



U.S. Small Business
Administration

Paycheck Protection Program

Direct Forgiveness Portal User Guide

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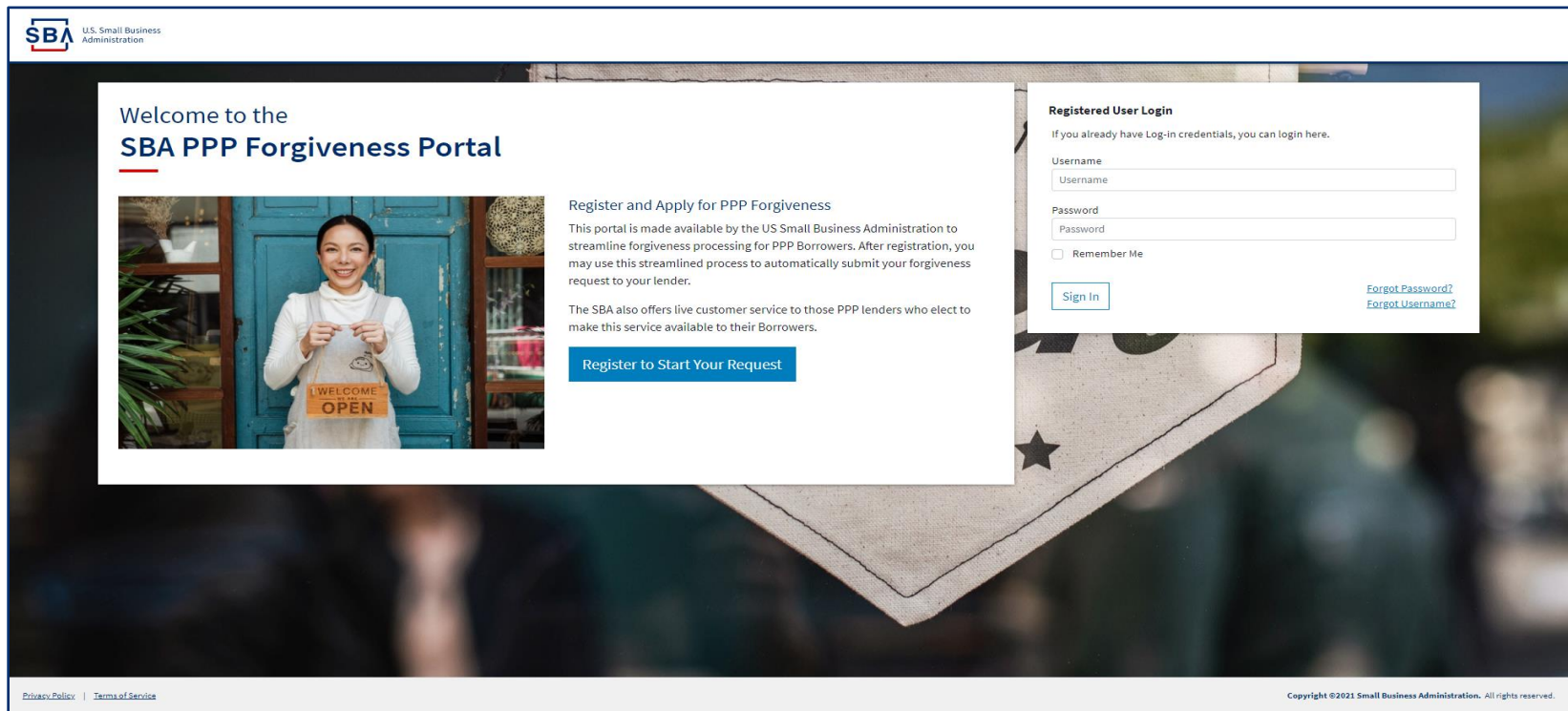
U.S. Small Business
Administration

Direct Forgiveness Portal

Registration


Direct Forgiveness Portal

- The PPP Direct Forgiveness Portal can be accessed at <https://directforgiveness.sba.gov>
- The Direct Forgiveness Portal allows PPP borrowers whose loans are \$150,000 or less to apply for forgiveness directly to the SBA by submitting a simple pre-filled application.
- Using **MS Edge** or **Google Chrome** browsers is recommended for an optimal experience.
- New Registration will be required to utilize this portal.



SBA U.S. Small Business Administration

Welcome to the SBA PPP Forgiveness Portal



Register and Apply for PPP Forgiveness

This portal is made available by the US Small Business Administration to streamline forgiveness processing for PPP Borrowers. After registration, you may use this streamlined process to automatically submit your forgiveness request to your lender.

The SBA also offers live customer service to those PPP lenders who elect to make this service available to their Borrowers.

[Register to Start Your Request](#)

Registered User Login

If you already have Log-in credentials, you can login here.

Username

Password

☐ Remember Me

[Sign In](#)

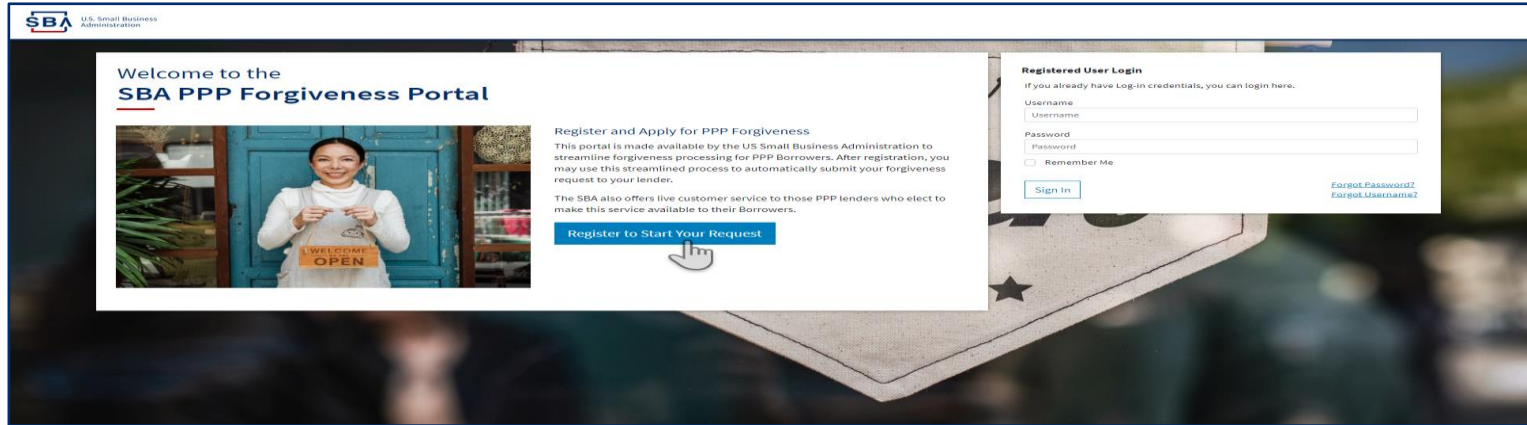
[Forgot Password?](#)
[Forgot Username?](#)

