



U.S. Small Business
Administration

Paycheck Protection Program

Direct Forgiveness Portal User Guide

Last Revised: 08/04/2021

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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.



Welcome to the
SBA PPP Direct Forgiveness Portal



Register and Apply for PPP Forgiveness

⚠ The SBA PPP Direct Forgiveness Portal is currently operating under an invite only pilot period. The platform is scheduled to publicly launch in the near future. This platform will be available for PPP Borrowers with loans \$150k and below. The SBA and your PPP lender will share more information upon launch.

[Register to Start Your Request](#)

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

Username

Password

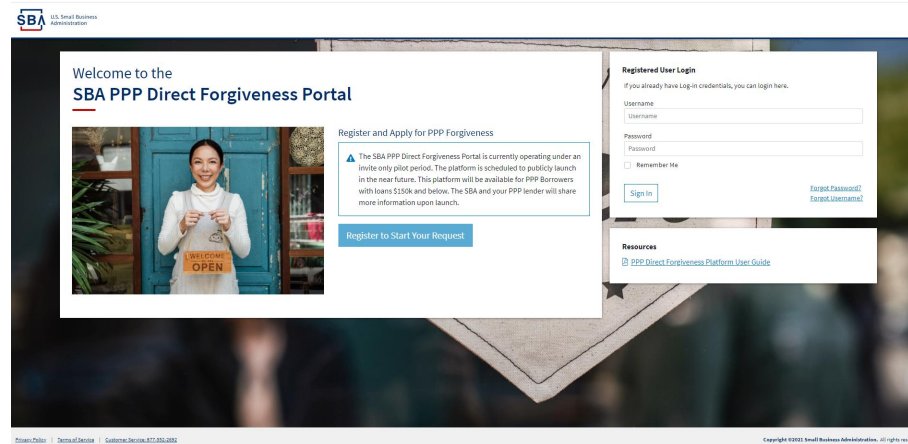
Remember Me







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

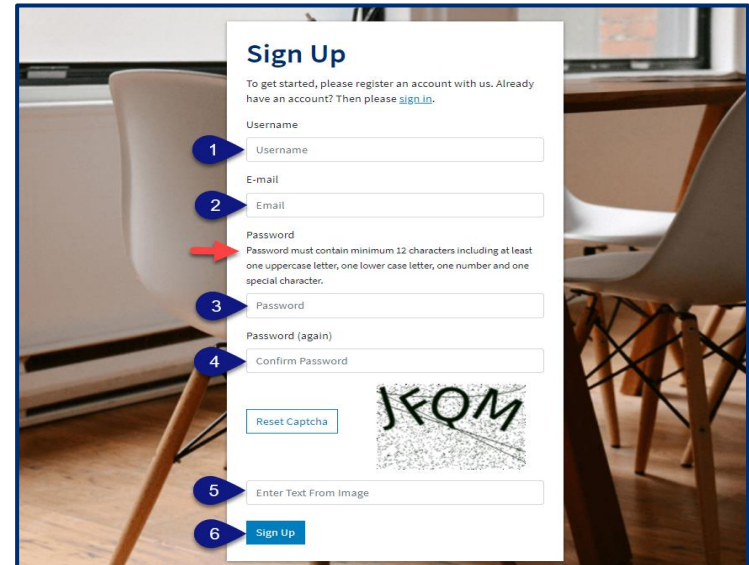
Resources
[PPP Direct Forgiveness Platform User Guide](#)

Direct Forgiveness Portal – New Registration

To begin,  **Select - Register to Start your Application**



1.  **Enter** - Create a unique username
2.  **Enter** - Use your email address
 - Business should have access to this email at any given time
 - Email addresses **CANNOT** be changed once registration is created
3.  **Enter** - a password
 - Passwords **MUST** meet security criteria
4.  **Re-enter** – your password
5.  **Enter** - Captcha Characters
6.  **Select** - Sign Up



Direct Forgiveness Portal – Registration Emails

Registrants will receive **two** 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](#) Copyright © SBA PPP Forgiveness Portal. All rights reserved.

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.

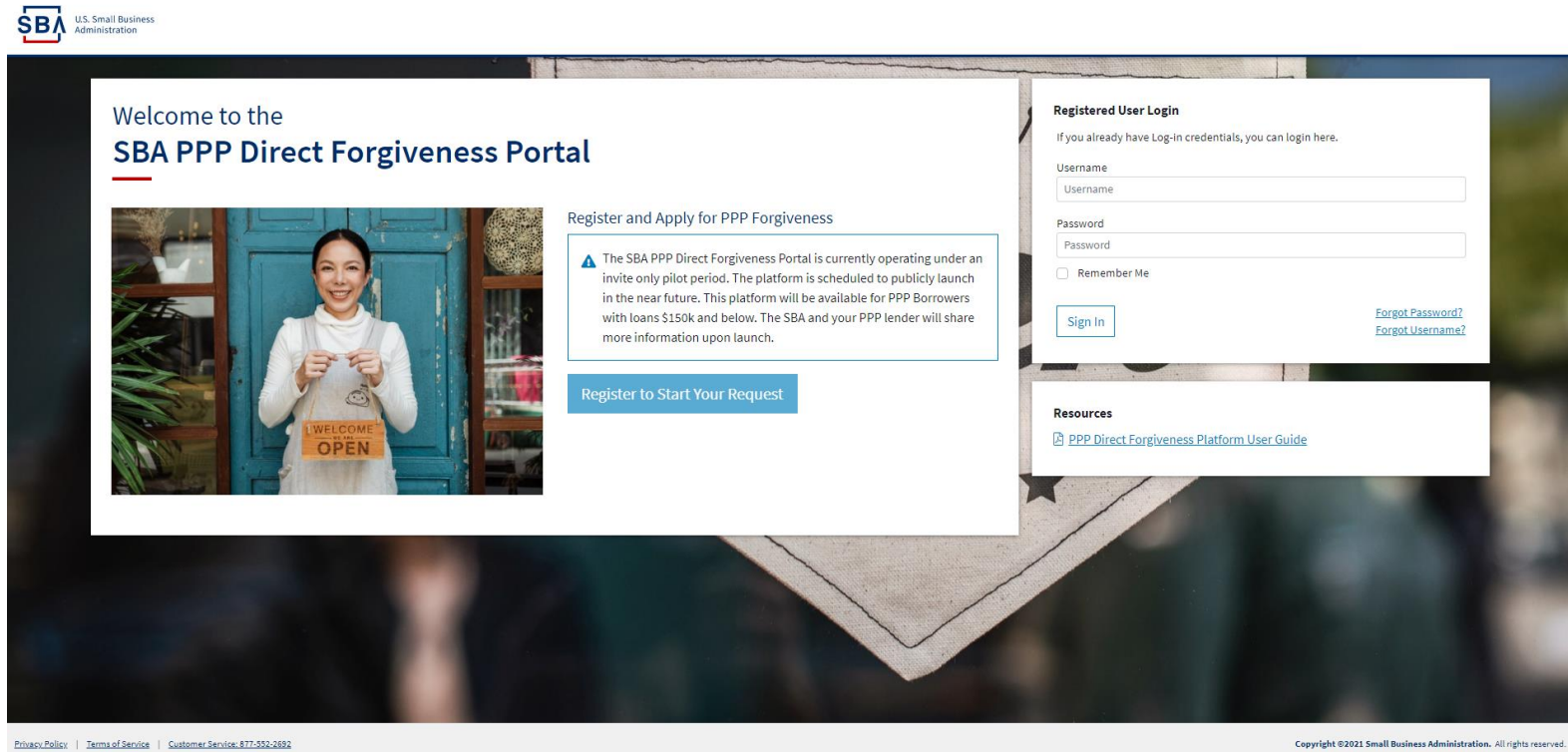
[Privacy Policy](#) | [Terms of Use](#) Copyright © SBA PPP Forgiveness Portal. All rights reserved.

