

PPP Loan Application

Helpful Tools & Tips

- Visit www.rclfms.com/ppp-20 to start your application for a new PPP loan.
- Create a username and password, and login into the online portal.
- The tab-based application includes the following sections: Business Info, Personal Info, Loan Info, Additional Info, Documents, and Submit and Sign.
- **Tips for the Business Info Tab:**
 - For Industry Code, you will need to enter a keyword from your business type. It will allow you to choose your NAICS Code from the drop-down list after typing a keyword.
 - Complete the Beneficial Ownership section by adding any owner of 20% or more of the business.
- **Tips for the Loan Info Tab:**
 - For Declaration of Economic Hardship, type a brief explanation of how COVID-19 restrictions adversely affected your business.
 - *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 purchase additional PPE for our customers and employees.*
 - For Second Draw Information, businesses must contrast gross quarterly receipts for the same quarters in 2019 and 2020.
 - **Example: Second Quarter 2019 vs. Second Quarter 2020**
 - For Second Draw Information, businesses that did not exist for a quarter in 2019 must contrast gross quarterly receipts for the First Quarter of 2020 and another Quarter (2nd, 3rd, or 4th) in 2020.
- **Tips for the Additional Info Tab:**
 - **Optional:** Add an authorized contact to assist you with the submission of documents.
 - If any information is typed into one of the blanks, the entire section must be completed before saving (even if it is your contact information).
 - Click "I agree to all terms and conditions."
- **Tips for the Documents Tab:**
 - Upload all required documents.
 - Check the information contained in the SBA Eligibility Form 2483-SD.
 - If all information contained in the form is correct, click "Save and Submit".
- **Tips for the Submit and Sign Tab:**
 - Add electronic signatures on all documents, and submit each document with signatures.
 - Click "Submit Application" to send the completed application to RCLF for final approval.