[Privacy Policy](#) | [Terms of Service](#)

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Direct Forgiveness Portal – New Registration

To begin, **<click>** - ***Register to Start your Application***



1. Create a unique username
2. Use your email address
 - a) Business should have access to this email at any given time.
 - b) Email addresses **CAN NOT** be changed once registration is created.
3. **<enter>** a password
 - a) Passwords **MUST** meet security criteria
4. **<re-enter>** Password
5. **<enter>** Captcha Characters
6. **<click>** Sign Up

The screenshot shows the 'Sign Up' form on the SBA portal. The form is titled 'Sign Up' and includes instructions: 'To get started, please register an account with us. Already have an account? Then please [sign in](#).' The form fields are numbered 1 through 6 with blue circles and arrows: 1. Username; 2. E-mail; 3. Password (with a red arrow pointing to the field and a note: 'Password must contain minimum 12 characters including at least one uppercase letter, one lower case letter, one number and one special character'); 4. Confirm Password; 5. Enter Text From Image (with a captcha image showing the letters 'JFQM'); 6. Sign Up button. There is also a 'Reset Captcha' button.

Direct Forgiveness Portal – Registration Emails

Registrants will receive 2 emails to complete registration and grant access to the portal. Complete each step to gain access to the application portal.

1 Verify Your E-mail Address

We have sent an e-mail to you for verification. Follow the link provided to finalize the signup process. Please contact us if you do not receive it within a few minutes.

3 Confirm E-mail Address

Please confirm that [redacted] is an e-mail address for user [redacted]

[Confirm](#)



2

Greetings from the SBA PPP Forgiveness Fund

You're receiving this e-mail because user [redacted] has given yours as an e-mail address to connect their account. You can confirm your account by going to the link below.

[Click this link to continue registration](#)

[Privacy Policy](#) | [Terms of Use](#)

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4

Greetings from the SBA PPP Forgiveness Fund

You are receiving this email because you have successfully registered on the SBA PPP Forgiveness Platform. You may now continue with your application process and submission.

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Once you provide and verify your e-mail address, it CANNOT be changed.

Direct Forgiveness Portal – Sign In

Once registration is complete and confirmation emails have been acknowledged, applicants can access the PPP Direct Forgiveness Portal.

1. **<enter>** the Username created
2. **<enter>** the Password created
3. **<click>** Sign In

SBA U.S. Small Business Administration

Welcome to the SBA PPP Forgiveness Portal

Register and Apply for PPP Forgiveness

This portal is made available by the US Small Business Administration to streamline forgiveness processing for PPP Borrowers. After registration, you may use this streamlined process to automatically submit your forgiveness request to your lender.

The SBA also offers live customer service to those PPP lenders who elect to make this service available to their Borrowers.

[Register to Start Your Request](#)

Registered User Login

If you already have Log-in credentials, you can login here.

Username
Enter User Name Created HERE

Password
Enter Password HERE

☐ Remember Me

[Sign In](#)

[Forgot Password?](#)
[Forgot Username?](#)

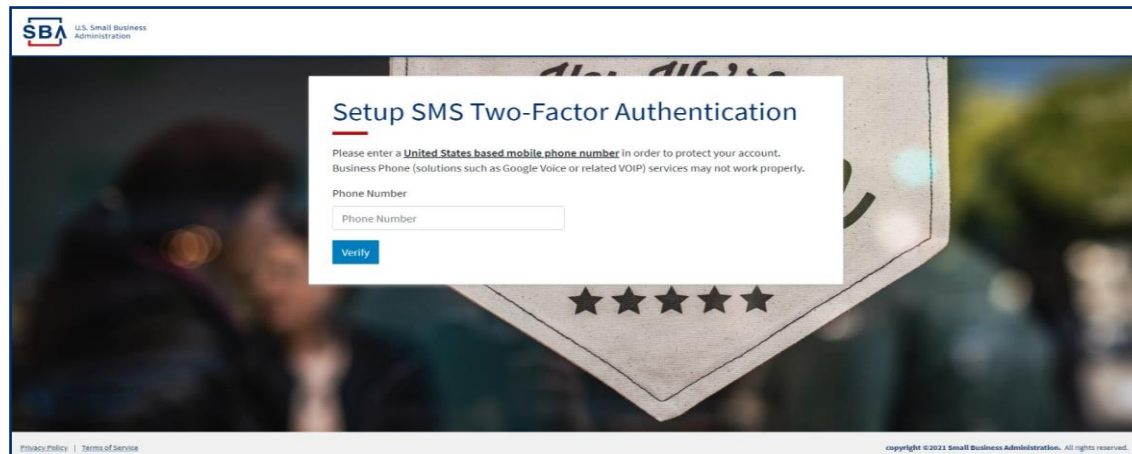
Privacy Policy | Terms of Service

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Password reset and forgot password links are available.