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.  **Select** - Sign In



The screenshot shows the SBA PPP Direct Forgiveness Portal sign-in page. At the top left is the SBA U.S. Small Business Administration logo. The main heading reads "Welcome to the SBA PPP Direct Forgiveness Portal". Below this is a photo of a woman in a white apron holding a sign that says "WELCOME TO THE OPEN". To the right of the photo is a text box titled "Register and Apply for PPP Forgiveness" with a warning icon and text: "The SBA PPP Direct Forgiveness Portal is currently operating under an invite only pilot period. The platform is scheduled to publicly launch in the near future. This platform will be available for PPP Borrowers with loans \$150k and below. The SBA and your PPP lender will share more information upon launch." Below this text is a blue button that says "Register to Start Your Request". On the right side of the page is a "Registered User Login" section with the text "If you already have Log-in credentials, you can login here." Below this are input fields for "Username" and "Password", a "Remember Me" checkbox, and a "Sign In" button. There are also links for "Forgot Password?" and "Forgot Username?". At the bottom right is a "Resources" section with a link for "PPP Direct Forgiveness Platform User Guide". At the very bottom of the page, there is a footer with "Privacy Policy | Terms of Service | Customer Service: 877-552-2692" on the left and "Copyright ©2021 Small Business Administration. All rights reserved." on the right.

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.**

SBA U.S. Small Business Administration

Setup SMS Two-Factor Authentication

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.

Phone Number

Verify

Privacy Policy | Terms of Service

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

SBA U.S. Small Business Administration

Enter your SMS Token

Please provide the SMS token you received for validation

Verify

[Didn't receive a text? Click here to resend.](#)

Privacy Policy | Terms of Service

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Your SBA PPP Forgiveness
Production security code is
2642409

Text Message



U.S. Small Business
Administration

Direct Forgiveness Portal

Application Submission

Direct Forgiveness Portal – Home Page

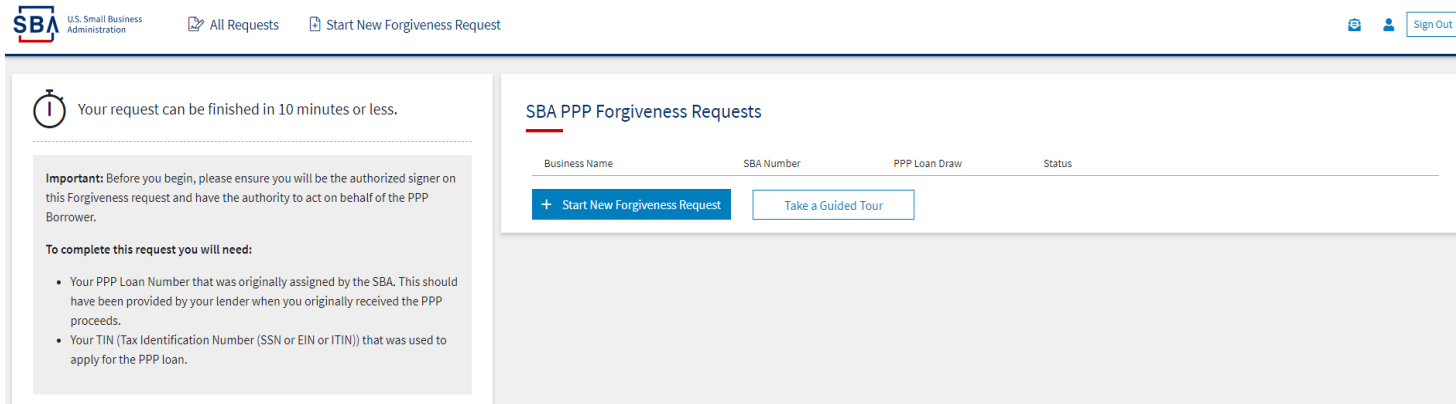
The Portal has many tools to help simplify the submission process.

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 PPP Forgiveness Requests portal. At the top left is the SBA logo and 'U.S. Small Business Administration'. The navigation bar includes 'All Requests' (callout 2) and 'Start New Forgiveness Request' (callout 1). On the right, there are icons for a message inbox (callout 4) and a user profile (callout 3) with a 'Sign Out' button. The main content area features a timer 'Your request can be finished in 10 minutes or less.' and an 'Important' notice. Below this, a section titled 'To complete this request you will need:' lists requirements for the PPP Loan Number and TIN. A search bar with fields for 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status' is present. Below the search bar are two buttons: '+ Start New Forgiveness Request' (callout 1) and 'Take a Guided Tour' (callout 6). At the bottom right, there is a 'Need Help?' link (callout 5). The footer contains 'Privacy Policy | Terms of Service | Customer Service: 877-552-2892' and 'Copyright ©2021 Small Business Administration'.

