



SMALL BUSINESS ADMINISTRATION (SBA) PAYMENT PROTECTION PROGRAM (PPP) GENERAL INFORMATION

Required Documentation

Payroll Information

One of the below documents is required as proof of payroll; however, additional documents can be uploaded to support your average monthly payroll calculation. Examples of supporting payroll documentation include, but are not limited to:

- 2019 W-3
- 2020 First Quarter payroll reports
- 2019 IRS Quarterly 940, 941, or 944 payroll tax reports
- Third Party Payroll Processing Summary Documents
- Company-Prepared Payroll Summary Documents
- 2019 Company-Prepared Financial Statements
- 2019 Business Tax Return
- 2019 Personal Tax Return (if the business files as a sole proprietorship, single entity LLC)

Business Formation Documents

- For Corporations- Articles of Incorporation to include any amendments & Bylaws
- For Limited Liability Companies-Articles of Organization to include any amendments & Operating Agreement
- For Partnerships- Partnership Agreement
- Additional documents may be needed

How to Submit the SBA PPP Application

- Download and print the SBA Paycheck Protection Program Application
- Log into Online Banking. If you don't have Vantage West Online Banking at this time, now is the perfect time to sign up. [Click here for instructions.](#)
- From the menu, click More, Message Center, Compose
- Select SBA Paycheck Protection Program
- Attach your completed and signed form, along with the required documents indicated above, then click Send Message

*Upload limited to 3 PDFs up to 15 MB total. We recommend you send a zip file or scan documents as a packet vs. uploading separate documents.

DISCLOSURES

Subject to program requirements. Must have 500 or fewer employees whose principal place of residence is in the United States or are a business that operates in a certain industry and meet the applicable SBA employee-based size standards for that industry. Accommodation and food services businesses may have up to 500 employees per physical location. All loans subject to credit approval. Must apply by 08/08/2020. Typical Small Business Administration requirements of credit not available elsewhere, collateral and personal guarantee requirements not applicable.

All applications for a SBA PPP loan are subject to credit approval, supporting payroll records and tax documents for Vantage West to verify the dollar amount of average monthly payroll costs, Vantage West program and underwriting guidelines, and other SBA requirements in Vantage West's absolute discretion. The PPP Loan program is first-come, first-served SBA sponsored program. Vantage West makes no guarantee that by submitting an application to Vantage West that any application will be processed, reviewed, or approved. Applicant will hold Vantage West harmless from any and all actions, claims or disputes in connection with the SBA PPP loan program, application, and in any way connected with Vantage West's approval or non-approval of Applicant's request. Vantage West will calculate the eligible loan amount using Borrower's tax documents which Borrower certifies are identical to those submitted to the IRS.