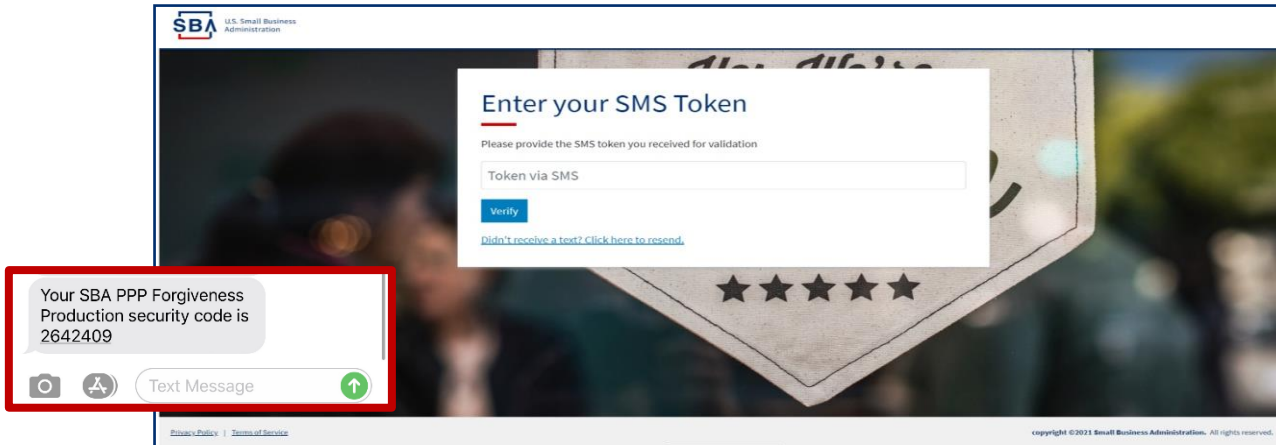
SMS Two-Factor Authentication

All Platform users will encounter two-factor authentication upon login. A US based mobile number must be used. **The provider must not be a VOIP (Voice Over IP) phone carrier.**



The screenshot shows the SBA logo in the top left corner. The main heading is "Setup SMS Two-Factor Authentication". Below the heading, it says "Please enter a United States based mobile phone number in order to protect your account. Business Phone (solutions such as Google Voice or related VOIP) services may not work properly." There is a text input field labeled "Phone Number" and a blue "Verify" button below it. The background of the form is a blurred image of a person and a sign with stars.

A text message will be sent to the mobile phone provided.



The screenshot shows the SBA logo in the top left corner. The main heading is "Enter your SMS Token". Below the heading, it says "Please provide the SMS token you received for validation". There is a text input field labeled "Token via SMS" and a blue "Verify" button below it. A link "Didn't receive a text? Click here to resend." is visible. In the bottom left corner, there is a red-bordered box containing a text message: "Your SBA PPP Forgiveness Production security code is 2642409". Below the message box are icons for a camera, a share icon, and a "Text Message" label with a green arrow icon. The background of the form is a blurred image of a person and a sign with stars.



U.S. Small Business
Administration

Direct Forgiveness Portal

Application Submission

Direct Forgiveness Portal – Home Page

The Portal has many tools to help simplify the submission process.

1. Start New Forgiveness Request
2. Access previously started/submitted Forgiveness Requests
3. View and Edit Profile
4. View Inbox (Messages to/from SBA)
5. Help – Review FAQs and tips for Application submission
6. Take a Guided Tour – This provides step by step instructions to the application.

The screenshot shows the SBA Direct Forgiveness Portal Home Page. At the top left is the SBA logo and 'U.S. Small Business Administration'. To its right is a '2' callout pointing to a link that says 'All Requests'. At the top right is a 'Sign Out' button with a user icon and a '3' callout pointing to it. Below the header, on the left, is a box with a clock icon and the text 'Your request can be finished in 10 minutes or less.' Below this is an 'Important' note: 'Before you begin, please ensure you will be the authorized signer on this Forgiveness request and have the authority to act on behalf of the PPP Borrower.' Below the note is a section 'To complete this request you will need:' followed by a bulleted list: 'Your PPP Loan Number that was originally assigned by the SBA. This should have been provided by your lender when you originally received the PPP proceeds.' and 'Your TIN (Tax Identification Number (SSN or EIN or ITIN)) that was used to apply for the PPP loan.' To the right of this box is a section titled 'SBA PPP Forgiveness Requests'. Below the title are four labels: 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status'. Below these labels are two buttons: '+ Start New Forgiveness Request' (with a '1' callout pointing to it) and 'Take a Guided Tour' (with a '6' callout pointing to it). At the bottom right is a 'Need Help?' link with a question mark icon and a '5' callout pointing to it. At the bottom left are links for 'Privacy Policy' and 'Terms of Service'. At the bottom right is the copyright notice 'Copyright ©2021 Small Business Administration'.

SBA U.S. Small Business Administration

2 All Requests

Sign Out

3 4

1 Your request can be finished in 10 minutes or less.

Important: Before you begin, please ensure you will be the authorized signer on this Forgiveness request and have the authority to act on behalf of the PPP Borrower.

To complete this request you will need:

- Your PPP Loan Number that was originally assigned by the SBA. This should have been provided by your lender when you originally received the PPP proceeds.
- Your TIN (Tax Identification Number (SSN or EIN or ITIN)) that was used to apply for the PPP loan.

SBA PPP Forgiveness Requests

Business Name SBA Number PPP Loan Draw Status

1 + Start New Forgiveness Request 6 Take a Guided Tour

5 Need Help?

Privacy Policy | Terms of Service

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Direct Forgiveness Portal – Start New Request

<click> Start New Forgiveness Request

The screenshot shows the 'SBA PPP Forgiveness Requests' page. On the left, a sidebar contains a clock icon with the text 'Your request can be finished in 10 minutes or less.' Below this is an 'Important' note: 'Before you begin, please ensure you will be the authorized signer on this Forgiveness request and have the authority to act on behalf of the PPP Borrower.' Underneath, it says 'To complete this request you will need:' followed by two bullet points: 'Your PPP Loan Number that was originally assigned by the SBA. This should have been provided by your lender when you originally received the PPP proceeds.' and 'Your TIN (Tax Identification Number (SSN or EIN or ITIN)) that was used to apply for the PPP loan.' The main content area has a header 'SBA PPP Forgiveness Requests' and a table with columns: 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status'. Below the table are two buttons: '+ Start New Forgiveness Request' (highlighted with a hand cursor) and 'Take a Guided Tour'. The footer includes 'Privacy Policy', 'Terms of Service', 'https://beta.directforgiveness.sba.gov/loans/lookup/', 'Copyright ©2021 Small Business Administration, All Rights Reserved', and a 'Need Help?' link.

1. <enter> EIN, SSN, or ITIN
2. <enter> SBA Loan Number
3. <click> Find your loan

The screenshot shows the 'Start Your Forgiveness Request' page. On the left, the sidebar is identical to the previous screenshot. The main content area has a header 'Start Your Forgiveness Request' and a sub-header 'In order to start the SBA PPP Loan Forgiveness process, please provide your EIN or SSN or ITIN (associated with your original PPP Loan request) and SBA Loan number.' Below this are two input fields: 'EIN or SSN or ITIN' and 'SBA Loan Number'. The 'EIN or SSN or ITIN' field has a blue circle with the number '1' next to it. The 'SBA Loan Number' field has a blue circle with the number '2' next to it. Below the 'EIN or SSN or ITIN' field is a blue button with a magnifying glass icon and the text 'Find your loan', which has a blue circle with the number '3' next to it. The footer is identical to the previous screenshot.