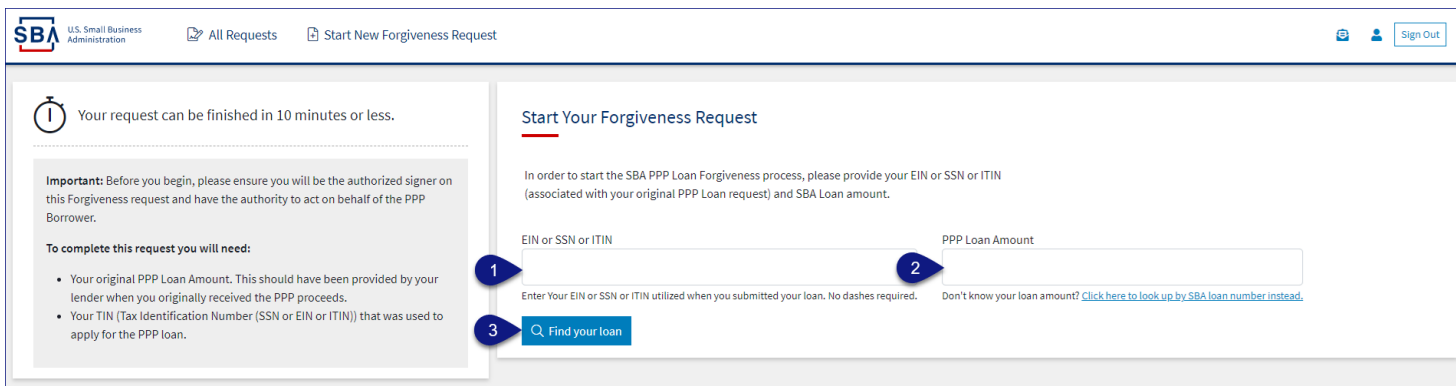
Direct Forgiveness Portal – Start New Request

Select - Start New Forgiveness Request



The screenshot shows the 'Start New Forgiveness Request' page. On the left, there is a sidebar 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.' Underneath is a section 'To complete this request you will need:' with 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.' On the right, the main content area is titled 'SBA PPP Forgiveness Requests' and features a table with columns for 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status'. Below the table are two buttons: '+ Start New Forgiveness Request' and 'Take a Guided Tour'.

1.  **Enter** - EIN, SSN, or ITIN
2.  **Enter** - SBA Loan Amount
3.  **Select** - Find your loan



The screenshot shows the 'Start Your Forgiveness Request' page. On the left, there is a sidebar 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.' Underneath is a section 'To complete this request you will need:' with a bulleted list: 'Your original PPP Loan Amount. 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.' On the right, the main content area is titled 'Start Your Forgiveness Request' and contains the text: '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 amount.' Below this are two input fields: 'EIN or SSN or ITIN' and 'PPP Loan Amount'. The first field has a blue circle with the number '1' next to it. The second field has a blue circle with the number '2' next to it. Below the first field is the text: 'Enter Your EIN or SSN or ITIN utilized when you submitted your loan. No dashes required.' Below the second field is the text: 'Don't know your loan amount? [Click here to look up by SBA loan number instead.](#)' At the bottom of the form 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.

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.

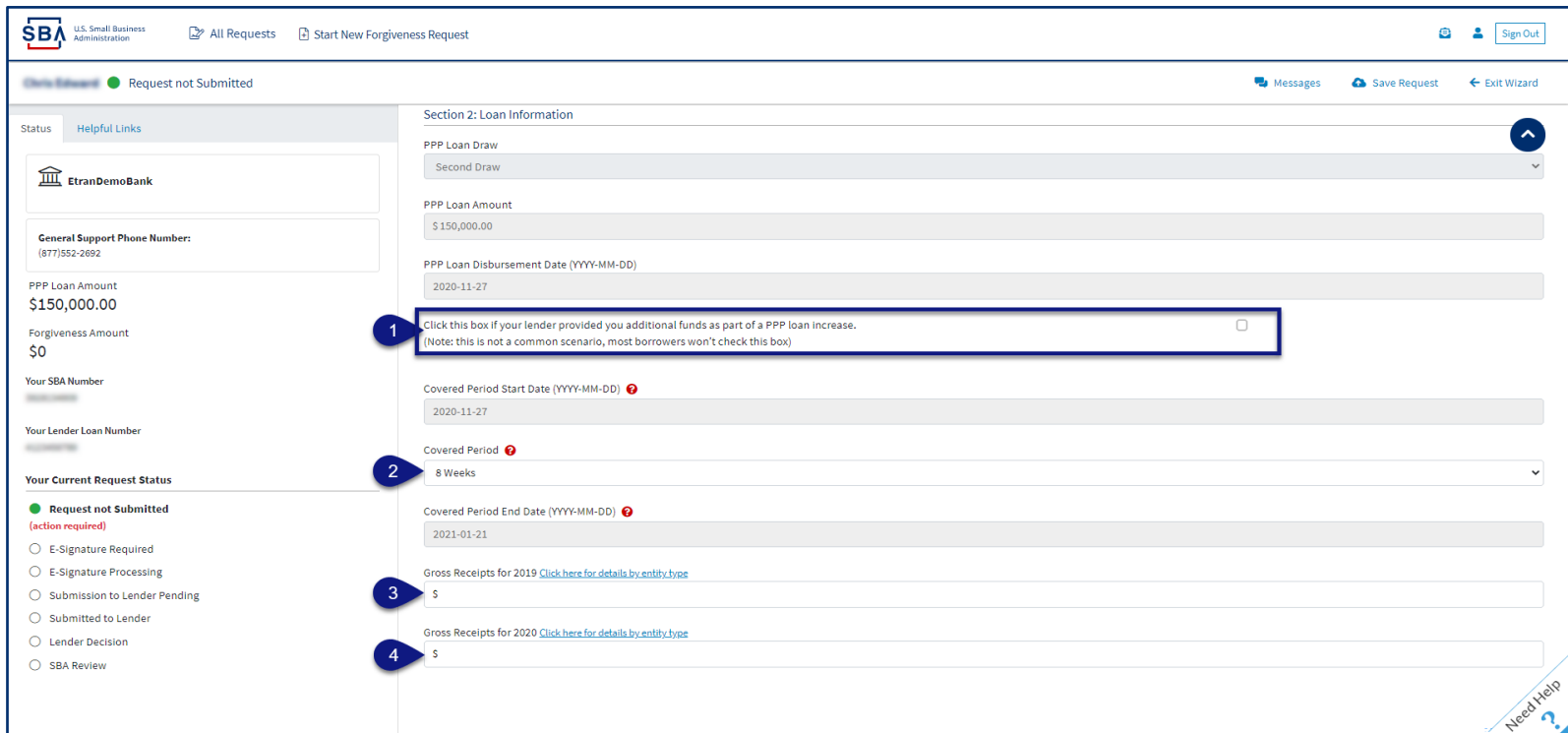
1.  **Select** - Appropriate **Title** from Drop-Down.
2.  **Enter** - Primary Contact (First/Last) Name.
3.  **Enter** - Business Industry Lookup (*Select Best Option*).

