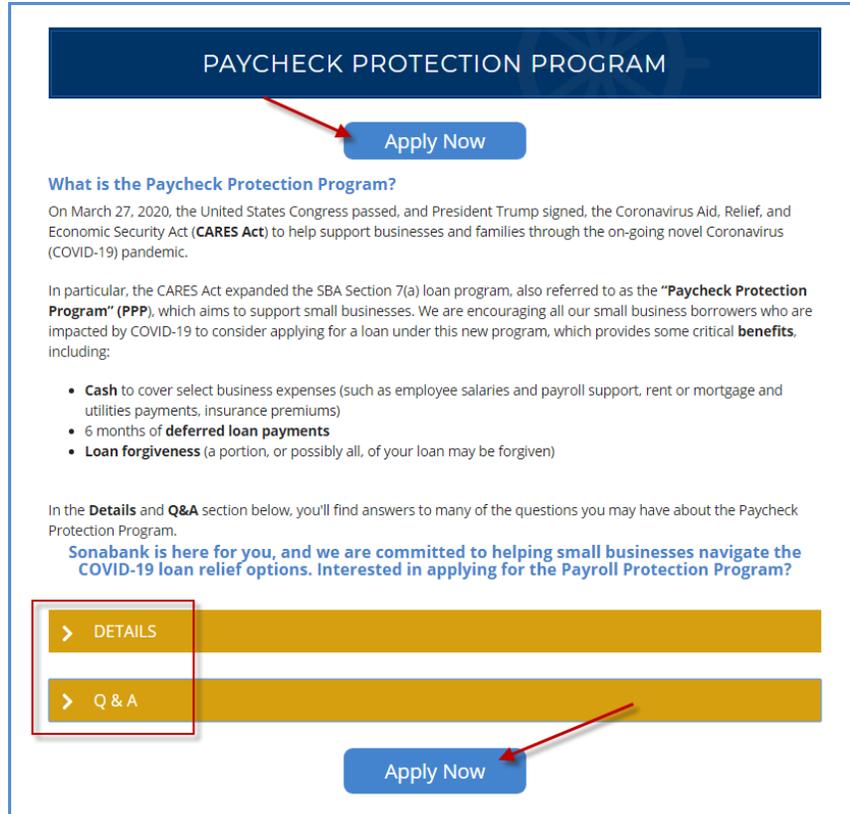
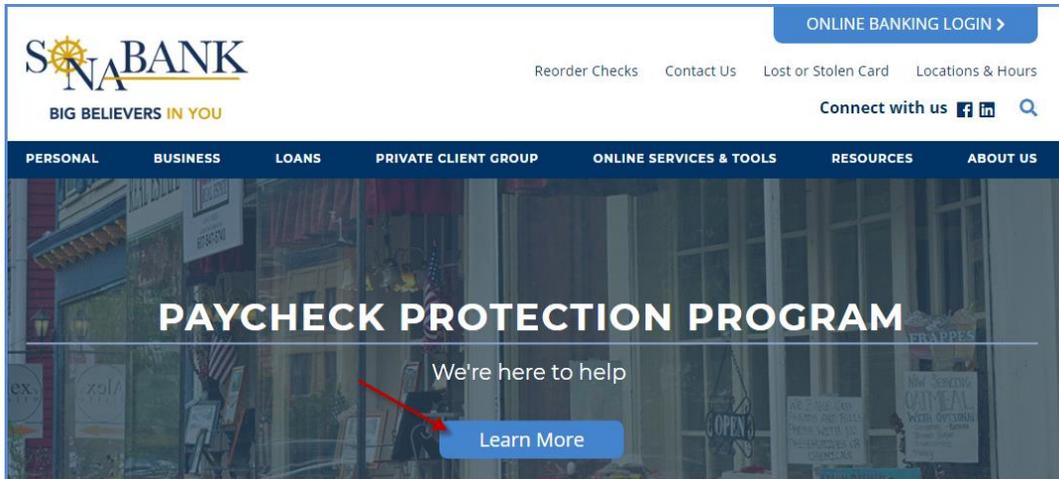


Paycheck Protection Program Application Process

Step 1:

Visit www.sonabank.com. Click **Learn More**. Review the loan program details and Q&A. Click **Apply Now**.



Step 2:

Click **Don't have an account? Sign up**. Enter your **email address** and **create a password**. Confirm the password. Click **SIGN UP**. You will receive a registration email that has a link to access your account should you need to return to your application at a later date.

SUNABANK
BIG BELIEVERS IN YOU

Let's get started on your application.

Easy **Local** **Secure**

Apply in minutes from any device Receive support from local experts Your information is encrypted and private

LOG IN

Email

Password

Forgot password?

LOG IN

Don't have an account? Sign up

SUNABANK
BIG BELIEVERS IN YOU

Let's get started on your application.

Easy **Local** **Secure**

Apply in minutes from any device Receive support from local experts Your information is encrypted and private

