



**First
Southern**
National Bank
WE **BELIEVE** IN YOU

Paycheck Protection Program (PPP)

SUBMITTING YOUR PPP APPLICATION

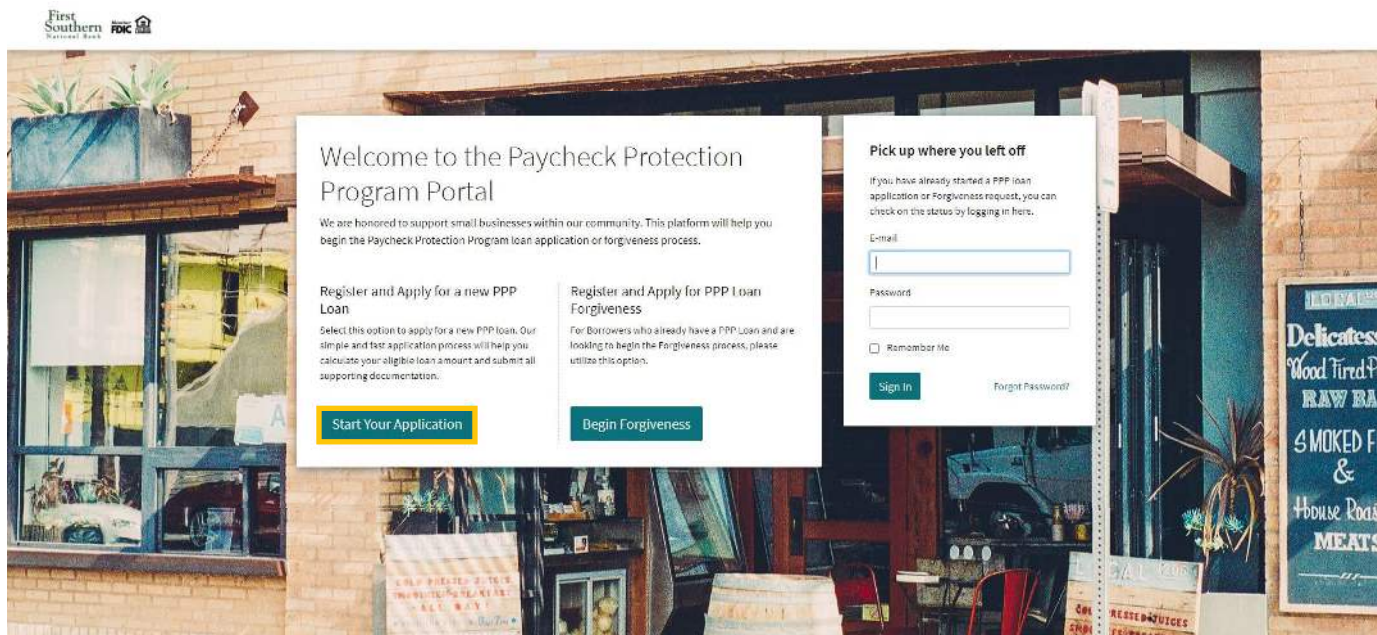
Thank you for allowing First Southern National Bank to serve your Paycheck Protection Program PPP Loan needs. Now that the Small Business Administration (SBA) has agreed to start receiving second draw PPP applications, we are pleased to help you with that as well.

The PPP application process begins when you register through the First Southern National Bank Borrower Application Portal. This portal will be used for both new loan applications and loan forgiveness. The loan application process has been fully automated from start to finish for a simple, easy experience with a digital application, e-signatures, and electronic document submission.

[CLICK TO ACCESS **ONLINE PORTAL**](#)

1. Logging into the PPP Portal

Click to access the Online Portal through the the above link to enter the Paycheck Protection Program (PPP) portal and click “Start Your Application”.



2. Completing the Business Information screens

Complete the following sections on the Business Information tab:

Business Information

Affiliation: The SBA has several important considerations for those businesses that are applying for a PPP loan but may be affiliated with larger organizations. Please select **Yes** if you have affiliations that you need to provide as part of your application. ?

- Sole Proprietorship
- Partnership
- Corporation
- ✓ LLC
- Joint Venture
- Professional Association
- Trust
- Cooperative
- Limited Liability Partnership
- S-Corp
- Non-Profit Organization
- Tenant in Common
- Employee Stock Ownership (ESOP)
- Non-Profit: Childcare Center
- Rollover as Business Start-Ups (ROBS)
- Self-Employed Individuals
- Independent Contractor
- 501(c)(3) Nonprofit
- 501(c)(6) Organization
- 501(c)(19) Veterans Organization
- Tribal Business
- Housing Cooperative

This question is located prior to Section 1 and is required to be completed.

Selecting the type of business will determine what fields are necessary.

2a. Enter the general information regarding the type of business requesting the PPP loan, including the Tax ID #, industry, etc.

Section 1: Business Requesting PPP Loan

Business Type ?
Corporation

Business Legal Name
Bob the Builder LLC

First Name

Business Industry Lookup (NAICS) ?
New Single-Family Housing Construction (except Fc 236115
Type an explicit term or set of terms like "Farming" or "Industrial", then choose a code from the list.