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, there's a navigation bar with 'SBA U.S. Small Business Administration', 'All Requests', and 'Start New Forgiveness Request'. A 'Sign Out' button is in the top right. Below the navigation, a status bar shows 'Request not Submitted'. The main content area is divided into three tabs: 'Loan Details', 'Documentation', and 'Summary'. The 'Loan Details' tab is active, showing a form for loan information. A blue box with a mouse cursor icon points to the 'Helpful Links' section, containing a link to 'EtranDemoBank' and 'General Support Phone Number: (877)552-2692'. Another blue box with a keyboard icon points to the 'Send Messages to directly to SBA associated with this Application.' button. A third blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A fourth blue box with a keyboard icon points to the 'Primary Contact Name' field. A fifth blue box with a keyboard icon points to the 'Title' field. A sixth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A eighth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninth blue box with a keyboard icon points to the 'Primary Contact Name' field. A tenth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A eleventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A twelfth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A thirteenth blue box with a keyboard icon points to the 'Primary Contact Name' field. A fourteenth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A fifteenth blue box with a keyboard icon points to the 'Primary Contact Name' field. 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A sixty-sixth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A sixty-seventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A sixty-eighth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A sixty-ninth blue box with a keyboard icon points to the 'Primary Contact Name' field. A seventieth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventy-first blue box with a keyboard icon points to the 'Primary Contact Name' field. A seventy-second blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventy-third blue box with a keyboard icon points to the 'Primary Contact Name' field. A seventy-fourth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventy-fifth blue box with a keyboard icon points to the 'Primary Contact Name' field. 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A ninety-sixth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninety-seventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A ninety-eighth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninety-ninth blue box with a keyboard icon points to the 'Primary Contact Name' field. A hundredth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field.

 **Select** - Question Marks for details relevant to those fields

Direct Forgiveness Portal – Loan Details (Section 2)









1. **Check** - 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, or Between 8 and 24 Weeks*)
3.  **Enter** - Gross Receipts amount for 2019.
4.  **Enter** - Gross Receipts amount for 2020.

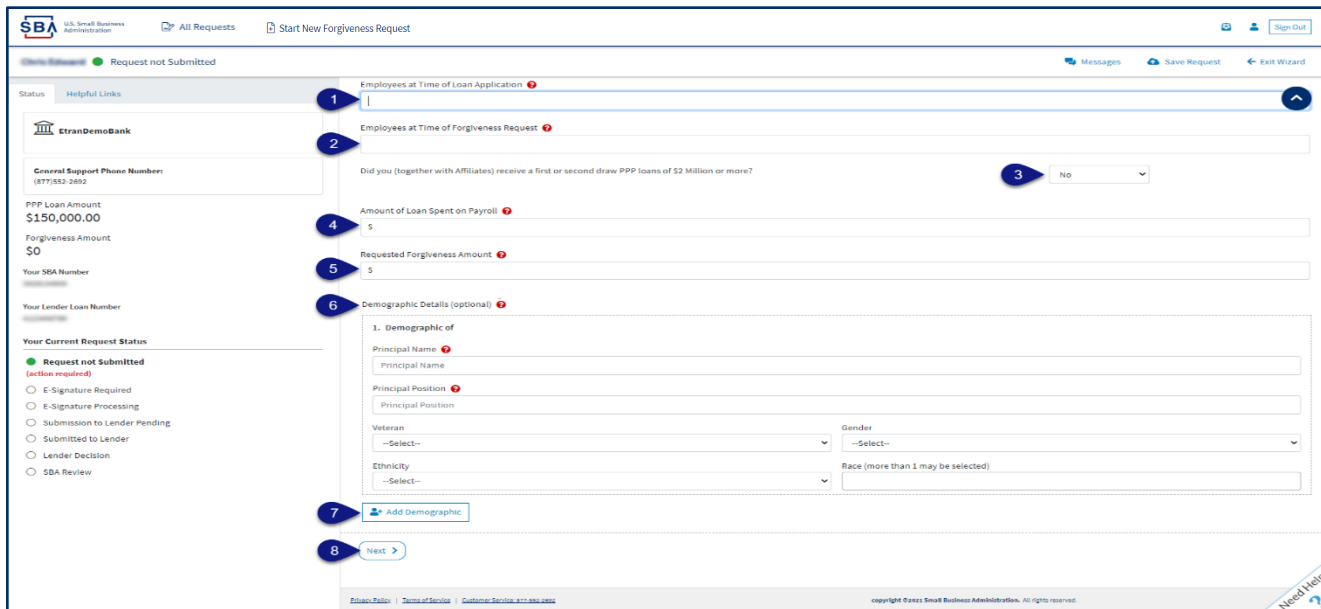


The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and navigation links are visible. The main content area is titled "Section 2: Loan Information" and contains several input fields and a checkbox. The fields are: "PPP Loan Draw" (Second Draw), "PPP Loan Amount" (\$150,000.00), "PPP Loan Disbursement Date (YYYY-MM-DD)" (2020-11-27), "Covered Period Start Date (YYYY-MM-DD)" (2020-11-27), "Covered Period" (8 Weeks), "Covered Period End Date (YYYY-MM-DD)" (2021-01-21), "Gross Receipts for 2019" (\$), and "Gross Receipts for 2020" (\$). A checkbox is located between the disbursement date and the start date fields, with a callout "1" pointing to it. The "Covered Period" field has a callout "2" pointing to the dropdown menu. The "Gross Receipts for 2019" field has a callout "3" pointing to the input field. The "Gross Receipts for 2020" field has a callout "4" pointing to the input field. The left sidebar shows the user's status as "Request not Submitted" and provides links to "Messages", "Save Request", and "Exit Wizard".

 **Select** - 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.  **Select** - Next.



The screenshot shows the SBA Direct Forgiveness Portal interface. The main heading is 'Start New Forgiveness Request' with a status of 'Request not Submitted'. The form contains several sections:





- General Information:** Includes fields for 'Employees at Time of Loan Application' (step 1), 'Employees at Time of Forgiveness Request' (step 2), and a dropdown menu for 'Did you (together with Affiliates) receive a first or second draw PPP loan of \$2 Million or more?' (step 3).
- Financial Details:** Includes 'Amount of Loan Spent on Payroll' (step 4) and 'Requested Forgiveness Amount' (step 5).
- Demographic Details (optional):** Includes fields for 'Principal Name', 'Principal Position', 'Veteran' status, 'Gender', 'Ethnicity', and 'Race (more than 1 may be selected)' (step 6).
- Navigation:** Includes an 'Add Demographic' button (step 7) and a 'Next' button (step 8).