SIGN UP

Email

John.Smith@gmail.com

Password

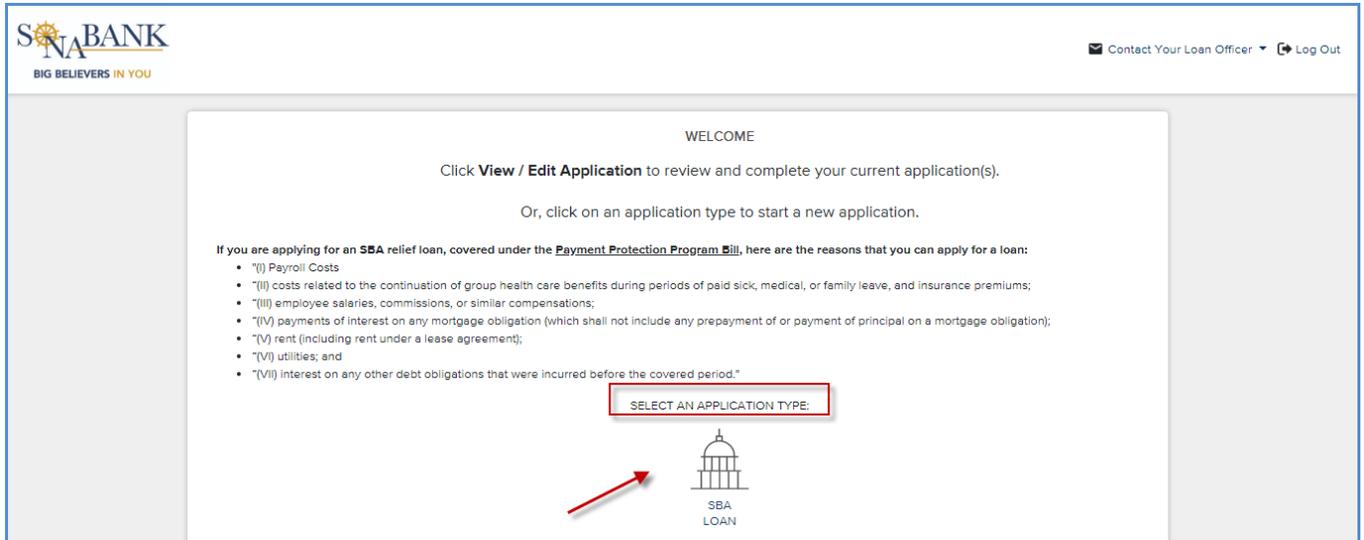
Confirm Password

SIGN UP

Already have an account? Log in

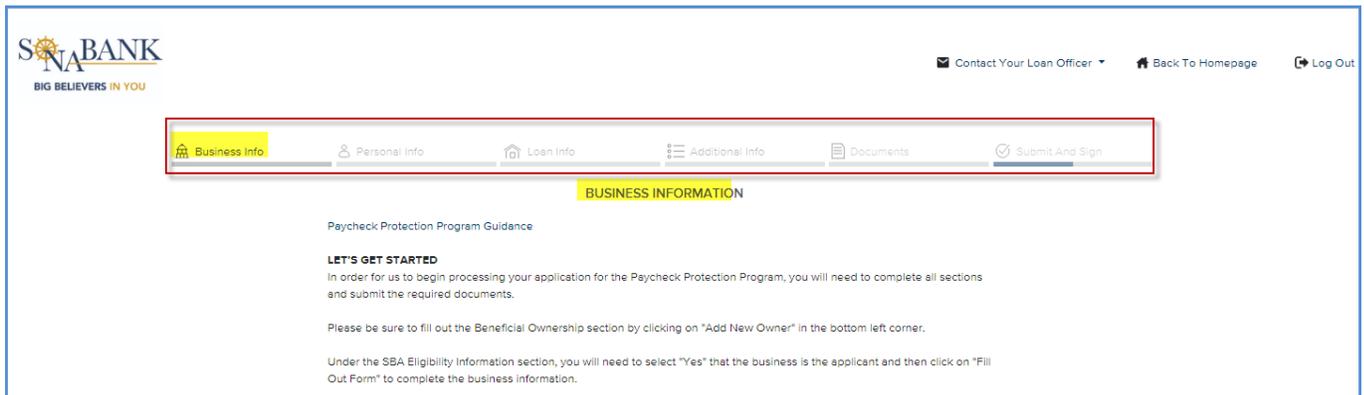
Step 3:

The Sageworks **WELCOME** screen displays. Click **SBA LOAN**.



Step 4:

Business Info - Complete information across all 6 tabs of the application, starting the BUSINESS INFORMATION. Use the **NEXT button** to advance through the application process.



BUSINESS INFORMATION

Paycheck Protection Program Guidance

LET'S GET STARTED

In order for us to begin processing your application for the Paycheck Protection Program, you will need to complete all sections and submit the required documents.

Please be sure to fill out the Beneficial Ownership section by clicking on "Add New Owner" in the bottom left corner.

Under the SBA Eligibility Information section, you will need to select "Yes" that the business is the applicant and then click on "Fill Out Form" to complete the business information.

Required Information

* Name: * Industry Code:

* Type of Organization: * Tax ID:

Contact Information

* Business Phone Number: * Email Address:

* Address 1: Address 2:

* City: * State:

* Zip Code:

Background of Business

State of Formation: * Number of Employees:

* Date Business Established: * Date Current Management Established:

Date Current Ownership Established:

Questions

* Were you economically affected by COVID-19? Yes No

* Were you operational before February 15th?: Yes No

* Is the applicant business an eligible entity type?: Yes No

* Is this business considered a small business based off the SBA Size Standard Guidelines?: Yes No [Eligibility Check](#)

* Is the Business or any owner 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

* 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 or has defaulted in the last 7 years and caused a loss to the government?: Yes No

Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, or on probation or parole?: Yes No

Within the last 5 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?: Yes No

Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, or on probation or parole?: Yes No

