



AMERICAN AGCREDIT

SBA PPP LOAN APPLICATION GUIDE

This SBA PPP Loan Application Guide is designed to support American AgCredit customers when applying for an SBA PPP loan through our online portal.

You can save your progress at any point
and pick up where your left off when you return.

LOGGING IN

- 1 Click **SIGN UP** to get started
- 2 Please choose **SBA7a-Payment Protection Program** from the drop-down menu. It is the only option
- 3 Enter your **FIRST** and **LAST NAME**
- 4 Enter your **EMAIL** address. Your email address will be your user name when logging into this application portal.
- 5 Enter your **MOBILE** number
- 6 Select **CONTINUE**

AMERICAN AGCREDIT

Welcome back!
Log in to continue.

Email
Password
Forgot password?

Log In

New Customer? Sign Up

Get your Commercial Loan
The application typically takes about 10-15 minutes.

What product are you interested in?

First Name
Last Name
Email
Mobile

Continue

or
Log In & Continue



BUSINESS INFORMATION

You are now in the application system. The process indicator lets you know where you are in the application each step of the way



2 Answer **YES** or **NO**

3 Answer **YES** or **NO**

4 Type your **LEGAL BUSINESS NAME**

5 Enter your **ANNUAL REVENUE**

6 Enter your **TAX IDENTIFICATION NUMBER (TIN)**

7 Select your **BUSINESS INDUSTRY**

8 Select the **PURPOSE OF THE LOAN** from the drop-down menu. You may select more than one option.

9 Enter your **NUMBER OF EMPLOYEES**

10 Select your **BUSINESS ENTITY TYPE** from the drop-down menu



BUSINESS INFORMATION CONTINUED

The screenshot shows a form titled "Where is your business located?". It contains several input fields with red callout numbers: 11 (Street Address), 12 (City), 13 (State), 14 (ZIP), 15 (Business DBA/Assumed/Trade Name), 16 (Date Business Established), 17 (Description of Management Team and Structure), and 18 (NAICS Code). There are also fields for Shipping Address, City, State, and ZIP.

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- 11 Enter your business **STREET ADDRESS**
- 12 Enter **CITY**
- 13 Enter **STATE**
- 14 Enter **ZIP CODE**
- 15 Enter your **BUSINESS DBA (ASSUMED/TRADE) NAME**. Enter N/A if not applicable.
- 16 Enter the **DATE BUSINESS ESTABLISHED (DD/MM/YYYY)**

- 17 Enter a **DESCRIPTION OF MANAGEMENT AND STRUCTURE**. Include officers, shareholders, members, directors, etc.
- 18 Select **NAICS CODE** from the drop-down menu. You may alternatively type the numbers or the name of your primary commodity until the code appears.
- 19 Answer **YES** or **NO**



BUSINESS INFORMATION CONTINUED

20 Answer **YES** or **NO**

21 Answer **YES** or **NO**

22 Answer **YES** or **NO**

23 If you answered YES to 23, list and describe other businesses the Applicant or any Other Owner have ownership of or have common management with.

24 Answer **YES** or **NO**

25 Answer **YES** or **NO**

26 Answer **YES** or **NO**

27 Answer **YES** or **NO**

28 Answer **YES** or **NO**

29 Answer **YES** or **NO**

30 Answer **YES** or **NO**

31 Answer **YES** or **NO**

32 **CAUTION:** Do NOT select **MAKE A DIFFERENT SELECTION**. Doing so will erase all entries made above. If edits are required, go to each line item above.

33 Select **NEXT**

Has the Applicant/any owner of the Applicant/any business owned or controlled by them obtained a direct or guaranteed loan from SBA or other Federal agency that is currently delinquent or has defaulted in the last 7 years & caused loss to the government?

Yes No

Is the Applicant/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, presently involved in any bankruptcy?

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 below.

Yes No

List here if applicable:

Is Applicant (if individual) or individual owning 20% or more of the Applicant subject to indictment/criminal info/arrestment, or other means by which formal criminal charges are brought in any jurisdiction, presently incarcerated/on probation/parole?

Yes No

Within the last 5 years, for any felony, has the Applicant 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/probation?