Date of Establishment ?
2019-02-01

☒ Existing Customer of Lender ?
Please provide the deposit account number on the business name for which the loan is being taken.
297447

Business TIN (EIN/SSN) ?
259999999 EIN

DBA or Tradename (if applicable) ?
Bob's Construction

Last Name

Primary Contact
Bob Builder

Meets Size Standard ?
Meets SBA Size Standards
[SBA Table of size standards \(sba.gov\)](#)

Checking

2b. List all owners with minimum of 1% ownership and minimum cumulative 20% ownership or more.

Section 2: Business Owners

You must provide at least one owner with a minimum of 1% ownership, and a minimum cumulative ownership of 20%.

#1: None None

Owner Type
Person

TIN (EIN/SSN)
SSN

Ownership %
100.00%
List all owners of 1% or more of the equity of the Applicant.

Business Type

First Name

Last Name

Business Name

Title

Address ?
Address Line 1
City

Address Line 2
0

2c.



If more than one owner is needed, click the “Add Business Owner” button at the bottom of the screen. Once complete, click “Next”.

3.

Completing the Loan Information screens

Complete the following sections on the Loan Information tab:

3a.

Section 1: Purpose of the loan

Select the purpose of the loan such as “Payroll”. You may select more than one. All sections totaled must not exceed 100%.

Business Information	Loan Information	Eligibility	Documentation	Summary
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Loan Information

Section 1: Purpose of the loan (you may select more than one, the total of all selected must equal 100%):

<input checked="" type="checkbox"/> Payroll <input type="text" value="100.00%"/> <small>Allocation Percentage</small>	<input type="checkbox"/> Lease/Mortgage Interest <input type="text" value="0.00%"/> <small>Allocation Percentage</small>	<input type="checkbox"/> Utilities <input type="text" value="0.00%"/> <small>Allocation Percentage</small>	<input type="checkbox"/> Covered Operations Expenditures <input type="text" value="0.00%"/> <small>Allocation Percentage</small>
<input type="checkbox"/> Covered Property Damage <input type="text" value="0.00%"/> <small>Allocation Percentage</small>	<input type="checkbox"/> Covered Supplier Costs <input type="text" value="0.00%"/> <small>Allocation Percentage</small>	<input type="checkbox"/> Covered Worker Protection <input type="text" value="0.00%"/> <small>Allocation Percentage</small>	
<input type="checkbox"/> Other <input type="text" value="Specify Other"/> <small>Other Loan Purpose</small>		<input type="text" value="0.00%"/> <small>Allocation Percentage</small>	

Section 3: Revenue and Expenses:

Are you refinancing an EIDL Loan?	EIDL Refinance Amount	EIDL Refinance Loan Number
<input type="text" value="-----"/>	<input type="text" value="\$"/>	<input type="text"/>

3b.

Section 2: PPP First Draw

Answer the question “Did you receive a PPP Loan during the PPP First Draw?”. If the answer is “Yes”, complete the information in Section 2. If the answer is “No”, proceed to Section 3.

Section 2: PPP First Draw:

Did you receive a PPP Loan during the PPP First Draw?	<input type="text" value="Yes"/>	
SBA PPP First Draw Loan Number	SBA PPP First Draw Loan Amount	SBA PPP First Draw Lender Name
<input type="text" value="2983792347"/>	<input type="text" value="\$25,000.00"/>	<input type="text" value="First Southern National Bank"/>

3c.

Section 3: Revenue and Expenses

Complete this section with your revenue and expense information and explain how revenue comparison information is determined. Upload and confirm proper documentation to support your revenue submission.

Period 1 Revenue

\$ 250,000.00	Annual ▼
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Should represent the prior period under review. Should be a higher dollar value.

Period 2 Revenue

\$ 150,000.00	Annual ▼
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Should represent the most current period under review. This should be a smaller dollar amount, shows reduction of revenue.

4.

Completing the Eligibility screens

Complete the Eligibility Section by answering all questions on the Eligibility tab.

Eligibility

To be eligible for a PPP loan you must be able to answer NO to the following:

- | | | |
|---|---|------|
| 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 referral department or agency, or presently involved in any bankruptcy? | 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 currently delinquent for has defaulted in the last 7 years and caused a loss to the government? | No ▼ |
| 3 | 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? | No ▼ |
| 4 | 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 judgement)? | No ▼ |

The following may be answered YES or NO.

- | | | |
|---|---|-------|
| 1 | Is the United States the principal place of residence for all employees of the Applicant included in the Applicant's payroll calculation above? | Yes ▼ |
| 2 | Is the Applicant a franchise that is listed in the SBA's Franchise Directory? | No ▼ |

5.

Uploading your Supporting Documents

All required documentation will be shown at the top of the screen including Identification Form, Articles of Organization, Tax Return, Business License, Revenue, Payroll, etc. At least one document for each item displayed must be uploaded in the system or you will not be allowed to proceed.

Documents

Upload any documentation that will help us approve your loan request. For more information about pertinent documentation you can [read here](#).