Within the last 5 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?: Yes No

Beneficial Ownership

Please save the business first before adding Beneficial Owners

SBA Eligibility Information

* Is this the Applicant Business? Yes No

+ Add New Business

NEXT →

SAVE

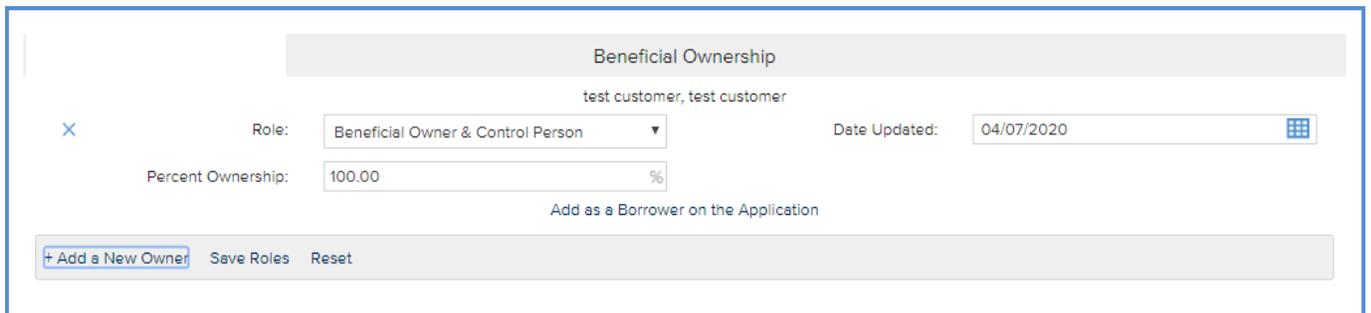
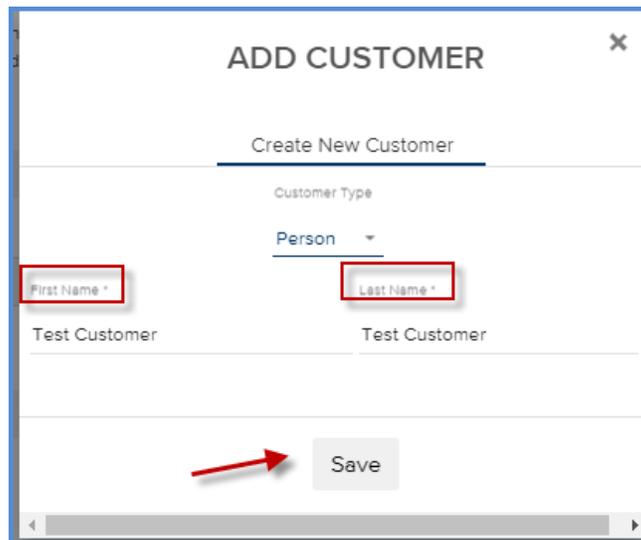
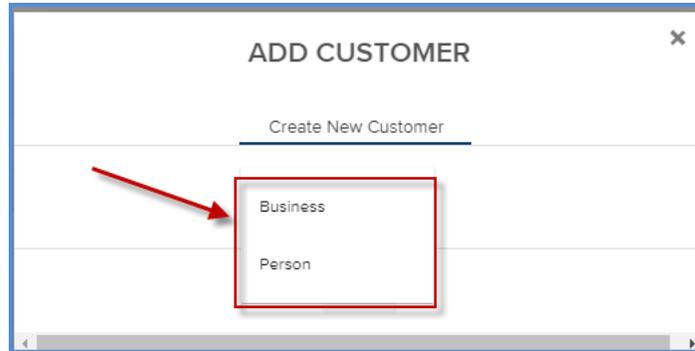
Industry Code: Start typing a few letters of your industry to display close matches and choose the option that matches your business most. Please do not use 999999.

Beneficial Owners: The application will instruct you to click SAVE before adding Beneficial Owners.

The **Add New Owner option** will be enabled.

Beneficial Owners (continued):

Choose **Business or Person** and enter the information of the first Beneficial Owner and/or Control Person. Click **Save** and **repeat** until all Beneficial Owners have been entered.



Form 2483: Click **FILL OUT FORM** to launch the SBA Eligibility Form 2483 and fill it out completely, then click **SAVE and SUBMIT**.

SBA Eligibility Information

* Is this the Applicant Business?

Yes No

SBA Eligibility Form 2483
Applicant Business Information
 Form Status: New

FILL OUT FORM Send Collection Form Email

PAYCHECK PROTECTION PROGRAM

DAWN MORGAN TEST FOR GINA

APPLICANT BUSINESS INFORMATION

Business Legal Name: <input type="text" value="ABC Company"/>	Business Type: <input type="text" value="LLC"/>
DBA or Tradename (if applicable): <input type="text"/>	Business TIN (EIN, SSN): <input type="text" value="99-9999999"/>
Business Phone: <input type="text" value="(999) 999-9999"/>	Email Address: <input type="text" value="John.Smith@gmail.com"/>
Primary Contact First Name: <input type="text" value="John"/>	Primary Contact Last Name: <input type="text" value="Smith"/>
Business Primary Address 1: <input type="text" value="123 Anywhere Ln"/>	Business Primary Address 2: <input type="text"/>
Business Primary City: <input type="text" value="Anywhere"/>	Business Primary State: <input type="text" value="VA"/>
Business Primary Zip Code: <input type="text" value="22546"/>	

Average Monthly Payroll: \$ x 2.5 + EIDL, Net of Advance (if Applicable) Equals Loan Request: \$

Number of Employees: Purpose of the Loan (select more than one):

Payroll: Yes No
 Lease / Mortgage Interest: Yes No
 Utilities: Yes No
 Other (explain): Yes No

If questions (1) or (2) below are answered "Yes," the loan will not be approved.

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? Yes No

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 or has defaulted in the last 7 years and caused a loss to the government? Yes No

Is the Applicant or any owner of the Applicant an owner of any other business, or have common management with, any other business? If yes, list all such businesses and describe the relationship on a separate sheet identified as addendum A. Yes No

Has the Applicant received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B. Yes No

If questions (5) or (6) are answered "Yes," the loan will not be approved.

Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject to an indictment, criminal conviction, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, or on probation or parole? Yes No

Within the last 5 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant: 1) pleaded guilty; 2) pleaded nolo contendere; 3) been placed on pretrial diversion; or 4) been placed on any form of parole or probation (including probation before judgment)? Yes No

Is the United States the principal place of residence for all employees of the Applicant included in the Applicant's payroll calculation above? Yes No

Is the Applicant a franchise that is listed in the SBA's Franchise Directory? Yes No

SAVE **SAVE AND SUBMIT**

Your form has been submitted.

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Click back over to the other **open tab in your internet browser** to continue with the loan application:

Employees of the Applicant included in the Applicant's payroll calculation above? Yes No

Use Directory? Yes No

SAVE **SAVE AND SUBMIT**

Your form has been submitted

Click **NEXT**.

Beneficial Ownership

test customer, test customer

Role: Beneficial Owner & Control Person Date Updated: 04/07/2020

Percent Ownership: 100.00 %

Add as a Borrower on the Application

+ Add a New Owner

SBA Eligibility Information

* Is this the Applicant Business?
 Yes No

SBA Eligibility Form 2483 Applicant Business Information
Form Status: Under Review

FILL OUT FORM

+ Add New Business

NEXT ->

SAVE

Step 5:

Personal Info – Complete the PERSONAL INFORMATION tab. Click **SAVE**, then **NEXT**

PERSONAL INFORMATION

Paycheck Protection Program Guidance

Please provide the requested information for anyone with at least 20% ownership interest in the borrowing entity.