Yes No

Is the Applicant a franchise that is listed in the SBA's Franchise Directory?

Yes No

Is any sole proprietor, general partner, officer, director or stockholder with 10% or more interest, or household member of applicant a Government employee with a grade of GS-13 or higher?

Yes No

Has the Applicant received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020?

Yes No

I am applying for credit in my own name or the entity listed above and am relying solely on its income or assets as basis of repayment for this loan request.

Yes No

Are you, as the authorized representative(s) of Applicant, duly authorized, empowered, and directed to execute the loan documents for and on behalf and in the name of Applicant?

Yes No

Will you be executing the promissory note on behalf of the applicant?

Yes No

Make a Different Selection

Next

Save and come back later



PERSONAL INFORMATION

- 1 Select **OWNER** or **COMPANY** from the drop-down menu. You will be able to add information about beneficial owners later in the application, if applicable.
- 2 Select **OWNERSHIP PERCENTAGE**
- 3 Enter your **OFFICIAL TITLE**
- 4 Enter your **SOCIAL SECURITY NUMBER**

- 5 Enter your **MOBILE PHONE NUMBER**
- 6 Enter your personal **MAILING/STREET ADDRESS**
- 7 Enter **CITY**
- 8 Enter **STATE**
- 9 Enter **ZIP**
- 10 Select **NEXT**



PAYROLL CALCULATION

You will enter key information that determines your loan amount on this page. Please complete ACH Information to let us know where you'd like your funds deposited.

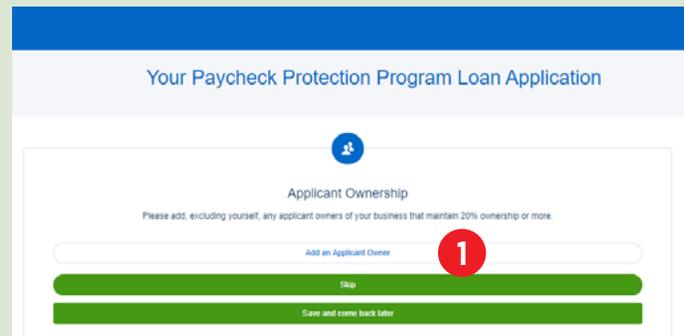
NOTE: On the webpage where you accessed this video, you will find resources—including an Excel spreadsheet—to help with your calculations. The worksheet is required documentation that you will need to upload to complete this application.

The screenshot shows the 'Your Paycheck Protection Program Loan Application' form. On the left, a vertical progress bar lists steps: APPLICATION, YOUR BUSINESS, PERSONAL INFO, PAYROLL CALCULATION (highlighted), OTHERS INVOLVED, REVIEW & SUBMIT, and NEXT STEPS. The main form area has a blue header with a checkmark icon and the text 'Let's determine your eligibility'. Below this is a question: 'Was your Business started or acquired on or after January 1, 2020?' with 'Yes' and 'No' radio buttons. A red circle with the number '1' is next to the 'Yes' button. Underneath is the 'ACH Information' section with fields for 'Customer Name', 'Bank Name', 'Account Number', and 'ABA Number'. Red circles with numbers 2, 3, 4, and 5 are next to these fields respectively. Below these fields are 'Savings or Checking' radio buttons for 'Savings' and 'Checking'. A red circle with the number '6' is next to the 'Savings' button. Below this is a section titled 'Please refer to the "Review & Submit" Section of the Application to review Eligible Monthly Payroll and Loan Amount.' with fields for 'Eligible Monthly Payroll' and 'Loan Amount'. A red circle with the number '7' is next to the 'Eligible Monthly Payroll' field. At the bottom of the form is a green 'Next' button with a red circle and the number '8' next to it, and a blue 'Save and come back later' button below it.

