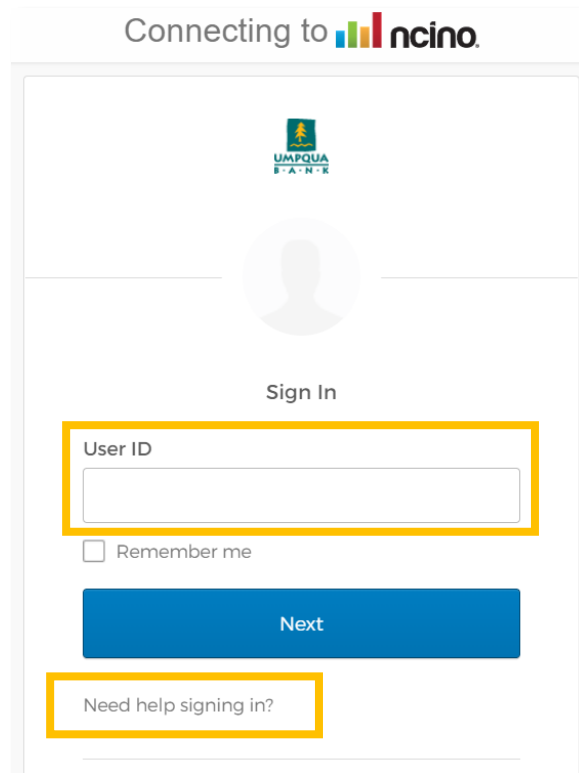


## Navigate to the PPP Loan Application Customer Portal

- Navigate to the link below via your browser (note that the application sometimes experiences issues or delays in Internet Explorer, so another browser is preferred. Google Chrome is a best practice.)
  - [Click here to access your Customer Portal](#) with Umpqua Bank
- **Log in** with your credentials or click **Need Help Signing In?**, where you can reset your password or unlock your account



The screenshot shows a web interface for logging into the Umpqua Bank Customer Portal. At the top, it says "Connecting to ncino." with a logo. Below that is the Umpqua Bank logo and a placeholder for a user profile picture. The text "Sign In" is centered. There is a text input field labeled "User ID" which is highlighted with a yellow border. Below the input field is a checkbox labeled "Remember me". A blue button labeled "Next" is positioned below the checkbox. At the bottom, there is a link labeled "Need help signing in?" which is also highlighted with a yellow border.

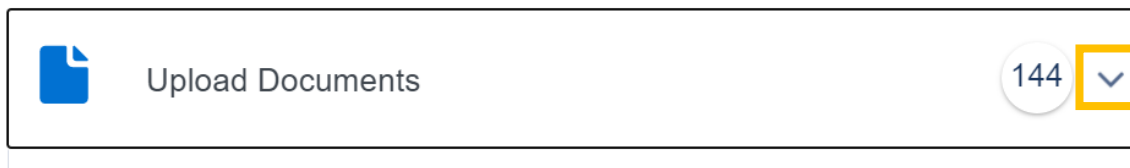
## Upload Documents to Loan Application

To complete your application for a Paycheck Protection Loan, you will need to provide documents that provide evidence of payroll. If you are applying for a Second Draw Paycheck Protection Loan, you will also need to provide documents that show a decline in revenue of at least 25%.

*See below for instructions and guidance on how to upload acceptable documents.*

- On your dashboard, click the drop down next to **Upload Documents**, then browse for your requested or required documents.
  - **Note:** You do not need to upload a document for every placeholder that is available on your To-Do List. **Only upload the documents that apply to your application.** Other placeholders may be ignored and do not need to be filled prior to submitting your application.

### ✓ TO-DO LIST



The screenshot shows a single item in a 'TO-DO LIST'. On the left is a blue document icon. To its right is the text 'Upload Documents'. Further right is a circular badge containing the number '144'. To the right of the badge is a small square button with a downward-pointing arrow, indicating a dropdown menu.