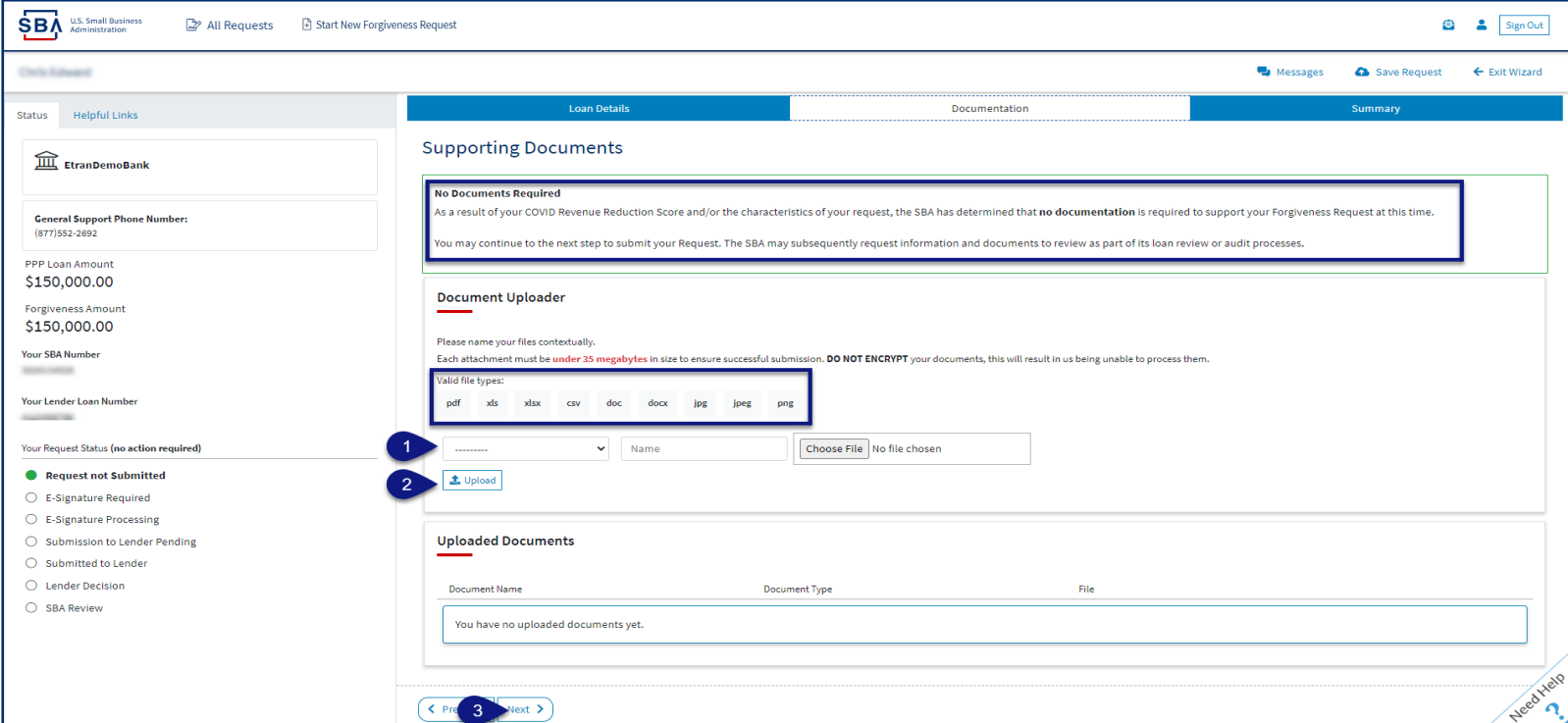
The left sidebar shows the user's current request status as 'Request not Submitted' and provides links for 'Messages', 'Save Request', and 'Exit Wizard'. The bottom of the page includes a footer with 'SBA U.S. Small Business Administration' and a 'Need Help?' link.

 **Select** - 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  **Select** - Choose file. Locate and select file from your device. (Acceptable file types are listed)
2.  **Select** - Upload.
 - Repeat steps 1-2 until all necessary documents have been uploaded.
3.  **Select** - Next