- 1 Answer **YES** or **NO**
- 2 Enter **CUSTOMER NAME**
- 3 Enter **BANK NAME**
- 4 Enter **ACCOUNT NUMBER**
- 5 Enter **ABA NUMBER**
- 6 Select **CHECKING** or **SAVINGS**. This lets us know where you'd like your loan funds to be deposited
- 7 You can view **ELIGIBLE MONTHLY PAYROLL** and **LOAN AMOUNT** later in the Review and Submit section.
- 8 Select **NEXT**

OTHERS INVOLVED

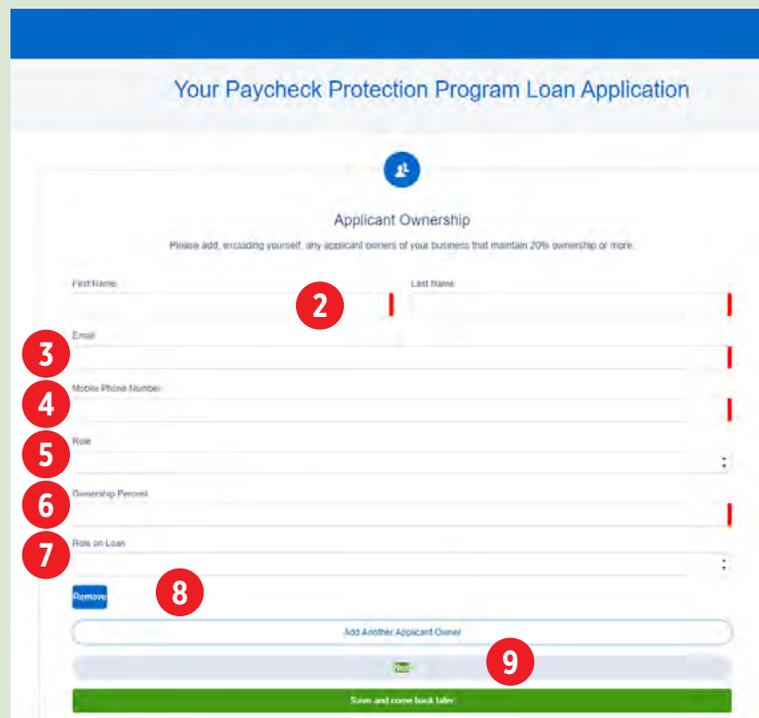
Use this section if you want to add information about other owners with at least 20% ownership stake in your company. Any other owner you enter will receive an email requiring them to verify their identity and provide required documentation. It is a good idea to notify them to look for the email and to check their spam folders as well.



- 1 Click **ADD AN APPLICATION OWNER** to add an owner
or Click **SKIP** to move to the next section

**If you are adding an owner, please follow these instructions.
Otherwise, please skip to the next section.**

- 2 Enter **FIRST** or **LAST NAME** of other owner. If the co-owner is an entity, enter the entity name for **FIRST NAME** and enter N/A for **LAST NAME**.
- 3 Enter **EMAIL** of other owner
- 4 Enter **MOBILE PHONE NUMBER** of other owner
- 5 Enter **ROLE** of other owner from the drop-down menu
- 6 Enter **OWNERSHIP PERCENT** of other owner
- 7 Enter **ROLE ON LOAN** of other owner from the drop-down menu
- 8 Click **REMOVE** if you need to edit your entry
- 9 Select **NEXT**





REVIEW AND SUBMIT

It is important to review each item on this page to confirm your entries are correct.

1 Click **EDIT** if you need to make changes to your entries. You can click **EDIT** in the top right corner of any section to make edits to entries in that section.

2 **CREATE A PASSWORD** after you have reviewed all entries for accuracy. Password should contain at least:
8 characters
1 lowercase letter
1 uppercase letter
1 number, and
1 special character (!#\$%-_++<>)

3 **RETYPE PASSWORD** to confirm it was successful. Take note to remember your password. It will be needed to log in and track your application progress.

The following two documents will open in separate tabs. You will need to review each one and acknowledge receipt to continue the application process.

