

NOTE: Great Southern Bank may request payroll documentation if deemed necessary to conduct lender's good-faith review of the application; however, it is anticipated that no payroll documentation will be required for a 2nd Draw PPP Loan if all of the following statements are true:

1. Applicant used calendar year 2019 payroll figures to calculate its 1st Draw PPP Loan Amount,
 2. Applicant used calendar year 2019 payroll figures to calculate its 2nd Draw PPP Loan Amount,
 3. And, Applicant borrowed its 1st Draw PPP Loan from Great Southern Bank.
- **Payroll Documentation** (only applicable if one or more of the statements above is not true for this 2nd Draw Loan application) –
 - **Businesses with Employees**, provide the following for the full calendar year 2019 or 2020, whichever was used to calculate the loan amount requested in the application:
 - IRS Quarterly 940, 941 or 944 payroll tax reports
 - State Quarterly wage unemployment insurance tax reporting forms
 - Payroll statement or similar documentation from the pay period that covered February 15, 2020
 - Payroll reports from 3rd party payroll processor for 2019 or 2020 showing the following:
 - Gross wages (including commissions and cash tips or equivalent) for each employee including officer(s) if paid W-2 wages
 - Paid time off for each employee
 - Vacation pay for each employee
 - Family medical leave pay for each employee
 - State and local taxes assessed on an employee's compensation
 - Allowance for dismissal or separation
 - Documentation showing total of all health insurance premiums paid by the company owner(s) under a group health plan including health, dental, vision, Health Reimbursement Payments (HRA), Health Savings Accounts (HSA) and any self-funded amounts
 - Include all employees and the company owners
 - Document the sum of all retirement plan funding for each employee that was paid by the company owner(s) – do not include funding that came from employees out of paycheck deferrals
 - Include all employees and the company owners
 - Include 401k plans, cash balance plans, Simple IRAs and SEP IRAs
 - Provide Form 5500 for 2019 or 2020, if completed
 - For self-employed applicants or sole proprietors with employees – Form 1040 Schedule C.
 - For farmers or ranchers with employees – Form 1040 Schedule F
 - For partnership with employees – Form 1065 (including K-1s)

- **Self-employed applicants, independent contractors, and/or sole proprietors filing a Schedule C (with no employees)**, provide the following for 2019 or 2020, whichever was used to calculate the loan amount requested in the application:
 - Form 1040 Schedule C
 - Form 1099-MISC detailing nonemployee compensation received (box 7), invoice, bank statement or book of record that establishes you are self-employed.
 - 2020 invoice, bank statement, or book of record to establish the applicant was in operation on or around February 15, 2020
 - 1099 for independent contractors for 2019 or 2020 including wage, commission, income, net earnings from self-employment or similar compensation that is not more than \$100,000 in one year
- **For farmers or ranchers filing a Schedule F (with no employees)**, provide the following for 2019 or 2020, whichever was used to calculate the loan amount requested in the application:
 - Form 1040 Schedule F
 - Form 1099-MISC detailing nonemployee compensation received (box 7), invoice, bank statement or book of record that establishes you are self-employed.
 - 2020 invoice, bank statement, or book of record to establish the applicant was in operation on or around February 15, 2020
- **For partnerships (with no employees)**, provide the following for 2019 or 2020, whichever was used to calculate the loan amount requested in the application:
 - IRS Form 1065 (including K-1s)
 - An invoice, bank statement, or book of record establishing the partnership was in operation on February 15, 2020
- **Revenue Reduction Documentation** – If the loan request is greater than \$150,000, Applicant must submit documentation adequate to establish that the applicant experienced a revenue reduction of 25% or greater in 2020 relative to 2019 (*see p. 5 of the Form 2483-SD or Form 2483-SD-C for more detailed instructions*), which may include:
 - Annual tax forms
 - Quarterly financial statements
 - Bank statements

The Applicant **must sign and date the first page of the financial statement and initial all other pages, attesting to their accuracy.** If the financial/bank statements do not specifically identify the line item(s) that constitute gross receipts, the Applicant must annotate which line item(s) constitute gross receipts and which do not.

Note: If the loan request is \$150,000 or less, on or before the date that Applicant submits a forgiveness application, Applicant will be required to submit documentation adequate to establish that the applicant experienced a revenue reduction of 25% or greater in 2020 relative to 2019 (*see p. 5 of the Form 2483-SD or Form 2483-SD-C for more detailed instructions*).

- **Paycheck Protection Program Application – SBA Form 2483-SD (3/21) or SBA Form 2483-SD-C (3/21):**
 - All fields and questions required to be completed.
 - Applicant is required to initial Questions 4 & 5, all Certifications and Authorizations on pages 3-4, and sign and date the completed application on page 4.
 - Addendum A, if applicable based upon the answer to Question 3.
 - Applicant may complete the PPP Borrower Demographic Information Form (optional).
 - **Note:** As certified in the application, the applicant will not be involved with illegal activities, which would include activities related to controlled substances at the applicant's property (including, without limitation, any growing, distributing, processing, storing, or dispensing of medical or recreational marijuana, so long as marijuana remains prohibited under federal law).

- **Applicant Documentation Requirements** (only applicable if Great Southern Bank was not the applicant's lender for its 1st Draw Loan or if any of the corporate documentation has changed since closing the 1st Draw Loan) –
 - **Individual Applicants or each Owner of 25% or more of a Corporate Applicant**
 - Current, valid driver's license
 - **Corporation**
 - Bylaws
 - Articles of Incorporation
 - **Limited Liability Company (LLC)**
 - Signed Operating Agreement
 - Articles of Organization
 - **General or Limited Partnership (LP)**
 - Signed Partnership Agreement
 - Articles of Organization
 - **Trust**
 - Trust Agreement