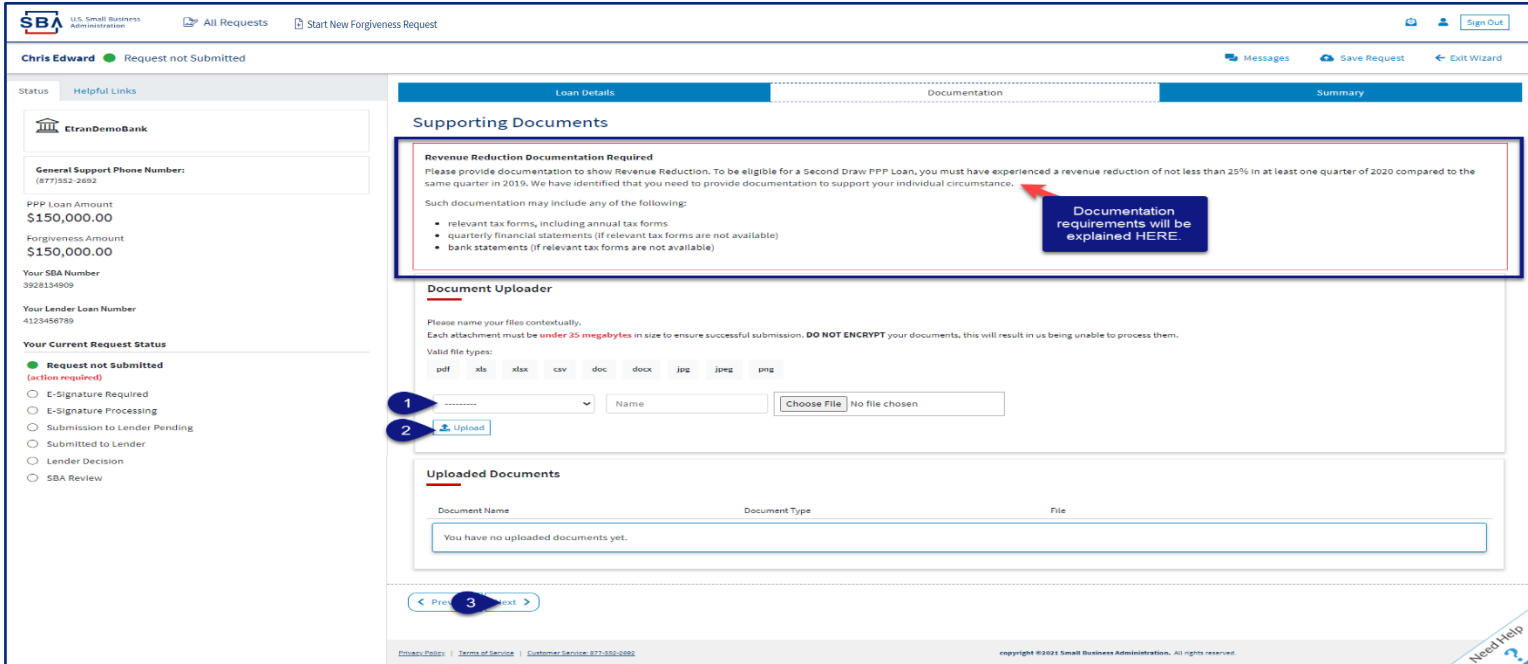


The screenshot displays the SBA Direct Forgiveness Portal interface. The top navigation bar includes the SBA logo, "U.S. Small Business Administration", and links for "All Requests" and "Start New Forgiveness Request". A "Sign Out" button is in the top right. The main content area is titled "Supporting Documents" and features a "No Documents Required" message: "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 is the "Document Uploader" section, which instructs users to name files contextually and keep attachments under 35 megabytes. It lists valid file types: pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, png. A "Choose File" button is present, and a "1" callout points to the file name input field. An "Upload" button is also visible, with a "2" callout pointing to it. The "Uploaded Documents" section is currently empty, showing a message: "You have no uploaded documents yet." At the bottom, a "Next" button is highlighted with a "3" callout. A "Need Help?" link is in the bottom right corner.

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  **Select** - Choose file. Locate and select file from your device. (Acceptable file types are listed)
2.  **Select** - Upload.
 - Repeat steps 1-2 until all necessary documents have been uploaded.
3.  **Select** - Next.

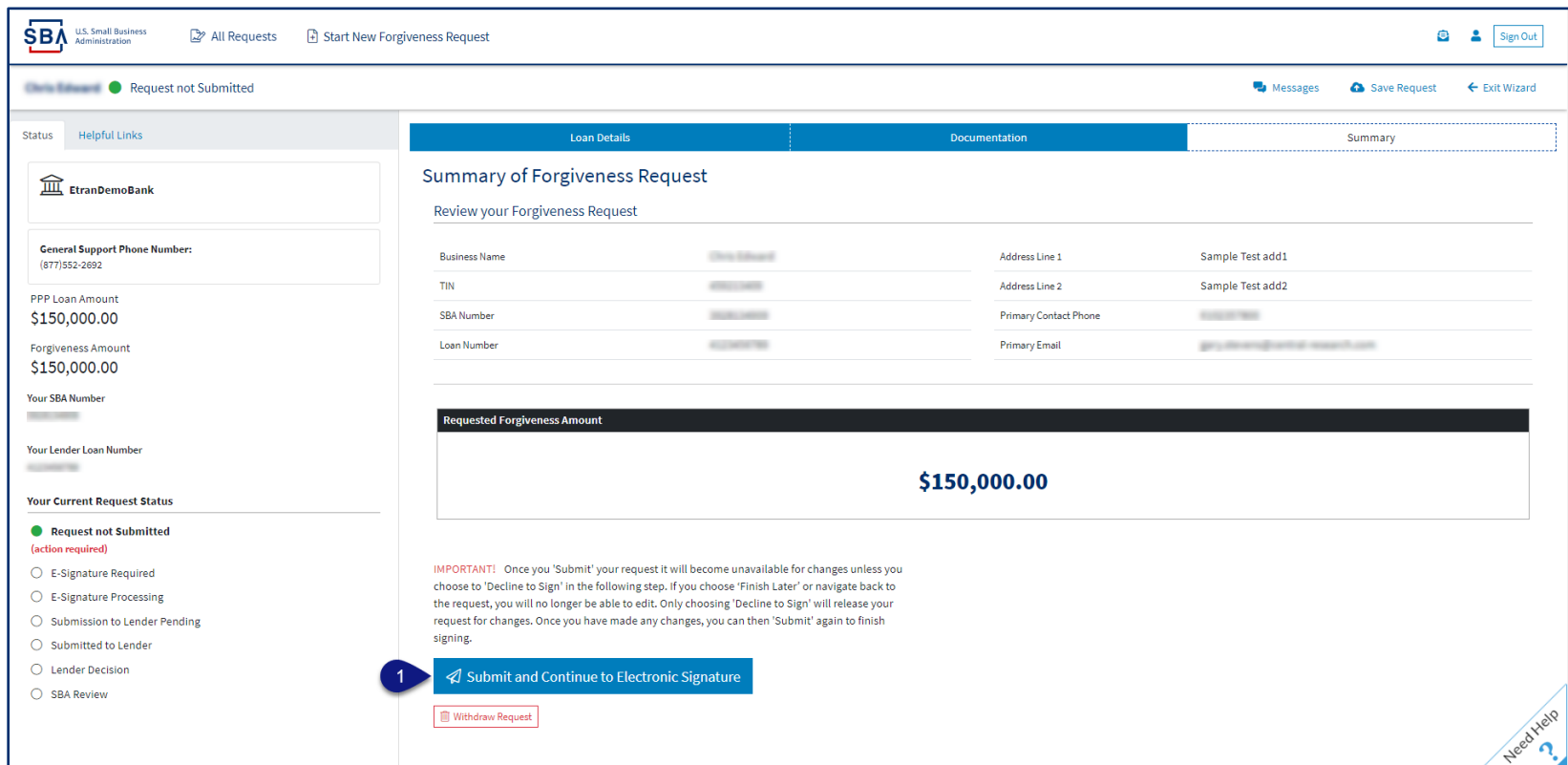


The screenshot displays the SBA Direct Forgiveness Portal interface. The user is logged in as Chris Edward, and the request status is "Request not Submitted". The main content area is titled "Supporting Documents" and includes a "Revenue Reduction Documentation Required" section with a blue callout box stating "Documentation requirements will be explained HERE." Below this is the "Document Uploader" section, which provides instructions on file naming and size (under 35 megabytes) and lists valid file types: pdf, xls,xlsx, csv, doc, docx, jpg, jpeg, png. A dropdown menu is labeled with a blue circle and the number 1, and the "Upload" button is labeled with a blue circle and the number 2. The "Uploaded Documents" section shows a table with columns for Document Name, Document Type, and File, and a message stating "You have no uploaded documents yet." At the bottom, a navigation bar includes "Previous" and "Next" buttons, with the "Next" button labeled with a blue circle and the number 3. The footer contains the SBA logo, contact information, and a "Need Help?" link.