4 Click **VIEW** and **ACCEPT** to accept all the terms and conditions defined in SBA Form 2483

5 Click **VIEW** and **ACCEPT** to agree to the Terms of Use and the Consumer Disclosure of this document.

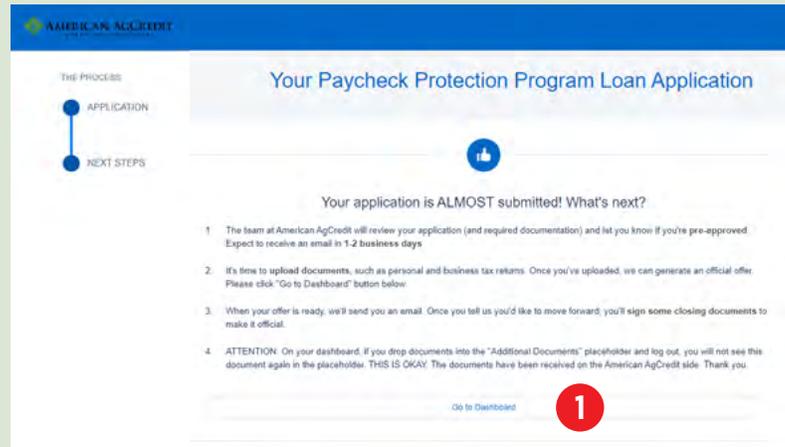
6 Click **SUBMIT APPLICATION**



NEXT STEPS

Your application is **ALMOST SUBMITTED**. To complete it, you need to upload the required documents.

- 1 Select **GO TO DASHBOARD**
The dashboard will guide you through a list of all the documents you will need to upload. To help us process your application quickly, we recommend you use a pen to circle or highlight the data you used on each document you upload

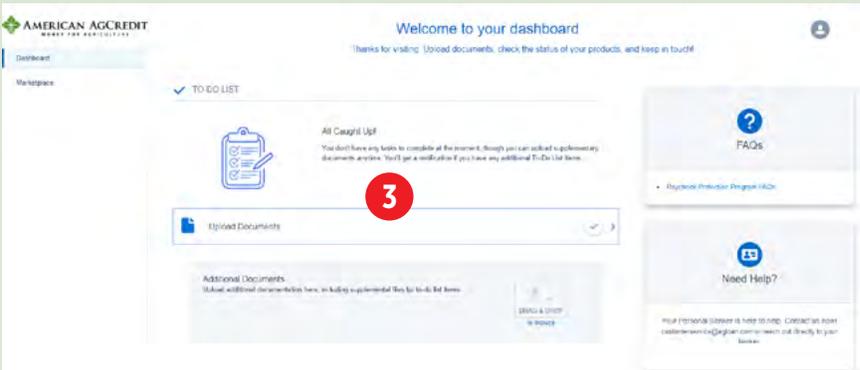
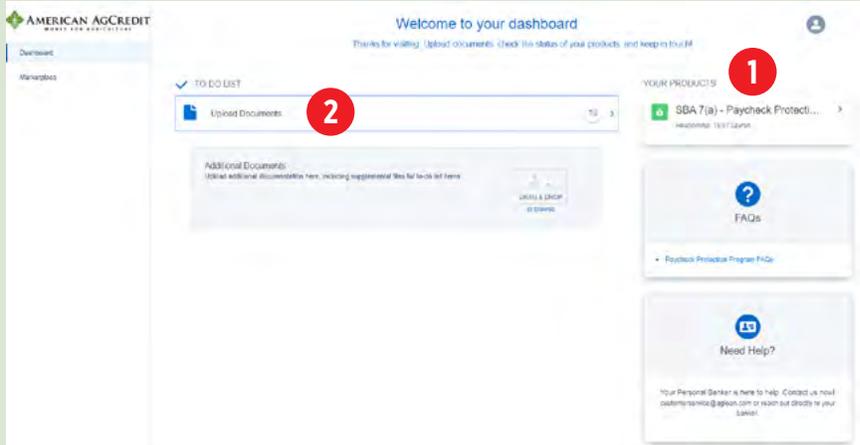




THE DASHBOARD

Use this dashboard as a checklist to upload all required documentation. You may also use it to track your progress and the progress of others owners, if applicable.

- 1 Select **YOUR PRODUCTS** to view the dollar amount of the loan you're applying
- 2 Select **UPLOAD DOCUMENTS** to view your list of required documents to upload. If co-borrower information is still needed, it will show here under "incomplete applications."
- 3 You will see **ALL CAUGHT UP** after you and your other owners have completed uploading all required documents.

