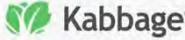


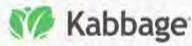
if you wish to apply for a PPP loan through Kabbage.com Here are the steps to follow:



What's your business name?

[What if my business doesn't have a name?](#)

I do business under a different name



What's your business phone number?

Kabbage, Inc., its affiliates and agents may place autodialed or prerecorded calls or texts to this number for servicing and collections.

I Agree: I consent to have Kabbage, Inc., its affiliates and agents, whether acting on behalf of Kabbage or its [bank partners](#), call or text me for telemarketing or other purposes using autodialed or prerecorded calls or texts to the telephone numbers I provide to Kabbage (including mobile phone numbers). My consent is effective even if my number(s) are registered on a federal or state Do-Not-Call list. I am not required to give this consent to obtain any services from Kabbage.

Continue

Do you or your business classify as any of the following?

- 501(c)(3) nonprofit
- 501(c)(19) veterans organization
- Tribal business (sec. 31(b)(2)(C) of Small Business Act)
- Independent contractor
- Eligible self-employed individual
- None of the above

Continue

What's your company structure?

- Sole Proprietorship
- General Partnership
- LLC
- Single LLC
- Corporation
- Professional Corporation

Continue

What's your 6-digit NAICS code?

We use your North American Industry Classification System (NAICS) code to classify your business. If you're unsure, please visit www.naics.com/search.

Hotels (except Casino Hotels) and Motels - 721110

Continue

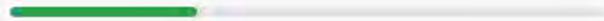
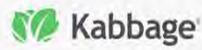
NOTE: Use the NIACS code that matches your tax return. Alternatives may also be: 72119 "This industry comprises establishments primarily engaged in providing short-term lodging (except hotels, motels, and casino hotels)."; OR 721199 "All Other Traveler Accommodation"



When did you start YOUR NAME?

Date established is required.

Continue



**How many employees did you have as of
Feb 15, 2020?**

This number includes all employees on your payroll.

Continue

Is your business highly seasonal?

This will help us calculate your loan options. Please note that selecting "Yes" will significantly increase the time it takes to process your application.

Yes

No

[Continue](#)

NOTE: While your hosting business MAY be highly seasonal, you'll have to document the seasonality in order to compute the eligible monthly net income based on the summer season months. This will possibly get you more money but may delay your loan and will require additional documentation.

What were your wages or net earnings in 2019?

We use this to calculate your average monthly payroll and expected loan amount. We'll also ask you to upload the documents referenced to verify your information.

\$

This field is required.

This is located in line 26/31 of your 2019 Schedule C (Form 1040). If you're an independent contractor, this is the sum of each box 7 in every Form 1099-MISC you filed in 2019.

[What counts as payroll?](#)

[Continue](#)

NOTE: If you have 1099-MISC income, add up all the values in line 7 from all those 1099's.

If you use Schedule C, this is your NET income from schedule C

If you use Schedule E this is probably the number on line 26 (or line 41)

Kabbage

What counts as payroll?

- Salary, wages, commission or tips for business owner and employees, not including independent contractors (workers with 1099s may apply for their own, separate PPP loan);
- Employee benefits including costs for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payments required for the provisions of group health care benefits including insurance premiums; and payment of any retirement benefit;
- State and local taxes assessed on compensation.

Continue

Kabbage

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

Yes No

Continue

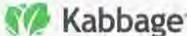
© 2020 Kabbage, Inc. All rights reserved.

NOTE: Hosts are eligible for EIDL loans as well as PPP loans. Unless you had a pre-COVID EIDL loan (this is highly unlikely for a sole proprietor host), check no EVEN if you recently applied for a CARES Act COVID-19 EIDL loan since those loans would have happened AFTER January 31, 2020.

NOTE2: If you do apply for an EIDL loan and get an advance, the total forgivable amount for both the PPP and EIDL cannot exceed 2.5x your average monthly net income. You may want to play to retain some of the money to pay off the EIDL loan first since it has a higher interest rate. The PPP is a 2 year loan at 1%, but the SBA will pay the lender any forgivable amounts before 6 months.

It's unclear what documentation the lender may need to demonstrate the loan

was used for payroll or replacing net income. 25% of the amount used for payroll can be used for mortgage or loan interest (not principal) and utilities. The non-forgiven balance, if any, will accrue at 1% interest and the first payment will be due after 6 months.



Is the Applicant or 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, or presently involved in any bankruptcy?

Yes No

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

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?

Yes No

[Continue](#)

NOTE: If you answer yes to ANY of these questions, then you are NOT eligible for an SBA loan.



Based on your information, you can be eligible for a loan of

\$#,###.##*

*Pending final SBA guidelines

This is based on an average monthly payroll calculation of **\$#,###.##**.

Let's complete your application so we can confirm that amount.

[Continue](#)

What's your Social Security Number?

We need this info to verify your identity. This will not affect your credit score.

[Continue](#)



What's your job title?

Short-Term Rental Host

Continue



What's your business address?

123 main street

Apt, suite #, bldg

Anytown

CA

12345

Continue

What's your home address?

Use business address

Street

Apt, suite #, bldg

City

Choose state



ZIP code

Continue

NOTE: If you host in your primary residence, check the "Use business address" box.

What's your date of birth?

Continue

What's your personal phone number?

Kabbage, Inc., its affiliates and agents may place autodialed or prerecorded calls or texts to this number for servicing and collections.

[Continue](#)

What percentage of your business do you own?

