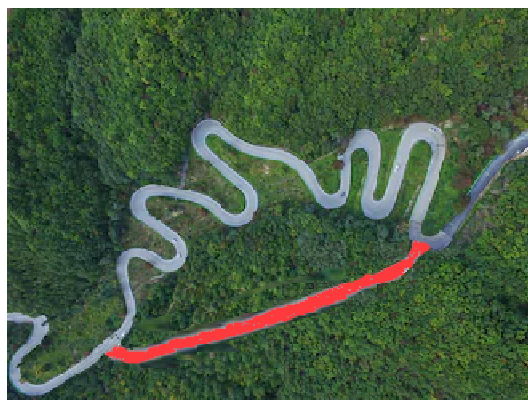


PPP Application Fast Start



EarthYP.com

Making Business Better

Author: Jerry Royse, ITI



EarthYP.com
Making Business Better

Website where to apply for PPP Loan: <https://getdivvy.com/covid-19/sba-ppp-loans/>

Information you need to collect and be able to upload on their application site:

Confirm Business & Owner Information Please confirm below that all your information was entered correctly, and then complete the eSign at the bottom of the page in order to proceed.

- I understand that based on the information I provided above, I will need to provide the following documents for upload on the next page:
 1. Last 6 months of bank statements
 2. Driver License for Jerry Royse
 3. Void Check
 4. Proof of Payroll (IRS Form 941)
 5. PPP_Calculator.xlsx

Most Recent Tax Return (optional)

Fields necessary on the Application

General Business Information

Legal Business Name: Earthyellowpages.com Inc

Business Start Date (Google your Sec of State or lookup" State Name" business info on Google EIN#

DBA Name:

Business Email: jro---@earthyp.com

Business Phone: (907) 563-9300

Address:

151 W 92nd Ave Bldg A

Anchorage, AK 99515

United States

Additional Business Information

Organization Type: C-Corp

EIN: 45-373--- 8

Business Start Date: 02/2---

of Employees: 5

State of Incorporation: AK

Loan Purpose:

Payroll, Lease / Mortgage Interest, Utilities
Loan Purpose Notes

Average Monthly Payroll
\$=,686.00

Owner 1 Information

Name: Jerry Royse
Email: jroy=@earthyp.com
SSN: 5---80-2---
Is Primary Contact: Yes
Date of Birth: 08/04/1---
Mobile Phone: (907) 360-6---
Address:
5--- 2 E 97th ave
Anchorage, AK 99507

- I attest that I have not applied for a Paycheck Protection Program loan with another lender. If I have applied for more than one loan, I understand that I can be personally liable for any duplicate loans and it can exclude these loans for forgiveness eligibility

I confirm that I have not applied for a PPP loan with another lender

I understand that by checking the box below, I am confirming that:

- To the best of my knowledge, the business information I provided in this application is accurate and complete, and:
- I have provided all owner(s) of the business who own 20% or more of the company and/or a single control person with control over the entity if different than the owners or in the event there is not a single owner over the threshold
- the responses to the Eligibility Questionnaire were accurate and complete
- the information provided in the PPP Calculator is accurate as per the instructions laid out in the calculator
- this business is **not** an Ineligible Business, as defined in the section below this
- **Earthyellowpages.com Inc** hereby provides its written instructions to Divvy and its affiliates, agents, or third-party service providers to obtain business and/or credit reports about **Earthyellowpages.com Inc** in connection with this application.
- I hereby provide my written instructions to Divvy under the Fair Credit Reporting Act permitting Divvy and its affiliates, agents, or third-party service providers, to obtain one or more consumer report(s) about me, including any credit reports and/or credit score, from one or more consumer reporting agencies in connection with **Earthyellowpages.com Inc's** application for business loan, and any subsequent account review or collection activities related to the account.

I am electronically signing the authorization above that I give permission to Cross River Bank to obtain my personal credit report

Ineligible businesses Ineligible Businesses for the Cross River's SBA Payroll Protection Program

1. Businesses Engaged in Lending

- Banks;
- Life Insurance Companies (but not independent agents);
- Finance Companies;
- Factoring companies;
- Investment Companies;
- Bail Bond Companies; and
- Other businesses whose stock in trade is

2. Passive Businesses

- Passive businesses owned by developers and landlords that do not actively use or occupy the assets acquired or improved with the loan proceeds (except as Eligible Passive Companies under 13 CFR § 120.111) are not eligible.
- Businesses primarily engaged in subdividing real property into lots and developing it for resale on its own account are not eligible.
- Businesses that are primarily engaged in owning or purchasing real estate and leasing it for any purpose are not eligible. For example, shopping centers, salon suites, and similar business models that generate income by renting space to accommodate independent businesses that provide services directly to the public are not eligible.
- Businesses that lease land for the installation of a cell phone tower, solar panels, billboards, or wind turbine also are not eligible. However, the business operating the cell phone tower, solar panel, billboard, or wind turbine is eligible.
- Businesses that have entered into a management agreement with a third party that gives the management company sole discretion to manage the operations of the business, including control over the employees, the finances and the bank accounts of the business, with no involvement by the owner(s) of the Applicant business, are not eligible. (See paragraph II.D.7 of this chapter for additional guidance on management agreements.)
- Apartment buildings and mobile home parks are not eligible.
- Residential facilities that do not provide healthcare and/or medical services are not eligible.

3. Life Insurance Companies

4. Business Located in a Foreign Country or Owned by Undocumented (Illegal) Aliens

5. Businesses Selling Through a Pyramid Plan

6. Businesses Deriving More Than One-Third Of Gross Annual Revenue from Legal Gambling Activities

7. Private Clubs and Businesses Which Limit the Number of Memberships for Reasons Other Than Capacity

8. Government-Owned Entities, Excluding Native American Tribes

9. Businesses Engaged in SBA Loan Packaging

10. Businesses Providing Prurient Sexual Material

11. Businesses primarily engaged in political or lobbying activities

12. Speculation

- Speculative businesses are not eligible. This prohibits loans to an Applicant for:
 - The sole purpose of purchasing and holding an item until the market price increases; or
 - Engaging in a risky business for the chance of an unusually large profit.
 - Speculative businesses include:
 - Wildcatting in oil;
 - Dealing in stocks, bonds, commodity futures, and other financial instruments;
 - Mining gold or silver in other than established fields;
 - Research and Development; and
 - Building homes for future sale (except under the Builders CAPLines program).

13. Small Business Lending Company (SBLC)

14. Businesses Owned by Non-U.S. Citizens

I confirm and agree to all the statements above.

Questions? Need Assistance?

(385) 484-8724 / ppphelp@divvypay.com

Open M-F 8am-7pm

Application Complete!

Thank you for your loan application! You should receive an email within the next 72 hours with the CARES Act Paycheck Protection Program Loan decision. You may now close out of this window.