Identification Form
0/1 Uploaded ✖
[More Information](#)

Articles of Organization
0/1 Uploaded ✖
[More Information](#)

Tax Return
0/1 Uploaded ✖
[More Information](#)

Business License
0/1 Uploaded ✖
[More Information](#)

Payroll
0/1 Uploaded ✖
[More Information](#)

5a.

Once all documents are uploaded, click “Next”.

Upload Your Documents
Please name your files contextually.
You must include at least one document for each Required Document Type.
Each attachment must be **under 35 megabytes** in size to ensure successful submission.
Valid file types:
pdf xls xlsx csv doc docx jpg jpeg png

Document Type	Document Name	Filename	Actions
<input type="text"/>	<input type="text"/>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/>

6.

Complete the Summary Screen

Complete the Summary Section about the Signer, then click “Save”. Once the application has been “Saved”, click the “I Accept the Terms and Conditions” box.

About the Signer

Signer's First and Last Name		Signer Title
<input type="text"/>		<input type="text" value="President"/>
Signer Email	Signer Date of Birth	
<input type="text"/>	<input type="text" value="1960-05-01"/>	
Signer Identification		
<input type="text" value="Driver's License"/>	<input type="text" value="B25-999-999"/>	<input type="text" value="Kentucky"/>
ID Type	ID #	Issued By State
Identification Issued Date	Identification Expiry Date	
<input type="text" value="2020-07-01"/>	<input type="text" value="2024-07-01"/>	

Save

Submit Application

6a.

Click **Submit Application**.



Thank you for Submitting your Loan Application.

We will address your application as soon as we are able.

First Southern National Bank will begin review of the Application. If any corrections are needed to be made to the application, you will receive an email asking that the file be updated. To retrieve your message, click on the “Messages” box at the top of the screen. If you have questions, please use the secure communication function built into the portal to communicate with First Southern National Bank. If you have more general questions or if you have any issues logging in, please email pppforgiveness@fsnb.net and we will respond to your question[s] within 2 hours of regular business hours.

The Portal will automatically notify you if something is incorrect on your application, and you can also click on the Helpful Links section on the top left corner of the page.

Application for PPP Loan

Messages Save Application Exit Wizard

Status Helpful Links

Your Application Status:

- Loan Application
- Underwriting: Need Additional Info from Borrower
- Signed Loan Application
- SBA Processing
- Loan Closing
- Funded
- Boarded

Return to Application

Comment / Resolution

Save

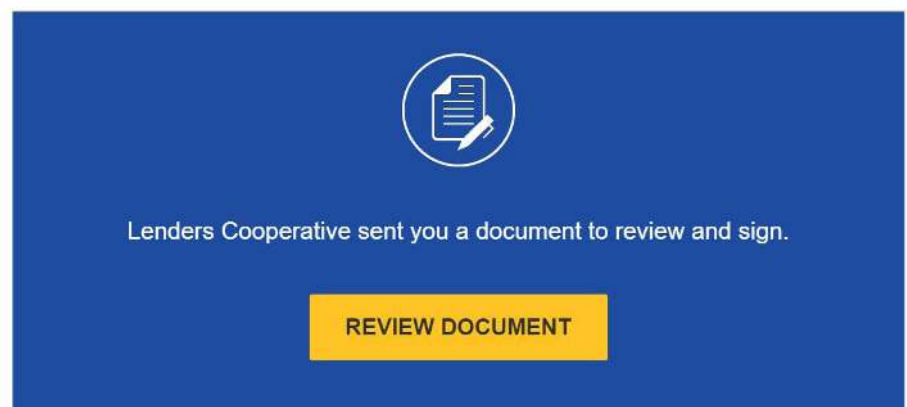
7.

Sign your loan forgiveness application and Closing Documents

After the loan is approved by the SBA, you will receive an email letting you know that your Application documents are ready to sign.

The completed application will be sent to you via DocuSign. Open the documents to **sign** and **initial** all indicated locations and submit them back to First Southern National Bank.

DocuSign



7a.

Complete the Funding Sheet with all the information on how the loan is to be funded and submit it back to the bank for processing and depositing of funds.

999 3rd Ave, Suite 1700 • Seattle • Washington 98104

FUNDING INSTRUCTIONS www.docuSign.com

SBA Number:

Lender Loan Number:

Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Further, SBA/PPP Loans for which funds have not been disbursed because borrower has not submitted First Southern National Bank of KY Bank required loan documentation within 20 calendar days of borrower's SBA loan approval will be cancelled by First Southern National Bank of KY Bank pursuant to the requirements of the SBA and the CARES Act, Consolidated Appropriations Act, 2021 and as such, timely submission of all required documentation is imperative.

Please specify one method of funding for SBA Paycheck Protection Program loan proceeds.

**** Name on Account MUST match Borrower Name on PPP Loan Documents****

☒ Deposit to First Southern National Bank of KY deposit account

Name on Account: Julia's quilting service, LLC

Account # 979797

Account type ☒ Checking ☐ Savings

If you have questions about your Loan Application or Loan Forgiveness Application, email us at pppforgiveness@fsnb.net.