Direct Forgiveness Portal – Complete Summary

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

1.  **Select** - Submit and Continue to Electronic Signature
 - *Withdraw Request* will delete submission
 - *Previous* will go back in unsubmitted application to allow edits.



U.S. Small Business Administration | All Requests | Start New Forgiveness Request | Sign Out

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: [REDACTED]

Your Lender Loan Number: [REDACTED]

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


Review your Forgiveness Request

Business Name	[REDACTED]	Address Line 1	Sample Test add1
TIN	[REDACTED]	Address Line 2	Sample Test add2
SBA Number	[REDACTED]	Primary Contact Phone	[REDACTED]
Loan Number	[REDACTED]	Primary Email	[REDACTED]

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.

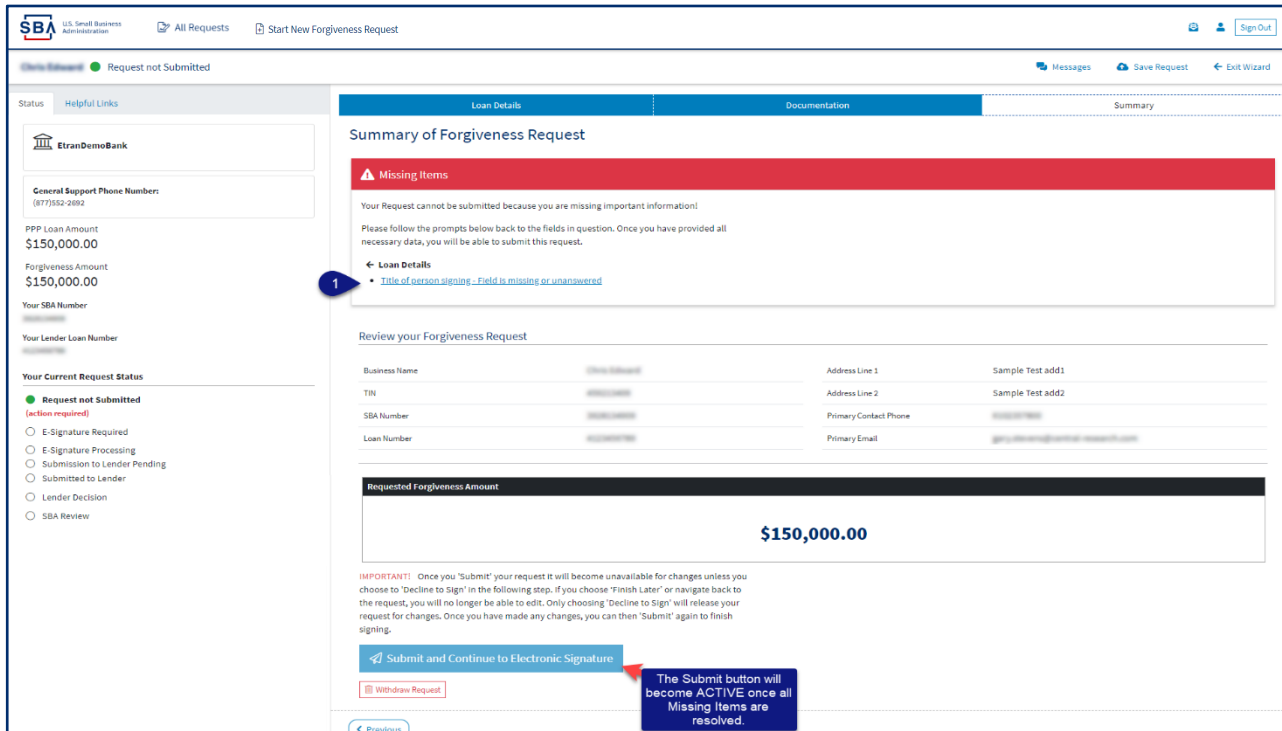
1  Submit and Continue to Electronic Signature

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  **select** - The Missing Item link to update the appropriate field. **NOTE:** This step may need to be complete multiple times.



The screenshot displays the SBA Direct Forgiveness Portal interface. On the left sidebar, the user is identified as 'EtranDemoBank' with a 'Request not Submitted' status. The main content area features a 'Summary of Forgiveness Request' section with a red 'Missing Items' warning. Below this, a 'Loan Details' section lists a missing item: 'Title of person signing - Field is missing or unanswered'. A 'Review your Forgiveness Request' form contains fields for Business Name, TIN, SBA Number, Loan Number, Address Line 1, Address Line 2, Primary Contact Phone, and Primary Email. The 'Requested Forgiveness Amount' is shown as \$150,000.00. At the bottom, a blue button labeled 'Submit and Continue to Electronic Signature' is highlighted with a callout box stating: 'The Submit button will become ACTIVE once all Missing Items are resolved.' A 'Withdraw Request' button is also visible.