Security measures are in place that will prevent duplicate applications.

Direct Forgiveness Portal – Loan Details (Section 1)

Most Loan information will populate and be locked for edit. Any incorrect information must be updated through PPP Lender prior to Forgiveness request submission.

1. **<select>** Appropriate **Title** from Drop-Down.
2. **<enter>** Primary Contact (First/Last) Name.
3. **<enter>** Business Industry Lookup (*Select Best Option*).

The screenshot shows the SBA Direct Forgiveness Portal interface. The top navigation bar includes the SBA logo, "U.S. Small Business Administration", and "All Requests". A status bar indicates "Request not Submitted". The left sidebar contains "Helpful Links" with a link to "EtranDemoBank" and "General Support Phone Number: (877)552-2692". The main content area is titled "Loan Details" and includes a note: "This request is to be completed by applicants who are applying for forgiveness of an existing SBA PPP Loan." Below this, a section titled "Section 1: Business Information" contains several fields: "Business Legal Name", "DBA or Tradename (If Applicable)", "Business TIN (EIN/SSN/ITIN)", "Phone Number", "Business Address" (with two lines), "Title", "Primary Contact Name", "Primary Email", and "Business Industry Lookup (NAICS)". A red question mark icon is next to the "Business Industry Lookup" field. A blue box with a red arrow points to the "Business Industry Lookup" field, stating: "All locked (GRAY) fields must be updated by lender prior to Direct Forgiveness Request Submission." Another blue box with a red arrow points to the "Helpful Links" section, stating: "Resources to assist in applying can be found HERE." A third blue box with a red arrow points to the "Send Messages to directly to SBA associated with this Application." button. A fourth blue box with a red arrow points to the "Messages" button. A fifth blue box with a red arrow points to the "Sign Out" button. A "Need Help?" link is in the bottom right corner. The page also displays "PPP Loan Amount: \$150,000.00", "Forgiveness Amount: \$0", "Your SBA Number", "Your Lender Loan Number", and "Your Current Request Status: Request not Submitted (action required)".

"Hover" over RED Question Marks for details relevant to those fields.

Direct Forgiveness Portal – Loan Details (Section 2)

1. **<checkbox>** If lender provided additional funds as part of a PPP loan increase after initial disbursement. (*Not Common*)
2. **<select>** Covered Period from Drop-Down (*8 Weeks, 24 Weeks, Other*)
3. **<enter/update>** Gross Receipts amount for 2019.
4. **<enter/update>** Gross Receipts amount for 2020.

The screenshot displays the SBA Direct Forgiveness Portal interface. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', and 'All Requests'. The user is logged in as 'Chris Edwards' with a 'Sign Out' button. The main content area is titled 'Section 2: Loan Information'. It contains several input fields and a checkbox. A red question mark icon is present next to the 'Covered Period Start Date' and 'Covered Period End Date' fields. A red question mark icon is also present next to the 'Gross Receipts for 2019' and 'Gross Receipts for 2020' fields. A sidebar on the left shows the user's status as 'Request not Submitted' and provides links for help and messages. The sidebar also includes a 'General Support Phone Number' and a 'Your Current Request Status' section with a list of steps: 'Request not Submitted (action required)', 'E-Signature Required', 'E-Signature Processing', 'Submission to Lender Pending', 'Submitted to Lender', 'Lender Decision', and 'SBA Review'.

Section 2: Loan Information

PPP Loan Draw
Second Draw

PPP Loan Amount
\$150,000.00

PPP Loan Disbursement Date (YYYY-MM-DD)
2020-11-27

1 Click this box if your lender provided you additional funds as part of a PPP loan increase.
(Note: this is not a common scenario, most borrowers won't check this box)

Covered Period Start Date (YYYY-MM-DD) ?
2020-11-27

Covered Period ?
8 Weeks

Covered Period End Date (YYYY-MM-DD) ?
2021-01-21

3 Gross Receipts for 2019 [Click here for details by entity type](#)
\$

4 Gross Receipts for 2020 [Click here for details by entity type](#)
\$

Need Help ?

“Hover” over RED Question Marks for details relevant to those fields.

Direct Forgiveness Portal – Loan Details (Section 2-cont)

1. **<enter>** Number of Employees at time of PPP Loan Application
2. **<enter>** Number of Employees at Time of Loan Forgiveness Request (*Today*).
3. **<select>** Yes/No from Drop-Down.
4. **<enter>** Amount of PPP spent on Payroll.
5. **<enter>** Requested Forgiveness Amount.
6. **<enter>** Demographic Details (*Optional & WILL NOT impact Forgiveness request*).
7. **<select>** Add Demographic (*If Necessary*)
8. **<click>** Next.

The screenshot displays the 'Direct Forgiveness Portal' interface. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', and 'All Requests'. A status bar indicates 'Request not Submitted'. The main form area is titled 'Employees at Time of Loan Application' and 'Employees at Time of Forgiveness Request'. It includes fields for 'Did you (together with Affiliates) receive a first or second draw PPP loans of \$2 Million or more?' (with a dropdown menu), 'Amount of Loan Spent on Payroll', 'Requested Forgiveness Amount', and 'Demographic Details (optional)'. The demographic section includes fields for 'Principal Name', 'Principal Position', 'Veteran', 'Gender', 'Ethnicity', and 'Race'. A sidebar on the left shows 'General Support Phone Number', 'PPP Loan Amount', 'Forgiveness Amount', 'Your SBA Number', 'Your Lender Loan Number', and 'Your Current Request Status'. A 'Next' button is at the bottom right. Numbered callouts 1 through 8 are overlaid on the form, corresponding to the steps in the list above.

“Hover” over RED Question Marks for details relevant to those fields.

Direct Forgiveness Portal – No Documentation

Required documents will be shown on the screen below (if applicable).

1. Select type of document from Drop-Down, Name Document, and **<click>** Choose file. Locate and select file from your device. **Listed file types are acceptable.**
2. **<click>** Upload.
 - a) Repeat steps 1-2 until all necessary documents have been uploaded.
3. **<click>** Next.