To add multiple individuals, please select **"Add New Person"** at the bottom of this section.

SBA Eligibility.
Please be certain to click on "Fill out Form" to complete the required SBA eligibility forms. This will need to be completed for all entities with ownership interest.

Required Information

* First Name: * Social Security Number:

* Last Name: Birth Date:

Contact Information

* Contact Phone Number: * Email Address:

* Address 1: * State:

* City: * Zip Code:

Resident Status

Choose "Yes" for one of the two below

* I am a U.S. Citizen: Yes No * I have Lawful Permanent Resident status: Yes No

* I am neither a U.S. Citizen nor have Lawful Permanent Resident status: Yes No

If "Yes" below, the loan will be denied

Questions

+ Add New Person

SAVE

NEXT

Step 6:

Loan Information – Complete the **LOAN INFORMATION** tab. Click **SAVE**, then **NEXT**

Contact Your Loan Officer | Back To Homepage | Log Out

Business Info
Personal Info
Loan Info
Additional Info
Documents
Submit And Sign

LOAN INFORMATION

Paycheck Protection Program Guidance

When filling out the Economic Hardship Declaration please use the following as guidance:

Describe how you qualify for the Paycheck Protection Program and how the funds will be used.

Example: My business was forced to close due to "Stay at Home" orders within our county. We can no longer service our standard base of business. We will be using these funds to retain employees and pay rent as well as utilities.

Authorized Signer: Please only make one selection in this box. The individual identified here will be the individual that signs as the business representative on the loan application documents.

The Maximum Loan Amount Eligibility calculator is meant to be a guideline to help you understand what your estimated maximum loan amount may be, according to the SBA CARES act requirements.

Maximum Loan Amount

What time period should I use to calculate averages? ⓘ

Average Monthly Payroll Costs	Average Monthly Exclusions
Salary, Wage, Commission, or Similar Compensation: <input type="text" value="\$ 50,000.00"/>	Compensation of an individual employee in excess of an annual salary of \$100,000: ⓘ <input type="text"/>
Payment of cash tip or equivalent: <input type="text" value="\$ 0.00"/>	Taxes imposed or withheld under Chapters 21, 22, or 24 of the Internal Revenue Code of 1986: ⓘ <input type="text"/>
Payment for Vacation, Parental, Family, Medical, or Sick Leave: <input type="text" value="\$ 0.00"/>	Any compensation of an employee whose principal place of residence is outside of the United States: <input type="text"/>
Allowance for Dismissal or Separation: <input type="text" value="\$ 0.00"/>	Qualified Sick Leave Wages: ⓘ <input type="text" value="\$ 1,000.00"/>
Payment required for the provisions of Group Health Care Benefits, including Insurance Premiums: <input type="text" value="\$ 10,000.00"/>	Qualified Family Leave Wages: ⓘ <input type="text" value="\$ 1,000.00"/>
Payment of any Retirement Benefit: <input type="text" value="\$ 2,000.00"/>	
Payment of State or local tax assessed on the compensation of employees: <input type="text" value="\$ 2,000.00"/>	
Average Monthly Payroll Costs: <input type="text" value="\$ 64,000.00"/>	Average Monthly Exclusions: <input type="text" value="\$ 2,000.00"/>
	Average Monthly Payroll: <input type="text" value="\$ 62,000.00"/>
	Outstanding EIDL, Net of Advance (if Applicable): ⓘ <input type="text"/>
	Maximum Loan Amount (estimate): ⓘ <input type="text" value="\$ 155,000.00"/>

ONLINE LOAN #838

Required Information

Maximum Loan Term is 24 Months

* Loan Amount: <input type="text" value="\$ 155,000.00"/>	* Loan Term (in months): <input type="text" value="36"/>
* Product: <input type="text" value="Paycheck Protection Program (CARES Act)"/>	Has this loan already been applied for?: <input type="radio"/> Yes <input checked="" type="radio"/> No
	* Have you previously received funds for this request / program?: <input type="radio"/> Yes <input checked="" type="radio"/> No

Maximum Loan Term is 24 Months

* Loan Amount: <input type="text" value="\$ 155,000.00"/>	* Loan Term (in months): <input type="text" value="36"/>
* Product: <input type="text" value="Paycheck Protection Program (CARES Act)"/>	Has this loan already been applied for?: <input type="radio"/> Yes <input checked="" type="radio"/> No
	* Have you previously received funds for this request / program?: <input type="radio"/> Yes <input checked="" type="radio"/> No

* Use of proceeds for at least one of the following: payroll, rent/mortgage interest, utilities, group healthcare benefits, or other interest expenses: Yes No

Relationship Information

* Borrower: <input type="text" value="Dawn Morgan TEST FOR GINA"/>	* Authorized Signer: <input type="text" value="Dawn Morgan TEST FOR GINA X"/>
Affiliate: ⓘ <input type="text" value="Dawn Morgan TEST FOR GINA X"/>	

Declaration of Economic Hardship

* Comments:

* Is this loan needed to continue operations during COVID-19 Pandemic?: Yes No

← PREVIOUS
NEXT →

SAVE

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Page 10 of 20

Step 7:

Additional Info – Complete **CONTACT INFORMATION tab**. Click **I agree** to all terms and conditions.

SINABANK
BIG BELIEVERS IN YOU

Contact Your Loan Officer | Back To Homepage | Log Out

Business Info | Personal Info | Loan Info | **Additional Info** | Documents | Submit and Sign

CONTACT INFORMATION (OPTIONAL)

Paycheck Protection Program Guidance

The **CONTACT INFORMATION (OPTIONAL)** section should be used for individuals who are not guaranteeing the loan but can be contacted to gather additional information, such as tax returns, or answer questions.

