

Update on Notices to Applicant & Disclosure

Applying for the EIDL loan and PPP loans are FREE of Charge. KGFA Capital Ventures LLC dba Lendinero and or Kelly & Gil Financial Advisors will not charge you to apply. It is FREE of charge.

The services we charge for include:

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|---|---|
| 1. Review of application for accuracy | 7. Applicant questions regarding the application |
| 2. Review of financial documentation | 8. Excel preparation of expenses allowable and financial analysis |
| 3. Preparation of projected profit to loss | 9. Condensed profit to loss |
| 4. Consulting on documentation | 10. Review underwriting conditions |
| 5. Determine documents to comply with underwriting | 11. Other business relief financing options |
| 6. Preparation of a detailed P&L for an additional cost | 12. Any consulting or fees for these services will be credited. |

Addendum to Section 2 of our agent agreement is stated above. 2. Amount and Payment of FEE on PPP Loans ARE NOT TO APPLY. The borrower agrees to pay a fee of \$99.00 to KGFA Capital Ventures LLC, dba Lendinero, dba Kelly & Gil Financial Advisors for the services provided on the borrower's behalf. Said services include review of documentation to support the PPP application, financial analysis, review of tax forms (1120s, K1, 940, 941, Payroll Ledgers, Utility Bills, 1040 with Schedule Cs, W2s, 1099, and other documentation). Also, this may require preparation of a financial ledger or payroll ledger and a letter of explanation to the underwriters. Also, this may include analysis on denied transactions to review initial financial documentation. Also, tax experts may be utilized if needed. Tax filings are at an additional cost. **AGAIN, TO APPLY FOR PPP LOANS IS FREE.** You can apply online at Lendinero. We are an approved referral agent "agent" of Benworth Capital, an SBA approved lender accepting PPP loans.

Every SBA applicant will have access to a Client Dashboard that is similar to this:

*please share client link with client (favor compartir el link personalizado de su cliente)

EIDL Checklist - Puntos de Revision

Client Information			
Business Name			
Client Name			
Cellular Number			
Email			
English	Spanish		

Phase I	Etapas I	Response	Notes
Applied via Lendinero Link for EIDL	Aplico en linea en el Link de Lendinero		✓
Signed service agreement	Firmo el contrato de honorarios		✓
Signed SBA Fee agreement	Firmo el Acuerdo de honorarios del SBA		✓
ACH Fee for payment successful	Pago fue exitoso para honorarios via ACH		✓
Agent reviewed application	Agente reviso solicitud		✓
Agent submitted info to SBA App Online	Agente someto info al SBA		✓
SBA Loan App Number	Numero de solicitud de SBA		

Phase II	Etapas II	Response	Notes
Agent send forms to client or directed to web	Agente envio formularios o dirijo cliente a pagina web para descargar y llenar		✓
Economic Injury Loan Supporting Information Form	Formulario economic injury esta completo		✓
Request for Transcriber 4506 T Form	El formulario 4560 esta completo		✓
SBA Form 413 D - Personal Financial Statement	Estado financiero personal lo lleno		✓
SBA Form 1368 Additional Filing Requirements	Formulario 1368 (ventas mensuales) lo lleno el cliente		✓
SBA Form 2202 Schedule of Liabilities	Formulario 2202 (pasivos) lo lleno el cliente		✓

For PPP & EIDL (grey for PPP)	Para PPP y EIDL (para el PPP en gris - someta lo que tenga)	Response	Notes
Submitted 2019 Tax Returns	Someto declaraciones del 2019		✓
Submitted 2019 Extension Form	Someto extension para el 2019		✓
Submitted copies of W2 and 1099 Filed	Someto copias de W2 y 1099 del 2019		✓
Submitted Payroll Summary Ledger	Someto un resumen de pagos compensacion/salario		✓
Submitted 940, 941 or 944 forms (salaries/taxes)	Someto formulario 940, 941 o 944 (impuesto sobre salarios)		✓
Submitted 2018 Tax Returns	Someto declaraciones del 2018		✓
Submitted Profit to Loss for 2020	Someto Estado de Ingreso/Egresos Para el 2020		✓
Submitted Profit to Loss for 2019	Someto Estado de Ingreso/Egresos Para el 2019		✓
Submitted las 2109 business bank statements	Someto 2019 cuentas bancarias		✓
Submitted Jan and Feb 2020 bank statements	Someto Enero/Febrero 2020 Cuenta Bancaria		✓
Submitted Excel (utility expenses)	Someto via Excel (gastos de utility)		✓
Submitted Copy of Business Lease	Someto copia de su contrato de arriendo para el local		✓
Submitted Copy of Mortgage Statements	Someto copia de Estados de Cuenta de la Hipoteca		✓
Submitted Copy of Business Loans, MCA, Line	Someto copia de Estados de Cuenta de MCA, Linea U Otro Prestamos		✓

PPP Info Only	Info para el PPP solamente	Response	Notes
Client applied with bank	Ciente aplico con el banco		✓
Name of Bank	Nombre del banco		
Client has not applied with bank	Ciente no a aplicado con el banco		✓
Name of Business Bank	Banco con quien tiene su cuenta bancaria corporativa		

Document Preparation	Preparacion de Documentos (necesita le cliente)	Response	Notes
Client needs a summary of Gross Income, Expenses and Net Income. Prepare with last 14 month bank statements	Ciente necesita un resumen de ingresos brutos, gastos y ingresos neto. Preparar con los ultimos 12 meses de cuenta bancaria		✓
Client needs a profit to loss ** \$15 per month.	Ciente necesita un estado de ingreso y egreso preparado **		✓
Client needs compensation report prepared	Ciente necesita un reporte de compensacion preparado		✓
Client needs excel for PPP - utilities, rent, mortgage and compensation or salary	Ciente necesita analisis y preparacion de sus gastos de utilities, alquiler, hipoteca, prestamos de negocios, compensacion, salarios.		✓