The screenshot displays the SBA Direct Forgiveness Portal interface. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', 'All Requests', and a 'Sign Out' button. The main content area is divided into three tabs: 'Loan Details', 'Documentation', and 'Summary'. The 'Documentation' tab is active, showing a 'Supporting Documents' section with a message: 'No Documents Required. As a result of your COVID Revenue Reduction Score and/or the characteristics of your request, the SBA has determined that no documentation is required to support your Forgiveness Request at this time. You may continue to the next step to submit your Request. The SBA may subsequently request information and documents to review as part of its loan review or audit processes.'

Below this message is the 'Document Uploader' section. It includes instructions: 'Please name your files contextually. Each attachment must be under 35 megabytes in size to ensure successful submission. DO NOT ENCRYPT your documents, this will result in us being unable to process them.' A box lists valid file types: pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, png. Below this is a form with a dropdown menu (labeled '1'), a 'Name' input field, and a 'Choose File' button. An 'Upload' button (labeled '2') is also present. At the bottom, there is a 'Next' button (labeled '3').

The left sidebar shows the user's status as 'Request not Submitted' and lists various steps: E-Signature Required, E-Signature Processing, Submission to Lender Pending, Submitted to Lender, Lender Decision, and SBA Review. The right sidebar shows the user's loan details, including the PPP Loan Amount (\$150,000.00) and Forgiveness Amount (\$150,000.00).

Direct Forgiveness Portal – Documentation Needed

Required documents will be shown on the screen below (if applicable).

1. Select type of document from Drop-Down, Name Document, and **<click>** Choose file. Locate and select file from your device. **Listed file types are acceptable.**
2. **<click>** Upload.
 - a) Repeat steps 1-2 until all necessary documents have been uploaded.
3. **<click>** Next.

The screenshot displays the SBA Direct Forgiveness Portal interface. On the left, a sidebar shows the user's status as "Request not Submitted" and lists various support options. The main content area is titled "Supporting Documents" and includes a section for "Revenue Reduction Documentation Required" with a list of acceptable file types. Below this is a "Document Uploader" section with a file type dropdown, a text input for the document name, and a "Choose File" button. A blue callout box points to the "Choose File" button with the text "Documentation requirements will be explained HERE." At the bottom, there is a "Next" button labeled "3".

Revenue Reduction Documentation Required

Please provide documentation to show Revenue Reduction. To be eligible for a Second Draw PPP Loan, you must have experienced a revenue reduction of not less than 25% in at least one quarter of 2020 compared to the same quarter in 2019. We have identified that you need to provide documentation to support your individual circumstance.

Such documentation may include any of the following:

- relevant tax forms, including annual tax forms
- quarterly financial statements (if relevant tax forms are not available)
- bank statements (if relevant tax forms are not available)

Document Uploader

Please name your files contextually. Each attachment must be **under 35 megabytes** in size to ensure successful submission. **DO NOT ENCRYPT** your documents, this will result in us being unable to process them.

Valid file types: pdf xls xlsx csv doc docx jpg jpeg png

1. [Dropdown menu]

2. [Choose File] [No file chosen]

[Upload]

Uploaded Documents

Document Name	Document Type	File
You have no uploaded documents yet.		

[Previous] 3 [Next]

Direct Forgiveness Portal – Complete Summary

Review all relevant information for accuracy, once signed and submitted, edits can not be made to the application.

1. **<click>** Submit and Continue to Electronic Signature
 - a) *Withdraw Request* will delete submission
 - b) *Previous* will go back in unsubmitted application to allow edits.

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and 'U.S. Small Business Administration' are visible. The main header shows 'All Requests' and a 'Sign Out' button. Below the header, a status bar indicates 'Request not Submitted' with a green dot. The left sidebar contains a 'Status' section with 'Helpful Links' and a 'General Support Phone Number: (877)552-2692'. The main content area is titled 'Summary of Forgiveness Request' and includes a 'Review your Forgiveness Request' section. This section displays loan details (Business Name, TIN, SBA Number, Loan Number) and documentation (Address Line 1, Address Line 2, Primary Contact Phone, Primary Email). Below this, the 'Requested Forgiveness Amount' is shown as '\$150,000.00'. A sidebar on the left lists the 'Your Current Request Status' as 'Request not Submitted (action required)' and provides links for 'E-Signature Required', 'E-Signature Processing', 'Submission to Lender Pending', 'Submitted to Lender', 'Lender Decision', and 'SBA Review'. At the bottom, a blue button labeled '1 Submit and Continue to Electronic Signature' is prominent, with a red button labeled 'Withdraw Request' below it. A 'Need Help?' link is visible in the bottom right corner.

Loan Details		Documentation		Summary
Summary of Forgiveness Request				
Review your Forgiveness Request				
Business Name	Chris Edwards	Address Line 1	Sample Test add1	
TIN	123456789	Address Line 2	Sample Test add2	
SBA Number	123456789	Primary Contact Phone	1234567890	
Loan Number	123456789	Primary Email	jane.doe@central-research.com	
Requested Forgiveness Amount				
\$150,000.00				

IMPORTANT! Once you 'Submit' your request it will become unavailable for changes unless you choose to 'Decline to Sign' in the following step. If you choose 'Finish Later' or navigate back to the request, you will no longer be able to edit. Only choosing 'Decline to Sign' will release your request for changes. Once you have made any changes, you can then 'Submit' again to finish signing.

1 **Submit and Continue to Electronic Signature**

[Withdraw Request](#)

[Need Help?](#)

Direct Forgiveness Portal – Missing Items Summary

Missing Items will be outlined prior to submission. The Submit button will be inactive until all Missing Items have been corrected.

1. Review the specific Missing Item details and then **<click>** The Missing Item link to update the appropriate field.
 - a) This step may need to be complete multiple times.

SBA U.S. Small Business Administration All Requests Sign Out

Client: EtranDemoBank Request not Submitted Messages Save Request Exit Wizard

Status Helpful Links

EtranDemoBank

General Support Phone Number: (877)552-2692

PPP Loan Amount \$150,000.00

Forgiveness Amount \$150,000.00

Your SBA Number

Your Lender Loan Number

Your Current Request Status

- ☒ Request not Submitted (action required)
- ☐ E-Signature Required
- ☐ E-Signature Processing
- ☐ Submission to Lender Pending
- ☐ Submitted to Lender
- ☐ Lender Decision
- ☐ SBA Review

Summary of Forgiveness Request

Missing Items

Your Request cannot be submitted because you are missing important information! Please follow the prompts below back to the fields in question. Once you have provided all necessary data, you will be able to submit this request.

