



To help make sure you understand how to properly complete your application on the first submission we have created this step-by-step guide to help you!

If you are receiving commissions via a Tax Id and/or are running payroll with W2 employees:

1. Click **'Apply Now'** on the Ivy Lender PPP Page (you should be redirected to Ivy Lender's Coastal Community Bank Platform, if not [click here](#))
2. Click **'Click here to upload PPP applications to Coastal'**
3. Click **'Not an existing customer? Click here to get started'**
4. Fill in your legal business name under **'Company Name'**
5. Fill in your Zip Code associated with your business address
6. Check **'I am not a robot'**
7. Click **'Find my company'**
8. If the system does not recognize your company, click **'Can't Find Your Business?'**
9. Complete the Business Information section
10. For **'Business Industry'** type in your NAICS code ([search here for your NAICS code](#)) and the system should autofill
11. For **'Select PPP Application'** drop down to indicate whether this is your First or Second loan
12. For **'Please select your business type'** select appropriate response
13. For **'Type of Tax ID'** select appropriate response
14. For **'Date Business Was Established'** enter the date you filed with the state
15. Skip Applicant Size Standard, Annual Revenue, and Are you refinancing an EIDL
16. For **'Average Payroll'** take your total of w2 employees and yourself (please note you can only account for a maximum of \$100,000 per person) then divide by 12
17. For **'Number of Employees'** enter the number of w2 salaried employees or 1 if you are just applying for yourself (note if you are a broker with agents, the 1099 agents will apply on their own – you can only apply for yourself and any salaried employees)
18. The system should pre-populate your PPP Loan Amount
19. For **'Loan Purpose'** select Yes for payroll and no for everything else
20. For **Applicant Ownership**; answer '1' and 'No' for **Demographics**, and 100 for **Owner 1**
21. Skip to **'Fill Out Primary Authorized Representative Information'**



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22. For 'Upload Organizational Docs' upload your IRS Tax ID Certificate/State Registration (in good standing) and Voided Check
23. For 'Upload Owner Identification Verification' upload your Driver's License and Coastal Bank's Beneficial Owner's Document (signed with a wet signature), Meeting Minutes document & Customer Identification & Certification of Beneficial Owner(s) document
24. For 'Upload Payroll Documents' upload your 2019 or 2020 Tax Returns (including Schedule C), if you w2 employees we will need a full year of 941's

***\*\*\* There is a \$100,000 cap for every employee's income when calculating payroll per person.\*\*\****