This will help us determine if we need to gather information from other stakeholders in Keith Freedman.

[Continue](#)

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

Yes No

Initial here

YN

Within the last 5 years, for any felony, has the Applicant (if an individual) 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 or probation (including probation before judgment)?

Yes No

Initial here

YN

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

Yes
 No

Continue

You, as an authorized representative of the Business, certify in good faith to all of the below by checking next to each one:

- The Applicant was in operation on February 15, 2020 and had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC.
- Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.
- The funds will be used to retain workers and maintain payroll or make mortgage interest payments, lease payments, and utility payments, as specified under the Paycheck Protection Program Rule; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.
- The Applicant will provide to the Lender documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight-week period following this loan.
- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities, and not more than 25% of the forgiven amount may be for non-payroll costs.
- During the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under the Paycheck Protection Program.
- I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
- I acknowledge that the lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

Continue

NOTE: If you're unable to check all the boxes, you are NOT eligible for an SBA loan.

Last step! Please review all your info before submitting.

We want to be sure we have the correct details about you. Providing inaccurate info could delay your application.

Business details

Business name	Your Name
Address	123 Main Street Anytown, CA, 12345
Business phone	(555) 555-1212
Structure	Sole Proprietorship
Date established	##/####

Personal details

Name	Your Name
Address	123 Main Street Anytown, CA, 12345
Date of birth	##/##/####
Social Security Number	***-**-####

You certify to the best of your knowledge that the information provided here is complete and correct.

By checking this box I certify that:

You certify to the best of your knowledge that the information provided here is complete and correct.

By checking this box I certify that:

- I have read the statements included in this application, including the Statements Required by Law and Executive Orders, and I understand them.
- The Applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (the Paycheck Protection Program Rule).
- The Applicant (1) is an independent contractor, eligible self-employed individual, or sole proprietor or (2) employs no more than the greater of 500 or employees or, if applicable, the size standard in number of employees established by the SBA in 13 C.F.R. 121.201 for the Applicant's industry.
- I will comply, whenever applicable, with the civil rights and other limitations in this application.
- All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule.
- To the extent feasible, I will purchase only American-made equipment and products.
- The Applicant is not engaged in any activity that is illegal under federal, state or local law.
- Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule.
- I am authorized to submit this application on behalf of the Applicant

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

[Submit application](#)

Congratulations, you've now submitted your application. Just a few more steps remain:

Just a few more steps

Once completed, we can submit your application to the SBA for final approval.

1. Answer new questions

● Complete

We need just a bit more information about Keith Freedman.

2. Submit requested documents

● Incomplete

These will be used to verify information you shared on your application.

[View documents](#)

3. Select a deposit location

● Incomplete

Though it's not required for a loan decision, it is required to deposit your loan (if you're approved) and may also speed up your deposit by up to 3 days.

[Select account](#)

You'll need to upload your Schedule C, Schedule E and/or your 1099-MISC forms along with the front and back of your drivers license, passport or other valid state issued identification..

[Overview](#) > Documents Requested

We need additional documents

- Prepared version of 2019 1040 Schedule C or your 2019 Income Statement which shows income or loss from a business you operated or a profession you practiced as a sole proprietor.

If your business doesn't have this document or you believe you've already uploaded it, click [Next](#).

Document Uploads

[Add Files](#) 

2019 Schedule C - ... [Remove](#) 

[Submit](#)

Page 1 of 2

[Next](#)

Thanks!

Your documents were submitted. Click **Next** to move to the next page.

Page 1 of 2

Document Uploads

2019 Schedule C - ...	Success ✓
-----------------------	-----------

Next

Overview > Documents Requested

We need additional documents

- Front and back, color copy of your Government Issued ID (Driver's License, Passport, permanent resident card)

Document Uploads Add Files ↑

Front.jpg	Remove ✕
Back.jpg	Remove ✕

Submit

Overview > Documents Requested

Your documents have been submitted

We'll review your documents and send you an update as soon as we can.

If you have questions, contact us at support@kabbage.com.

Document Uploads

2019 Schedule C - ...	Success ✓
-----------------------	-----------

Done

Now you have to link up your bank account so they can pay out the loan proceeds when the time comes.

3. Select a deposit location

● Incomplete

Select account

Though it's not required for a loan decision, it is required to deposit your loan (if you're approved) and may also speed up your deposit by up to 3 days.

If you have one of the banks they do direct integration with, they'll walk you through logging in so they can do an instant online verification. If not, you'll need to enter your account & routing number then come back in a few days to verify the account.

Overview > Deposit Location

Where would you like your funds deposited?

Securely connect and verify a bank account where you'd like funds deposited. This will be your **primary account** for **div** 82.34 x 0

 *****###

[Add bank account](#)

Continue

Back

We need more information to verify your bank account

Kabbage needs to deposit a small amount in your checking account to verify ownership.

Step 1

We will make two deposits between \$0.01 and \$0.99 in to your bank account

Step 2

These will show up in your account in **1-3 business days** from "Kabbage"

Step 3

Once they arrive, visit your dashboard and click the alert to confirm these two deposits and finish verifying your account

[Return to overview](#)

3. Select a deposit location

● Incomplete



[Verify deposits](#)



*****6818

Though it's not required for a loan decision, it is required to deposit your loan (if you're approved) and may also speed up your deposit by up to 3 days.

Remember to check in 2-3 business days to verify the account, if necessary, and hopefully your loan will be approved in a week or two.