← **Loan Details**

- [Title of person signing - Field is missing or unanswered](#)

Review your Forgiveness Request

Business Name	City of Chicago	Address Line 1	Sample Test add1
TIN	15-0000000	Address Line 2	Sample Test add2
SBA Number	150000000	Primary Contact Phone	1500000000
Loan Number	150000000	Primary Email	john.doe@cityofchicago.gov

Requested Forgiveness Amount

\$150,000.00

IMPORTANT! Once you "Submit" your request it will become unavailable for changes unless you choose to "Decline to Sign" in the following step. If you choose "Finish Later" or navigate back to the request, you will no longer be able to edit. Only choosing "Decline to Sign" will release your request for changes. Once you have made any changes, you can then "Submit" again to finish signing.

[Submit and Continue to Electronic Signature](#)

[Withdraw Request](#)

[Previous](#)

The Submit button will become ACTIVE once all Missing Items are resolved.



U.S. Small Business
Administration

Direct Forgiveness Portal

Application Signing

Direct Forgiveness Portal – DocuSign

- *Applications will be signed electronically via DocuSign.*
1. **<click>** I agree to use electronic records and signature.
 2. **<click>** Continue.

Please Review & Act on These Documents

DocuSign

Direct Forgiveness Demo

Thank you for your continued business, please contact us directly for any questions going forward.

Please read the Electronic Record and Signature Disclosure.

☒ I agree to use electronic records and signatures.

CONTINUE OTHER ACTIONS ▾

1

☒ First Draw PPP Loan ☐ Second Draw PPP Loan (check one)

SBA PPP Loan Number: _____ Lender PPP Loan Number: _____

Original PPP Loan Amount: **\$150,000.00** PPP Loan Disbursement Date: **04/27/2020**

Amount of PPP Loan Increase (if applicable): _____ Date of PPP Loan Increase (if applicable): _____

Employees at Time of Loan Application: **10** Employees at Time of Forgiveness Application: **10**

Covered Period: **04/27/2020** to **06/21/2020** If Borrower (Together with Affiliates) Received First or Second Draw PPP Loans of \$2 Million or More, Check Here: ☐

Amount of Loan Spent on Payroll Costs: **\$150,000.00** Requested Loan Forgiveness Amount: **\$150,000.00**

By Signing Below, You Make the Following Representations and Certifications on Behalf of the Borrower:

The Authorized Representative of the Borrower certifies to all of the below by Initialing next to each one.

★ The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(36), (7)(a)(37), and 7A of the Small Business Act, the PPP interim final rules, and guidance issued by SBA through the date of this application), including the rules related to:

- eligible uses of PPP loan proceeds;
- the amount of PPP loan proceeds that must be used for payroll costs (including proprietor expenses for Borrowers that applied for loans using SBA Forms 2483-C or 2483-SD-C);
- the calculation and documentation of the Borrower's revenue reduction (if applicable); and
- the calculation of the Borrower's Requested Loan Forgiveness Amount.

Information regarding these requirements may be found in the Form 3508S Instructions and the Paycheck Protection Program Rules.

★ The information provided in this application is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 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 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

Following submission of this forgiveness application, the Borrower must retain all records necessary to prove compliance with Paycheck Protection Program Rules for four years for employment records and for three years for all other records. SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or in a denial of the Borrower's loan forgiveness application.

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the Paycheck Protection Program Rules. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

7/9/2021

DocuSign

Change Language - English (US) | Copyright © 2021 DocuSign Inc. | v04

2

Direct Forgiveness Portal – DocuSign - Signing

1. <click> Start.
2. <click> Initial.
 - a) A Pop-Up will allow systematic, drawn, or uploaded signatures to be applied.
3. <click> Initial.
4. <click> Sign.
5. <click> Finish.

Please review the documents below.

DocuSign Envelope ID: A0B12B63-1A67-4755-BDCC-CC105661C350

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
950 3rd Ave, Suite 1700 • Seattle • WA 98104 • (206) 461-4000 • info@docuSign.com

Paycheck Protection Program
PPP Loan Forgiveness Application Form 3508S Revised XXXX XX, 2021
A BORROWER MAY USE THIS FORM ONLY IF THE BORROWER RECEIVED A PPP LOAN OF \$150,000 OR LESS

Business Legal Name ("Borrower") _____ DBA or Tradename, if applicable _____
Business Address _____ Business Phone _____
Sample Test add1 _____ Sample Test add2 _____
Primary Contact _____ Email Address _____

☒ First Draw PPP Loan ☐ Second Draw PPP Loan (check one)

SBA PPP Loan Number: _____ Lender PPP Loan Number: _____

Original PPP Loan Amount: \$150,000.00 PPP Loan Disbursement Date: 04/27/2020
Amount of PPP Loan Increase (if applicable): _____ Date of PPP Loan Increase (if applicable): _____
Employees at Time of Loan Application: 10 Employees at Time of Forgiveness Application: 10
Covered Period: 04/27/2020 to 06/21/2020 If Borrower (Together with Affiliates) Received First or Second Draw PPP Loans of \$2 Million or More, Check Here: ☐

Amount of Loan Spent on Payroll Costs: \$150,000.00 Requested Loan Forgiveness Amount: \$150,000.00

Required - Initial Here The Borrower certifies to all of the below by **initialing** next to each one.
The authorized Representative of the Borrower certifies to all of the below by **initialing** next to each one.
The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(6), 7(a)(7), and 7A of the Small Business Act), the PPP interim final rules, and guidance issued by SBA through the date of this application, including the rules related to:
• eligible uses of PPP loan proceeds;
• the amount of PPP loan proceeds that must be used for payroll costs (including proprietor expenses for Borrowers that applied for loans using SBA Forms 2483-C or 2483S2-C);
• the calculation and documentation of the Borrower's revenue reduction (if applicable); and
• the calculation of the Borrower's Requested Loan Forgiveness Amount.
In connection with these requirements may be found in the Form 3508S Instructions and the Paycheck Protection Program Rules.

Required - Initial Here The information provided in this application is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 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 U.S.C. 1014 by imprisonment of not more than three years and/or a fine of not more than \$1,000,000.

Following submission of this forgiveness application, the Borrower must retain all records necessary to prove compliance with Paycheck Protection Program Rules for four years for employment records and for three years for all other records. SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or in a denial of the Borrower's loan forgiveness application.

