How to Upload Documents to Loan Application

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
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.

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

<table>
<thead>
<tr>
<th>Corporations¹</th>
<th>Partnerships²</th>
<th>Individuals³</th>
<th>Tax Exempt Organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Form 1120 or 1120 S: ANNUAL Income Tax Return (either 2019 or 2020)</td>
<td>• 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.)</td>
<td>• Form 1040 - Schedule C (either 2019 or 2020. Borrower prepared form 1040 for 2020 is acceptable if final return hasn’t yet been filed.)</td>
<td>• From 990 Part IX (either 2019 or 2020)</td>
</tr>
<tr>
<td>OR</td>
<td>• Form 941: Employer’s QUARTERLY Federal Tax Return (all 4 quarters of 2019 or 2020)</td>
<td>OR</td>
<td>• Form 1099-Misc (either 2019 or 2020)</td>
</tr>
<tr>
<td>OR</td>
<td>• Form 944: Employer’s ANNUAL Federal Tax Return (either 2019 or 2020)</td>
<td>OR</td>
<td>• Form 941 OR Form 944 (either 2019 or 2020)</td>
</tr>
</tbody>
</table>

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

² Includes LLC’s that file as partnerships

³ Includes sole proprietorships, independent contractors, and self-employed individuals

⁴ Includes religious organizations, veterans, and tribes
Additional Documents needed for 2\(^{nd}\) 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.

<table>
<thead>
<tr>
<th>Year over Year Reduction of 25%</th>
<th>Quarter over Quarter Reduction of 25%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide one of the following for 2019:</td>
<td>Provide one of the following for the 2019:</td>
</tr>
<tr>
<td>• Business Tax Return</td>
<td>• Quarterly Financial Statement</td>
</tr>
<tr>
<td>• Full Year Financial Statement (Profit and Loss)</td>
<td>AND</td>
</tr>
<tr>
<td><strong>AND</strong></td>
<td><strong>Provide one of the following for the 2020:</strong></td>
</tr>
<tr>
<td>Provide one of the following for 2020:</td>
<td>• Quarterly Financial Statement</td>
</tr>
<tr>
<td>• Business Tax Return</td>
<td><strong>NOTE:</strong> 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.</td>
</tr>
<tr>
<td>• Full Year Financial Statement (Profit and Loss)</td>
<td></td>
</tr>
</tbody>
</table>
How to Upload Documents to Loan Application

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](image)

  1st PPP Loan Request ($50000.00)

  DRAG & DROP or browse

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

  ![Form 944](image)

  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](image)

  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.