of documentation you would need to attach:



You must upload all required documents.

### Identification Form

**Driver License, State Issues Identification Card, or Passport** required for all 20%+ owners in the business. A copy of the front and back of a valid identification for each owner. Identification cannot be expired.

### Articles of Organization

Not required for sole proprietorships, self-employed individuals, or independent contractors.

Your registration must be Active and cannot be expired.



For Ohio:

- Download Business Details and Filing from the Secretary of State website using the print details button at lower right.

## BUSINESS DETAILS & FILINGS

Close

### Business Details

Entity #:	[REDACTED]	Business Name:	[REDACTED]
Filing Type:	CORPORATION FOR PROFIT	Status:	[REDACTED] Must be Active
Original Filing Date:	08/11/1938	Exp. Date:	Cannot be expired
Location:	SEBRING MAHONING OHIO		

Business ID Theft  
Protect Yourself

Sign up to receive e-mail notifications of any changes or updates made to this business entity.

### FILINGS

Filing Type	Date of Filing	Document ID	Download Image to PDF
DOMESTIC ARTICLES FOR PROFIT	08/11/1938	C071_2218	Download Image
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

<https://businesssearch.ohiosos.gov?businessDetails/17>

Print Details

Copy URL

### Tax Return

- 2019 Tax Return Required

### Business License

- Provide business license, if required by any state, county, municipality or local government agency.

### Revenue

Upload either appropriate comparable quarterly/annual financials or annual tax return(s).

**Acceptable Payroll Documents** (listed in order of the SBA's seeming preference):

- **Businesses**
  - 941 Quarterly Tax Filings (2019, 2020 Q1)
  - 944 Annual Tax Filings (2019)
  - Payroll Register for the previous 12 months
  - 12 months most recent bank statements
- **Sole Proprietorships, Self-Employed Individuals, or 1099 Independent Contractors**
  - IRS 1040 Schedule C or Schedule F
  - 1099s (under which you were paid)
  - Income and expense reports for 2019