Authorized contacts may include:

- Agents / Brokers
- CPA / Accountant
- Office Manager / Bookkeeper
- Attorney
- Other Individuals Authorized by You

By entering the information below, you are authorizing us to reach out to these individuals to help fulfill your loan request.

PREVIOUS

* First Name: John | * Last Name: Smith
* Email: John Smith | * Phone: (888) 888-888
* Contact Relates To: ABC Company | * Role:
Comments:
Company: ABC Company

+ Add New Contact

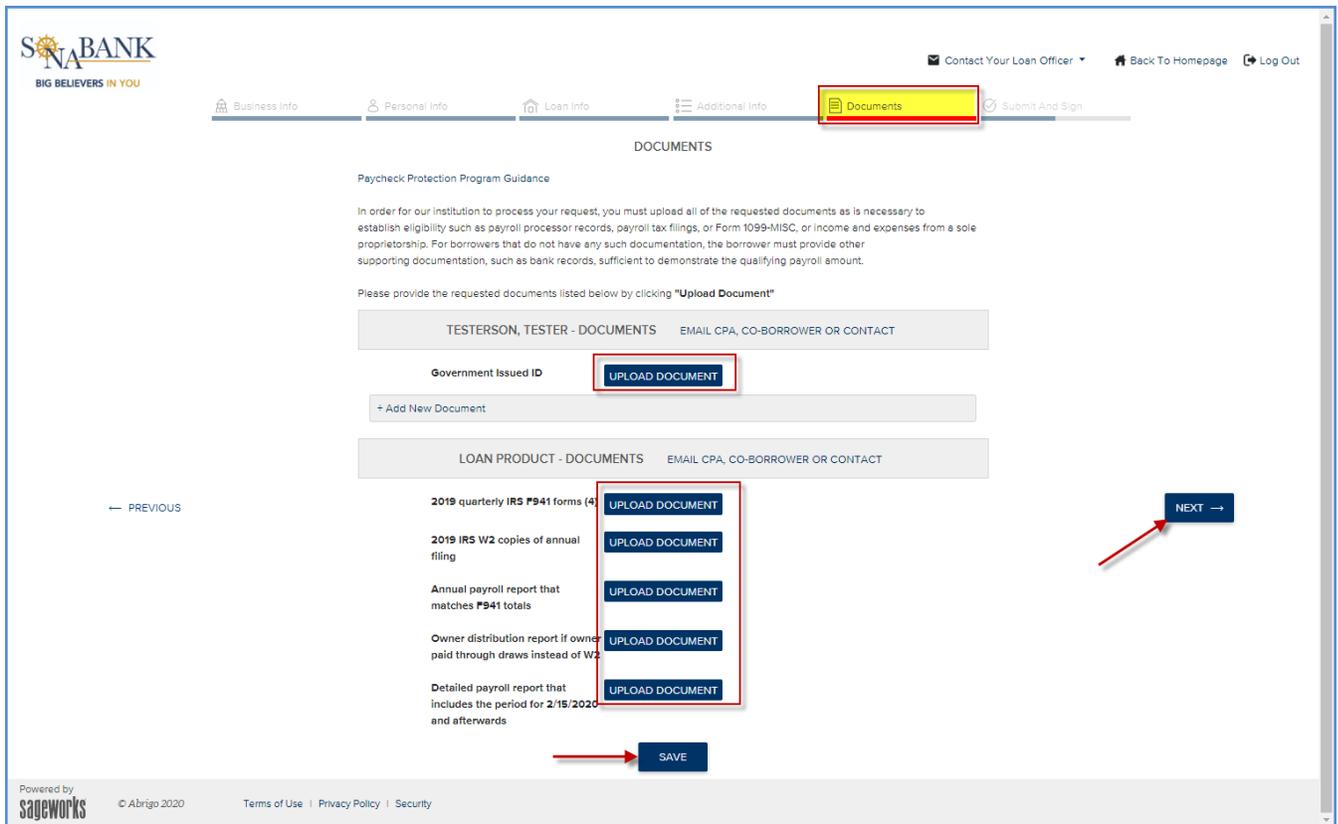
I agree to all terms and conditions

SAVE

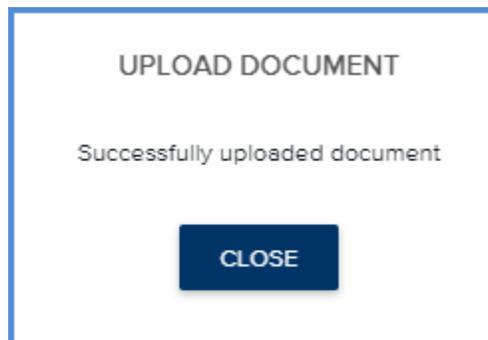
POWERED BY **sageworks** | © Albrigo 2020 | Terms of Use | Privacy Policy | Security

Step 8:

Documents – Upload all of the appropriate documents. To upload documents, click the **File box** and browse out to where the documents are stored. Click **UPLOAD**. All documents must be uploaded to proceed. If a document does not apply to you, please upload a blank document.



A success box will appear when each document has been uploaded successfully. Click **CLOSE**.



Repeat until all documents have been uploaded. Click **SAVE**, then **NEXT**.

LOAN PRODUCT - DOCUMENTS
EMAIL CPA, CO-BORROWER OR CONTACT

<ul style="list-style-type: none"> ✓ 2019 quarterly IRS 941 forms (4) ✓ 2019 IRS W2 copies of annual filing ✓ Annual payroll report that matches 941 totals ✓ Owner distribution report if owner paid through draws instead of W2 ✓ Detailed payroll report that includes the period for 2/15/2020 and afterwards 	<p style="margin: 0;">Document Uploaded</p>	<ul style="list-style-type: none"> <li style="text-align: right;">Delete
--	---	---

NEXT →

SAVE

Step 9:
Submit And Sign – The *Congratulations* page will display.

Contact Your Loan Officer
Back To Homepage
Log Out

Business Info
Personal Info
Loan Info
Additional Info
Documents
Submit And Sign

SUBMIT AND SIGN

An error occured while loading the agreement status.