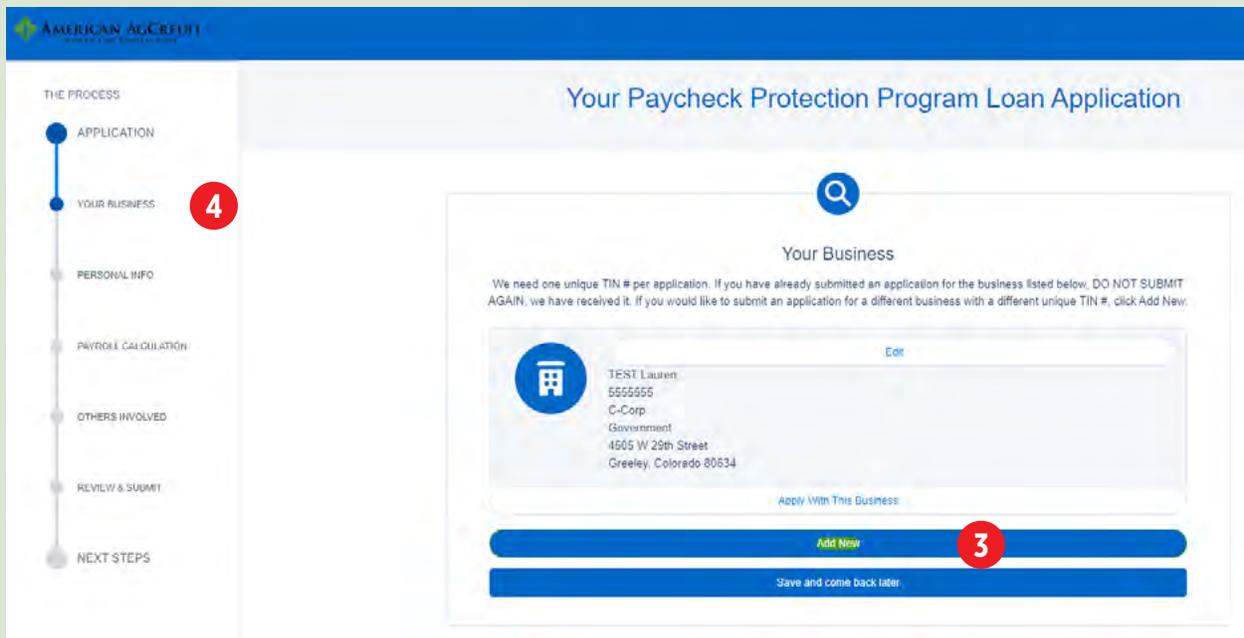
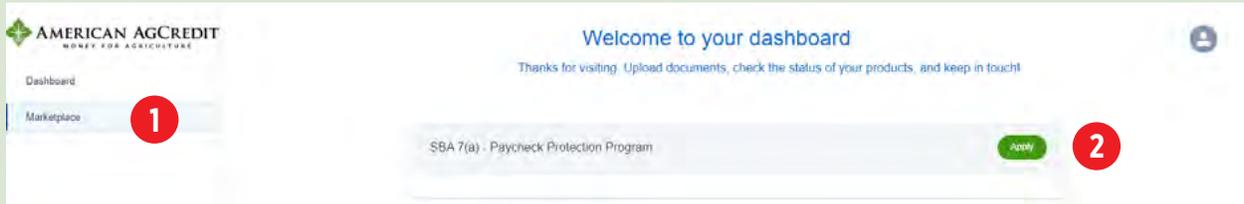


YOUR APPLICATION IS SUBMITTED AND COMPLETE

If you would like to apply for an **SBA PPP** loan for another business, please follow the steps on the next page.



ADD AN APPLICATION FOR ANOTHER BUSINESS



- 1 Select **MARKETPLACE** from the dashboard in your application
- 2 Select **APPLY**
- 3 Select **ADD NEW**. We need one unique TIN# per application for an SBA PPP loan.
- 4 You can again follow the process indicator as you work your way through the application for the second business.

A video designed to support American AgCredit customers when applying for an SBA PPP loan through our online portal is also available, as well as other helpful resources. Visit AgLoan.com/SBA-PPP/Support/

Thank you!