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the Paycheck Protection Program Rules. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for loan forgiveness.

Required - Sign Here

Signature of Authorized Representative of Borrower _____ Date: 7/9/2021
John Doe _____
Print Name _____ Title _____

SBA Form 3508S (XX/21)

Adopt Your Initials

Confirm your name, initials, and signature.
* Required
Full Name* John Doe Initials* JD
SELECT STYLE DRAW UPLOAD
PREVIEW
DocuSigned by: John Doe
ABE7212F176D458...
By selecting Adopt and Initial, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND INITIAL **CANCEL**

Direct Forgiveness Portal – DocuSign – Decline to Sign

- If, after reviewing the application and prior to finishing, corrections are necessary, Applicants can – **Decline to Sign**.
1. <click> Other Actions.
 2. <click> Decline to Sign.
 3. <click> Continue.
 4. <enter> a reason for declining.
 5. <checkbox> Acknowledgement.
 6. <click> Decline to Sign.

The screenshot displays the Direct Forgiveness Portal interface, which is a DocuSign document. The document is titled "Please read the Electronic Record and Signature Disclosure" and includes a checkbox for "I agree to use electronic records and signatures." The document contains fields for SBA PPP Loan Number, Lender PPP Loan Number, Original PPP Loan Amount, PPP Loan Disbursement Date, Amount of PPP Loan Increase (if applicable), Date of PPP Loan Increase (if applicable), Employees at Time of Forgiveness Application, Covered Period, and Requested Loan Forgiveness Amount. The document also includes a section for "By Signing Below, You Make the Following Representations and Certifications on Behalf of the Borrower," which contains several bullet points regarding the use of PPP loan proceeds and the accuracy of the information provided. The document is dated 7/13/2021. The interface shows a "CONTINUE" button and an "OTHER ACTIONS" dropdown menu. The "OTHER ACTIONS" menu is open, showing options: "Finish Later", "Decline to Sign", "Help & Support", "About DocuSign", "View History", "View Certificate (PDF)", "View Electronic Record and Signature Disclosure", and "Session Information". The "Decline to Sign" option is selected. Below the menu, a "Caution" box states: "To request changes to this document, please select CONTINUE and DECLINE TO SIGN to edit your application and void this document. You can select FINISH LATER to exit signing and save the information you've entered by using the FINISH LATER option in the OTHER ACTIONS menu." Below the caution box, there are "CONTINUE" and "CANCEL" buttons. The "Decline to Sign" section is active, showing a "Please provide a reason for declining:" label and a text input field with the placeholder "Corrections Needed". Below the input field, there is a "482 characters remaining" indicator and a checkbox for "I withdraw my Electronic Record and Signature Disclosure consent for this and all subsequent envelopes from this sender's company. Checking this box effectively dissolves this electronic signing relationship." Below the checkbox, there are "DECLINE TO SIGN" and "CANCEL" buttons. The interface is numbered 1 through 6, corresponding to the steps in the list above.

1. CONTINUE OTHER ACTIONS

2. Finish Later Decline to Sign Help & Support About DocuSign View History View Certificate (PDF) View Electronic Record and Signature Disclosure Session Information

3. CONTINUE CANCEL

4. Decline to Sign Please provide a reason for declining: Corrections Needed 482 characters remaining

5. I withdraw my Electronic Record and Signature Disclosure consent for this and all subsequent envelopes from this sender's company. Checking this box effectively dissolves this electronic signing relationship.

6. DECLINE TO SIGN CANCEL

Direct Forgiveness Portal – DocuSign – Declined Signature

- Applicants will experience a brief waiting period to make corrections after declining to sign. This should take no more than 5 minutes.
 - Applicants can return to All Requests or Exit Wizard to regain access to their application and make necessary edits.

The screenshot displays the Direct Forgiveness Portal interface. At the top, the SBA logo and 'U.S. Small Business Administration' are visible. A navigation bar includes 'All Requests' and 'Sign Out'. The main content area is titled 'MOCKDATAONLY' and features a 'Helpful Links' sidebar on the left. The sidebar contains contact information for EtranDemoBank, a general support phone number, and loan details. The main area has tabs for 'Loan Details', 'Documentation', and 'Summary'. A prominent red warning box states 'DocuSign request was declined' with a message to check back shortly. Below this, a 'Review your Forgiveness Request' section displays business and contact information. A 'Requested Forgiveness Amount' section shows '\$150,000.00'. At the bottom, a 'Your Request Status' section lists various stages, with 'E-Signature Processing' selected and highlighted. A 'Previous' button is located at the bottom left, and a 'Need Help?' link is at the bottom right.

SBA U.S. Small Business Administration

[All Requests](#) [Sign Out](#)

MOCKDATAONLY [Dashboard Settings and Profile](#) [Messages](#) [Save Request](#) [Exit Wizard](#)

Status [Helpful Links](#)

EtranDemoBank
Contact Us
[info@etrandemo.com](#)

General Support Phone Number:
(877)552-2692

PPP Loan Amount
\$150,000.00

Forgiveness Amount
\$150,000.00

Your SBA Number
XXXXXXXXXX

Your Lender Loan Number
XXXXXXXXXX

Your Request Status

☐ Request not Submitted

☐ E-Signature Required

☒ **E-Signature Processing**

☐ Submission to Lender Pending (no action required)

☐ Submitted to Lender (no action required)

☐ Lender Decision (no action required)

☐ SBA Review (no action required)

DocuSign request was declined
This can take a few minutes for processing, so check back shortly.

Review your Forgiveness Request

Business Name	MOCKDATAONLY- Dashboard Settings and Profile	Address Line 1	Sample Test add1
TIN	XXXXXXXXXX	Address Line 2	Sample Test add2
SBA Number	XXXXXXXXXX	Primary Contact Phone	XXXXXXXXXX
Loan Number	XXXXXXXXXX	Primary Email	info@etrandemo.com

Requested Forgiveness Amount

\$150,000.00

[Previous](#)

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[Need Help?](#)



U.S. Small Business
Administration

Direct Forgiveness Portal

Submitted Applications

Direct Forgiveness Portal – Submitted

- *Once applications are submitted, progress can be reviewed through the portal.*
- *The Call Center is not able to provide details to timelines of forgiveness.*

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and "U.S. Small Business Administration" are visible, along with a "Sign Out" button. The user is logged in as "MOCKDATAONLY-Oberbrunner Hettinger and Pollich". The main navigation bar includes "Messages", "Save Request", and "Exit Wizard". The left sidebar shows the user's status as "Helpful Links" and a list of "Your Request Status" options, with "E-Signature Processing" selected. The main content area shows a confirmation message: "Thank you for Submitting your Request. Your DocuSign is being processed and will show up on this page when it is complete. This can take a few minutes, so check back shortly." Below this, the "Review your Forgiveness Request" section displays the business name "MOCKDATAONLY-Oberbrunner Hettinger and Pollich" and the requested forgiveness amount of "\$150,000.00". The bottom of the page includes a "Need Help?" button and a copyright notice for 2021 Small Business Administration.