SUBMIT

← PREVIOUS
Paycheck Protection Program Guidance

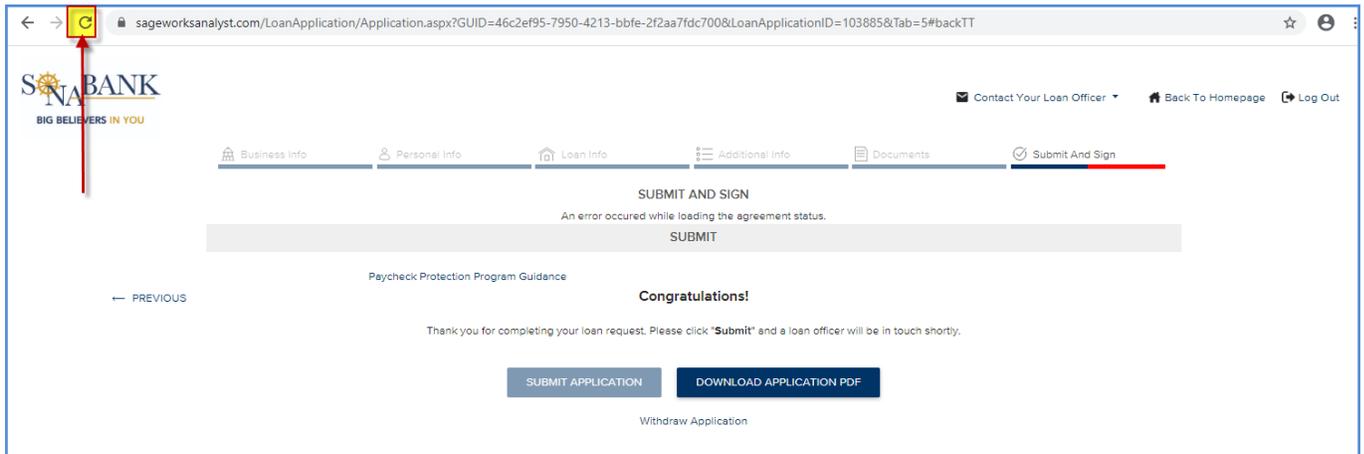
Congratulations!

Thank you for completing your loan request. Please click "Submit" and a loan officer will be in touch shortly.

SUBMIT APPLICATION
DOWNLOAD APPLICATION PDF

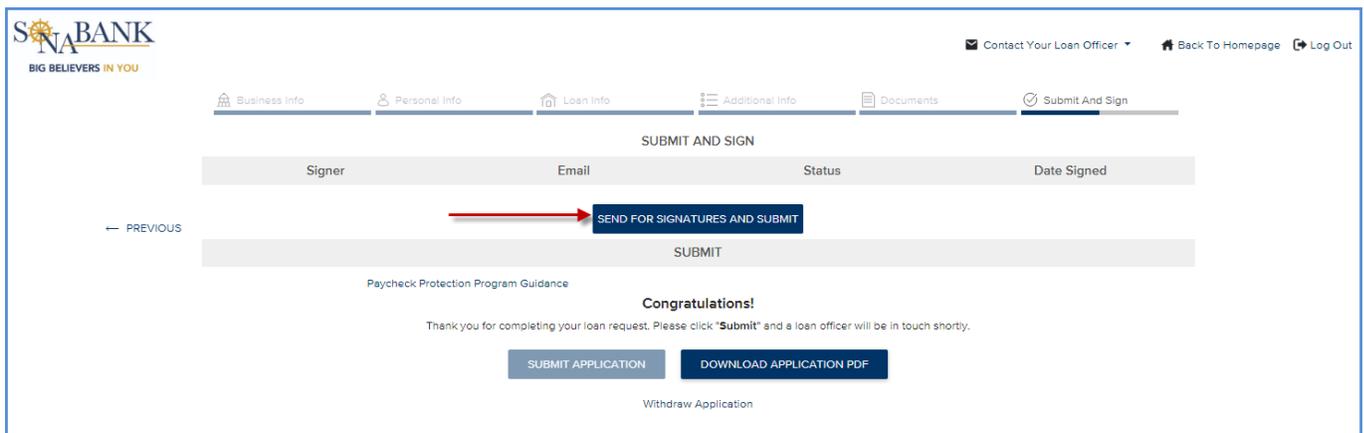
Withdraw Application

Click **F5** or the **Refresh** button on your internet browser.

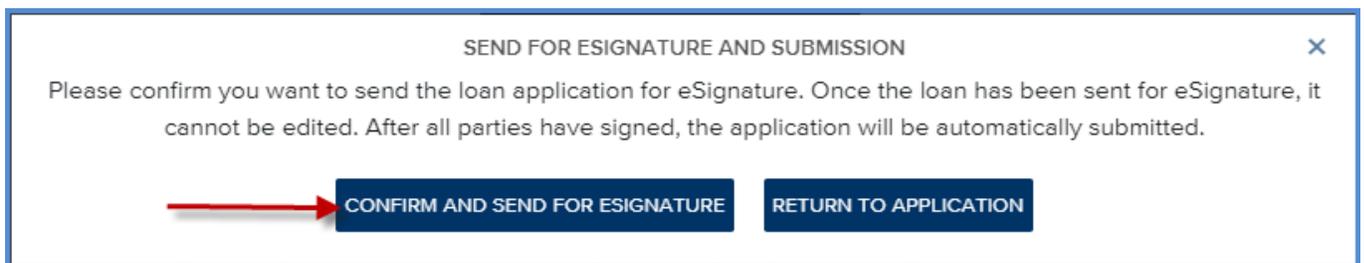


Click **SEND FOR SIGNATURES AND SUBMIT**

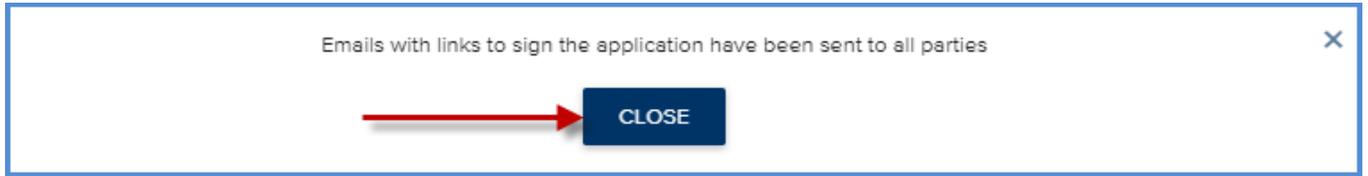
****Before choosing “send” please ensure all emails for business and individuals are correct. Once sending documents, emails cannot be corrected. The application would need to be withdrawn and customer will need to reapply.**



