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 your Keller Williams PPP informational Page and complete your pre-application form (you should be redirected to Ivy Lender’s Coastal Community Bank Platform, if not [click here)](https://www.coastalbank.com/resources/ccb-ppp-portal.html)
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 **531210** and the system should autofill (Offices of Real Estate Agents and Brokers)
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**
22. For **Upload Organizational Docs** upload your Real Estate License, IRS Tax ID Certificate, State Registration (in good standing) and Voided Check

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](https://4786fc9b-3595-4452-9409-d6fbf9e28dbd.filesusr.com/ugd/57ca59_3b1f41b47b384267aaa25bedb2a89f09.docx?dn=Meeting%20Minutes.docx) & [Customer Identification & Certification of Beneficial Owner(s) document](https://4786fc9b-3595-4452-9409-d6fbf9e28dbd.filesusr.com/ugd/57ca59_1687ec7a77ee456381f9969f0149f9bf.pdf)

1. 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

***Please note, if you are Broker with w2 employees that received 1099 commissions via your SSN outside of your tax id you can also apply for your personal commissions. (Please follow*** [***instructions here***](https://4786fc9b-3595-4452-9409-d6fbf9e28dbd.filesusr.com/ugd/57ca59_3022f4ead1e449b69d7bf8652ec8f4af.pdf)***).***

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