- *See next page for a list of required documentation.*

## Required Documentation (First and Second Draw Loans)

### Payroll Documentation:

- **Both First Draw and Second Draw PPP loans** require documentation that shows how much payroll was paid.
  - **For your entity type, please submit just one of the following documents listed:**

| Corporations <sup>1</sup>   | Partnerships <sup>2</sup>   | Individuals <sup>3</sup>   | Tax Exempt Organizations   |
|---|---|--|--|
| <ul style="list-style-type: none"> <li>• Form 1120 or 1120 S: ANNUAL Income Tax Return (either 2019 or 2020)</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• Form 941: Employer's QUARTERLY Federal Tax Return (all 4 quarters of 2019 or 2020)</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• Form 944: Employer's ANNUAL Federal Tax Return (either 2019 or 2020)</li> </ul> | <ul style="list-style-type: none"> <li>• Annual Income Tax Return Form 1065 (either 2019 or 2020. Borrower prepared form 1065 for 2020 is acceptable if final return hasn't yet been filed.)</li> </ul> | <ul style="list-style-type: none"> <li>• Form 1040 - Schedule C (either 2019 or 2020. Borrower prepared form 1040 for 2020 is acceptable if final return hasn't yet been filed)</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• Form 1099-Misc (either 2019 or 2020)</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• Form 941 OR Form 944 (either 2019 or 2020)</li> </ul> | <ul style="list-style-type: none"> <li>• From 990 Part IX (either 2019 or 2020)</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• Form 941 (either 2019 or 2020)</li> </ul> |

<sup>1</sup> Includes all corporation types, including S-Corporations, C-Corporations, and LLCs that file as corporations.

<sup>2</sup> Includes LLC's that file as partnerships

<sup>3</sup> Includes sole proprietorships, independent contractors, and self-employed individuals

<sup>4</sup> Includes religious organizations, veterans, and tribes

## Required Documentation (Second Draw Loans)

### Additional Documents needed for 2<sup>nd</sup> Draw PPP Loans 25% Reduction

- **Second Draw PPP loans** require that you provide documentation that shows evidence of a drop in revenue of at least 25%.
  - **Please submit evidence of a year over year reduction (i.e. 2020 compared to 2019) OR evidence based on a single quarter from each year (i.e. Q1 of 2020 vs. Q1 of 2019).**
  - **Remember - you don't need to submit both an annually and quarterly. You should provide either quarterly evidence *or* annual.**

| Year over Year Reduction of 25%  | Quarter over Quarter Reduction of 25%  |
|--|--|
| <p><b>Provide one of the following for 2019:</b></p> <ul style="list-style-type: none"> <li>• Business Tax Return</li> <li>• Full Year Financial Statement (Profit and Loss)</li> </ul> <p><b><u>AND</u></b></p> <p><b>Provide one of the following for 2020:</b></p> <ul style="list-style-type: none"> <li>• Business Tax Return</li> <li>• Full Year Financial Statement (Profit and Loss)</li> </ul> | <p><b>Provide one of the following for the 2019:</b></p> <ul style="list-style-type: none"> <li>• Quarterly Financial Statement</li> </ul> <p><b><u>AND</u></b></p> <p><b>Provide one of the following for the 2020:</b></p> <ul style="list-style-type: none"> <li>• Quarterly Financial Statement</li> </ul> <p><i>NOTE: The dates must match. For example, if submitting a first quarter financial statement for 2020, you must provide a first quarter financial statement for 2019.</i></p> |


INSTRUCTIONS

## Upload Required Documentation

- From the list of Documentations, locate the requested or required document for your entity and application.
  - **Note:** You do not need to upload a document for every placeholder that is available on your To-Do List. **Only upload the documents that apply to your application.** Other placeholders may be ignored and do not need to be filled prior to submitting your application.


Form 944


 1st PPP Loan Request (\$50000.00)

  
DRAG & DROP  
or browse

- **Drag & Drop** or click **Browse** to upload a document.


Form 944

 1st PPP Loan Request (\$50000.00)

  
DRAG & DROP  
or browse

- Once you upload all documents, you'll see an **All Caught Up!** message. You will get a notification if you have any additional To-Do List items.

✓ TO-DO LIST



All Caught Up!  
You don't have any tasks to complete at the moment, though you can upload supplementary documents anytime. You'll get a notification if you have any additional To-Do List Items.