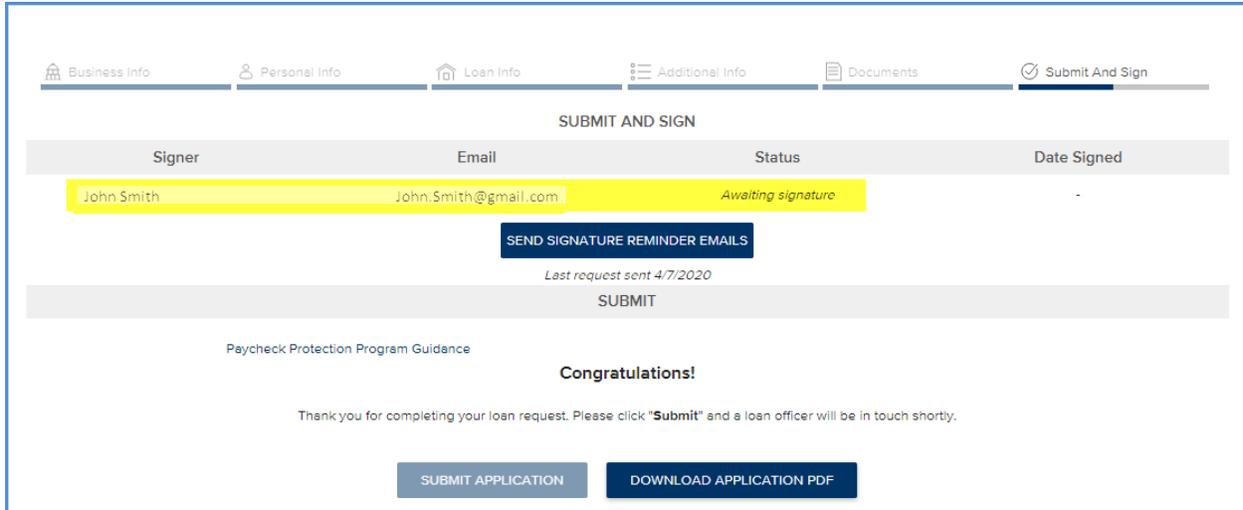
Click **CONFIRM AND SEND FOR ESIGNATURE**



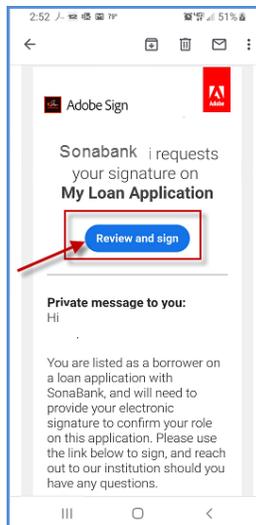
Click **CLOSE**.



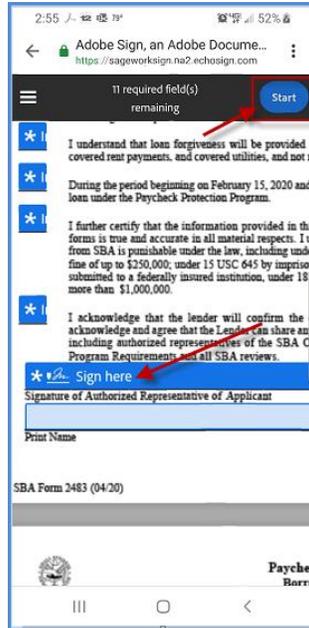
The status will now show **Awaiting signature**.



Check your email for the Adobe Sign e-signature link. You will receive multiple emails (2 or more). Follow the instructions for each.



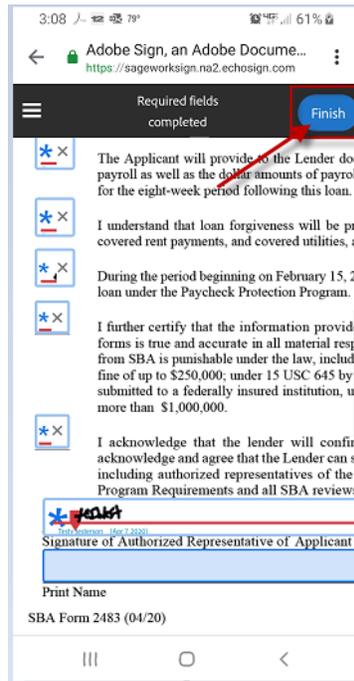
Click the **Start** button. To be guided through any boxes that require initials or a signature. Zoom in to see any field.



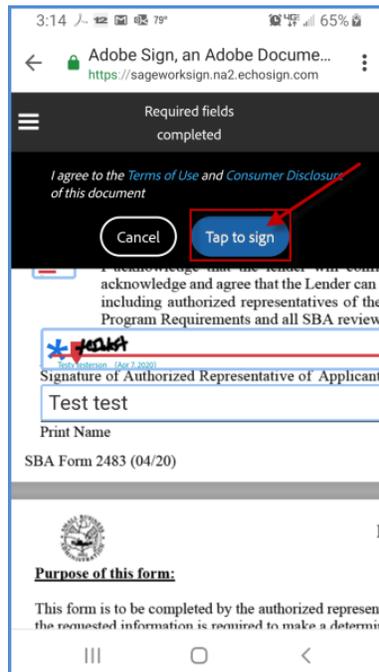
The app will default to the Sign option. To change to the keyboard option or an image of your signature, select a choice at the top. Otherwise, **using a touch-screen device, leave as defaulted and use your finger or stylus to sign. Key in your name** below the signature and click **Apply**.



