ONLINE APPLICATION INSTRUCTIONS &TIPS

HOW DO I SET UP AN ACCOUNT?

Step 1: Access website at **https://lrb.onlineportalnow.com/#/login**

Step 2: Click *Don't have an account yet? Create One!*

Step 3: Enter First and Last Name and Email Address, then click Continue

Step 4: Go to email inbox and obtain code sent to verify your email address

Step 5: Enter code, then click Continue

Step 5: Create a password and store in a safe place for future use

Once you create an account for the online application portal, your credentials will remain the same each time you log in even when applying for additional, new loans in the future.

If you ever forget your password, click on the '*Forgot Password*' link to reset – Lake Ridge Bank will not be able to reset your password directly.

Each Online Portal Account User must be set up with a unique email address not used by another online portal account user.

WHAT IS INCLUDED IN MY ONLINE APPLICATION PORTAL?

HOME tab:
- Provides contact information on the right, for any questions you may have
- Provides a link to open applications
- Provides a link to list of documents yet to be uploaded with application

APPLICATIONS tab:
- Provides link/button to Start a New Application
- Provides access to open and completed applications

DOCUMENTS tab:
- Provides list of required documents that must be uploaded with application(s)

HOW DOES THE APPLICATION PROCESS WORK?

NAVIGATE THROUGH APPLICATION SCREENS AND FIELDS

IMPORTANT NOTES

*Any fields with a red asterisks are required fields. These fields must be completed to successfully submit your application.

To ensure data saves as entered, click the **Save and Continue** button at the bottom of each screen before moving to another page of the application.

If your screen freezes or there is a connectivity issue, refresh the webpage.

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1) **NEW APPLICATIONS screen** (*only appears when starting a new application*)
   Loan Amount = amount of loan being requested
   Application type = Business /Agriculture (only option)
   What kind of business / agricultural loan are you looking for?
   > Choose the category that best fits your request
   > For any kind of agriculture-related loans, choose Agricultural
   > If you are requesting an unsecured loan, choose Unsecured
   > If you are a non-profit, municipality or other type of organization without "owners", choose Non-Profit/Municipality

2) **LOAN REQUEST** screen: Complete all fields to the best of your knowledge

   > Type of request options:
   > > Choose <u>New Money</u> if any of the loan amount will be new money borrowed from SBCP
   > > Choose <u>Refinance</u> if no new money is necessary and the applicant is refinancing loan with SBCP or another financial institution

   > Lender: If you do not know who your lender is, please visit our website to contact a banker prior to submitting your application.

   > In the Details box, type in specifics of what the loan is for - (e.g.- how the loan proceeds will be used, how it will benefit your business, etc.) and any other important details.

Once you've gotten this far, you can navigate to different screens of the application by clicking headers in the panel on the left, or you can continue through each screen after completing the fields.

You can leave the application, log out of the application portal, and log back in later to finish your application.

3) **PRIMARY BORROWER** screen:

IF FIRST TIME applying online
- Click Add a Primary Borrower (yellow link)
- Select type of borrower
    Choose <u>Business</u> if borrower is a registered entity
    Choose <u>Personal</u> if borrower is an individual person doing business (no registered entity)

IF RETURNING to apply for another loan online
The Primary Borrower used the last time you applied will default here
- <u>OPTION 1</u>: If new loan request is for the <u>same borrower</u>, click the Edit button to the right to verify and update the Primary Borrower information and complete required fields.
- <u>OPTION 2</u>: If new loan request is for a <u>different borrower</u>, click the Delete button to the right and then click Add a Primary Borrower (yellow link) to add a new borrower name

Complete all fields to the best of your knowledge

<u>Business Name</u>: if you plan to form a new entity name to be the borrower on the loan, enter TBD and your name (e.g., TBD – John Doe)

<u>Industry Code</u>: If you do not know this NAICS industry code, enter 99999

4) **CO-BORROWER** screen:
You will only need to complete this screen if there will be multiple borrowers on the loan being requested.

If co-borrowers exist, complete same as Primary Borrower screen.

If the primary contact for the borrower who is completing the application wants the co-borrower to enter their own information, they can invite the other people to access the applications.
They will select within the application whether they can complete the information on the other person's behalf, or if each individual will complete their own information as seen in screenshot below.

IF each individual needs to complete their own section, the primary contact will:
- Click to add a guarantor (or co-borrower) (as many times as needed)
- Enter each person's name and email address when prompted
- Click Save and Continue

Add New Guarantor

Are you able to fill out personal information for this Guarantor?:

○ Yes, I am able to fill out their information
● No, I need them to fill out their information

First Name *

Last Name *

Email *

Save and Continue   **Cancel**

This additional person (or people) will receive an email instructing them to click a link to set up their own account and join an in-progress application to complete their personal information. (The primary contact person should notify any additional people separately, so they are aware that this email will be coming to them).

Anyone invited to an application this way will see the open application in their online application portal once their own account is created.

5) **GUARANTOR** screen:
SBCP generally requires guarantors on loans to businesses (except when borrower is an Individual)
If any owners of business have 20% or more ownership, they should each enter guarantor information in application
If the primary contact for the borrower is completing the application and wants each guarantor to complete their own information, follow additional steps above under Co-Borrower screen.

6) **COLLATERAL** screen:
Click Add Collateral for each type of collateral you are pledging to secure your loan request
Select collateral type that best matches the type of collateral you are pledging and complete all fields to the best of your knowledge.
Type of loan is selected on the very first screen of the application which cannot be accessed again or changed after application is started.
If you want an unsecured loan, you must choose UNSECURED on that first page of application. Notify your lender if you need to start a new application so the first one can be removed.

7) **DOCUMENTATION** screen:
This screen provides a list of basic documents that the borrower, co-borrower and guarantor(s) must upload.
Click Choose File button to upload each required document.

If you do not have a required document available or believe you've previously provided a document to LRB, you can indicate why for applicable documents directly in the application. See instructions on the Documentation page in the application.

If there are required documents for multiple people associated with application, each person can individually upload their own documents.

      If each person was invited to access the application to complete their own section of the application, they will have access to upload their own documentation.

      If each person was <u>not</u> invited to access the application to complete their own section of the application, the primary contact person should contact their lender. The lender will invite any additional people who need access to the application.

If there are additional documents you wish to provide, click the Upload Other Documents button at bottom of list.

8) **SUBMIT APPLICATION** screen:
This screen asks you to accept and agree to all terms and conditions pertaining to submitting an online application to SBCP. <u>Read through these carefully before clicking box to agree.</u>

Once you click to agree, it will tell you that you've submitted successfully OR it will provide you a red flag warning telling you certain information is missing such as a required field or required documents