SBA U.S. Small Business Administration All Requests Sign Out

MOCKDATAONLY-Oberbrunner Hettinger and Pollich Messages Save Request Exit Wizard

Status Helpful Links

EtranDemoBank

General Support Phone Number:
(877)552-2692

PPP Loan Amount
\$150,000.00

Forgiveness Amount
\$150,000.00

Your SBA Number

Your Lender Loan Number

Your Request Status

- ☐ Request not Submitted
- ☐ E-Signature Required
- ☒ **E-Signature Processing**
- ☐ Submission to Lender Pending (no action required)
- ☐ Submitted to Lender (no action required)
- ☐ Lender Decision (no action required)
- ☐ SBA Review (no action required)

Loan Details Documentation Summary

Thank you for Submitting your Request.
Your DocuSign is being processed and will show up on this page when it is complete. This can take a few minutes, so check back shortly.

Review your Forgiveness Request

Business Name	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	Address Line 1	Sample Test add1
TIN		Address Line 2	Sample Test add2
SBA Number		Primary Contact Phone	
Loan Number		Primary Email	

Requested Forgiveness Amount

\$150,000.00

[< Previous](#)


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[Need Help?](#)

Direct Forgiveness Portal – Corrections

Applicants receive an email notifying of corrections. Details for the correction are located on the *Summary* page. Corrections will require an application withdrawal and resubmission.

 U.S. Small Business Administration

All Requests


Messages Save Request Exit Wizard

Sign Out

Chris Edwards ● Lender Decision (Correction)

Messages Save Request Exit Wizard

Status Helpful Links

 EtranDemoBank

General Support Phone Number:
(877)552-2692

PPP Loan Amount
\$150,000.00

Forgiveness Amount
\$150,000.00

Your SBA Number
XXXXXXXXXX

Your Lender Loan Number
XXXXXXXXXX

Your Current Request Status

☐ Request not Submitted

☐ E-Signature Required

☐ E-Signature Processing


☐ Submission to Lender Pending


☐ Submitted to Lender

☒ **Lender Decision (Correction)**
(action required)


☐ SBA Review

Loan Details Documentation Summary

 Borrower Correction is required.
Below is a message from EtranDemoBank with the reason you need to withdraw your request and resubmit with the correction indicated.
Reason: Please review documentation and submit correct file
Please withdraw request below and resubmit with corrected details.




What to expect next


 1. You need to make note of the corrections above (Correction/Reason)

2. Withdraw your request using the link above (Withdraw Request)

3. Complete your request again with the corrections your provided

4. Sign and Submit your request again

 Once the process is completed, the SBA will inform your lender that the Forgiveness request has been approved.

 This portal will also be updated with SBA's final decision including a notification (if applicable) that the forgiveness payment was provided to your lender allowing them to fully forgive your PPP loan outstanding balance.

What if I realize that I made a mistake?

If the withdraw option is not available on the "All Requests" screen you must contact your Financial Institution to make corrections.

What if I have additional questions?

Contact our SBA PPP Forgiveness Customer Service team through the inbox messages at the top of the screen or at 877-552-2692.

Forgiveness Request Summary

Business Name	Chris Edwards	Address Line 1	Sample Test add1
TIN	XXXXXXXXXX	Address Line 2	Sample Test add2
SBA Number	XXXXXXXXXX	Primary Contact Phone	XXXXXXXXXX
Loan Number	XXXXXXXXXX	Primary Email	john.edwards@central-research.com

Requested Forgiveness Amount

\$150,000.00

[< Previous](#)

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Need Help?

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Direct Forgiveness Portal – SBA Decision

- *Once an application moves to SBA Decision, the below letter will be available within the Application Portal for Borrowers as confirmation of forgiveness.*



SMALL BUSINESS ADMINISTRATION
WASHINGTON, DC 20416

NOTICE OF PAYCHECK PROTECTION PROGRAM FORGIVENESS PAYMENT

Borrower:
Lender of Record:
SBA Loan No.:
Loan Approval Date:
Loan Disbursement Amount: \$

Amount of Forgiveness Requested by Lender: \$
Forgiveness Amount Remitted: \$ in principal and \$ in interest
Forgiveness Payment Date:

As authorized by Section 1106 of the CARES Act, SBA has remitted to the Lender of Record the payment listed above for forgiveness of the Borrower's Paycheck Protection Program (PPP) loan.

If any balance remains on the PPP loan after application of the forgiveness payment, the Lender must notify the Borrower of the date on which the first payment is due, and the loan must be repaid by the Borrower on or before the maturity date.

For loans of \$150,000 and less [except for those borrowers that together with their affiliates received loans of \$2 million or greater], the borrower must retain records relevant to the loan forgiveness application that prove compliance with the requirements of Section 7(a)(36) and Section 7A of the Small Business Act—with respect to employment records, for the 4-year period following submission of the loan forgiveness application, and with respect to other records, for the 3-year period following submission of the loan forgiveness application.

For loans greater than \$150,000, the Borrower must retain all records relating to the Borrower's PPP loan for six years from the date the loan is forgiven or repaid in full.

THIS DOCUMENT IS A NOTICE OF PAYMENT ONLY. ISSUANCE OF THIS NOTICE OF PAYMENT DOES NOT PROVIDE THE BORROWER WITH A RIGHT TO APPEAL TO THE SBA OFFICE OF HEARINGS AND APPEALS.



U.S. Small Business
Administration

Direct Forgiveness Portal

Resources

FAQ

How do I access the portal?

This platform can be accessed by visiting <https://directforgiveness.sba.gov>.

How do I contact the SBA?

The SBA's PPP Direct Forgiveness Hotline is **+1 (877) 552-2692**.

Where can I find information about Direct Forgiveness?

A Knowledge Base of Frequently Asked Questions can be found [here](#). This resource is regularly updated.