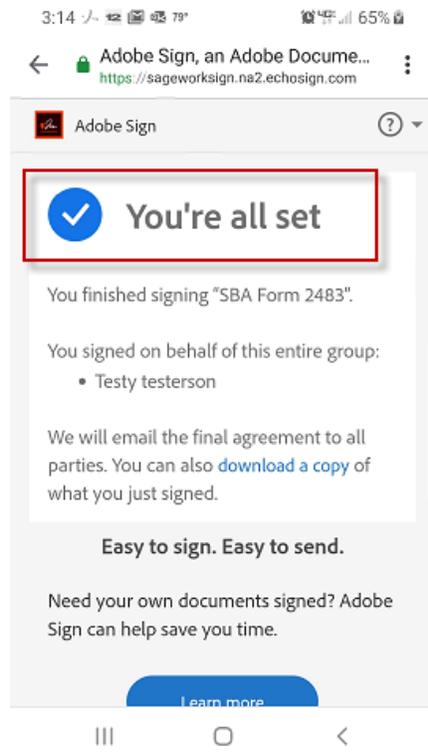
When all fields have been signed or initialed, click **Finish**.



Click **Tap to Sign**

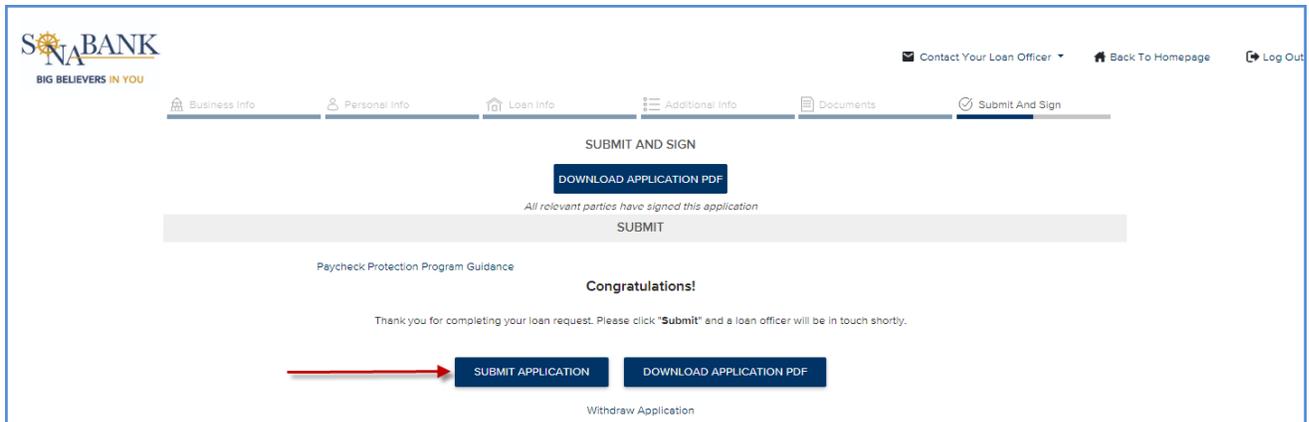


The following message will appear but just a *few more steps to go*.



Click back over to the Online Application and **Click F5** or your internet browser **refresh button** again.

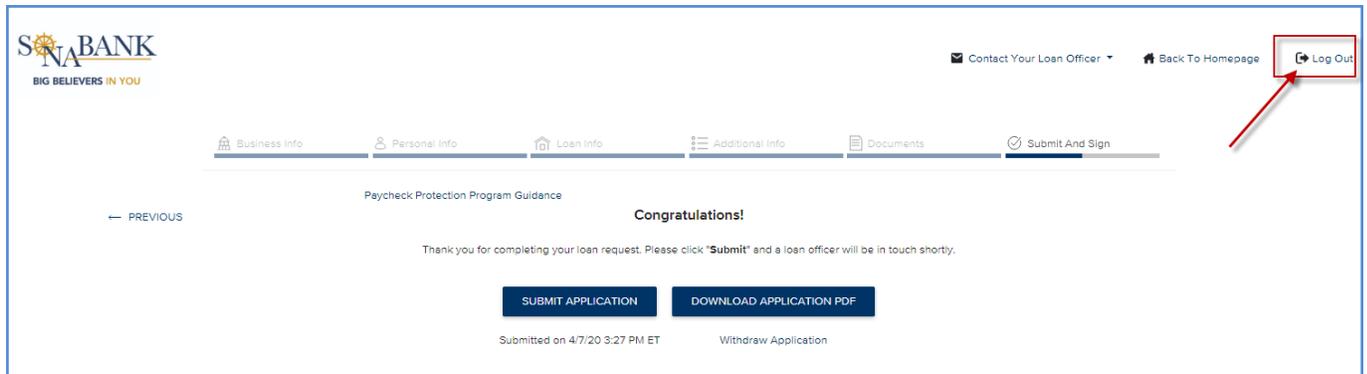
Click **SUBMIT APPLICATION**, which has now been enabled by successful signatures.



A success message will appear in the bottom right corner.



You're all set. Click **Log Out** to exit the loan application.



Troubleshooting Tips:

Q: My application still states that it is awaiting signatures. What should I do?

A: Ensure that someone has signed on behalf of the business and each person has signed separately. Each person/entity receives a separate email.

Q: I cannot proceed from the Additional Info page and it keeps telling me I'm missing required information.

A: Review the Business Info, Personal Info and Loan Info screens to ensure all required information (fields with *) are completed.

Q: Not all of the documents apply to me but the application wants me to upload all of them. What should I do?

A: You cannot proceed without uploading all of the documents. If one does not apply to your business or situation, please upload a blank document, such as a scanned piece of paper that has N/A on it or a Microsoft Word document with N/A on it.

Q: I can't find the email that had a link to my application. How can I access to complete it?

A: Please visit the [Payment Protection Plan Page](#) of Sonabank's website and choose "Apply Now". Log on with the ID and password that you originally registered with and choose the application that you'd like to edit.

**For additional information about the Payment Protection Program, please contact
PPPLoanTeam@Sonabank.com.**