U.S. Small Business
Administration

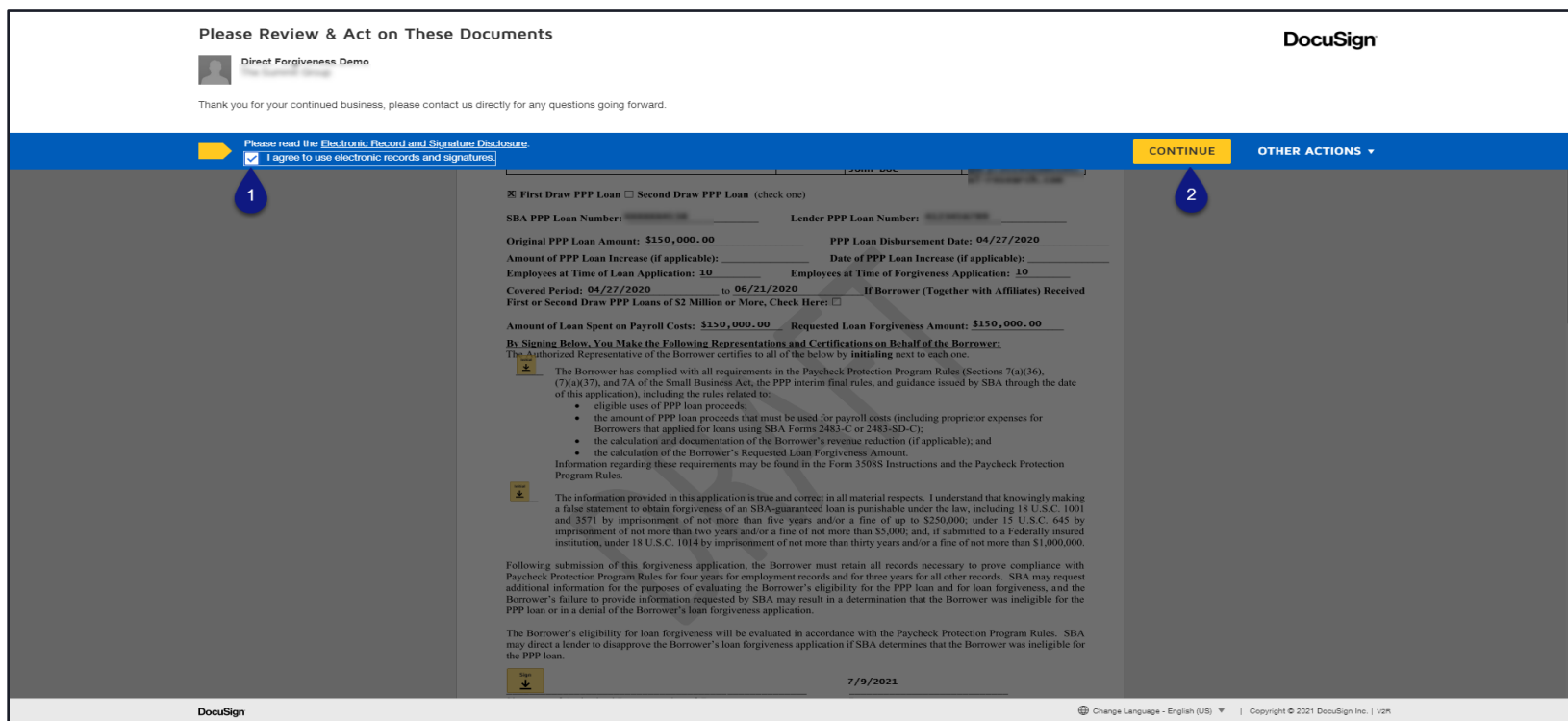
Direct Forgiveness Portal

Application Signing

Direct Forgiveness Portal – DocuSign

Applications will be signed electronically via DocuSign.

1.  **Select** - I agree to use electronic records and signature.
2.  **Select** - 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.

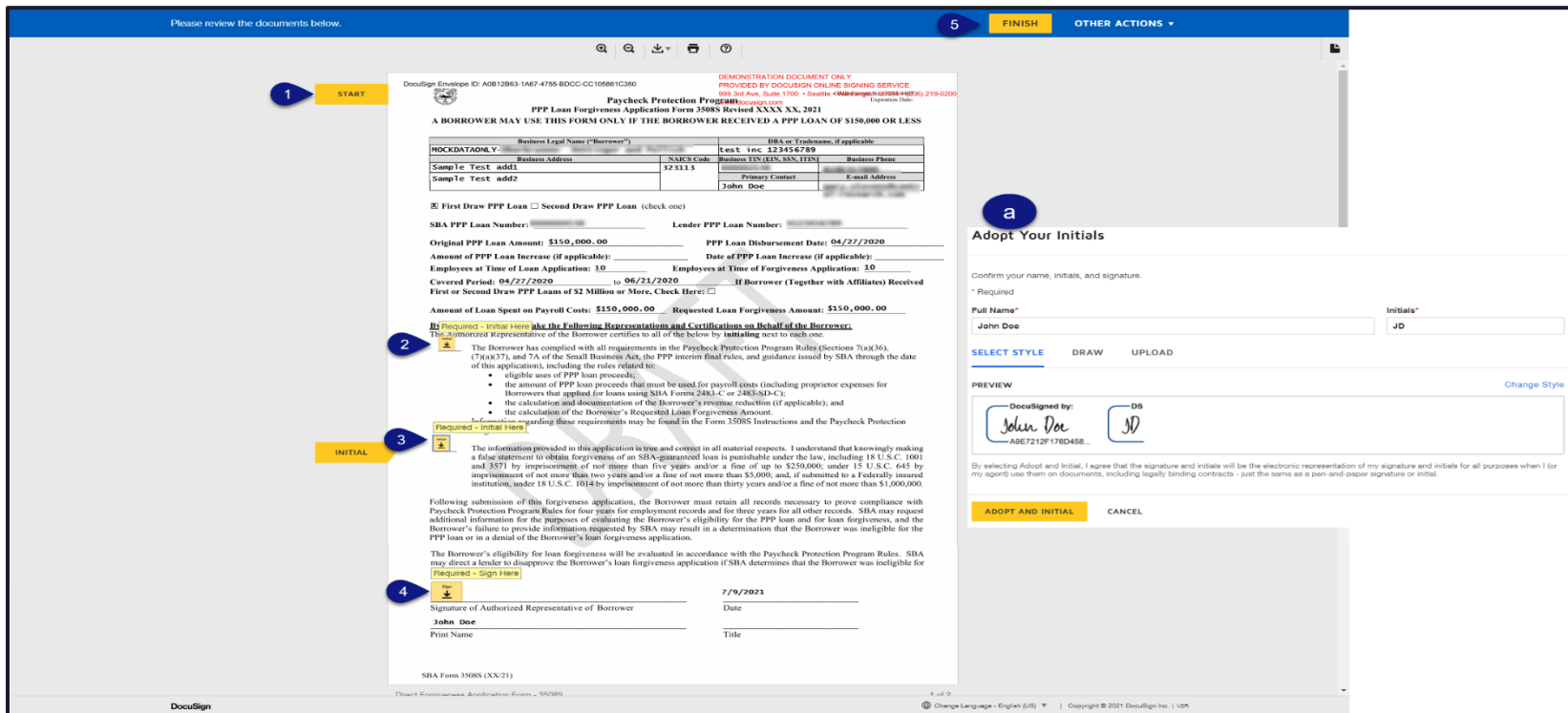
7/9/2021

DocuSign

Change Language - English (US) | Copyright © 2021 DocuSign Inc. | 12/21

Direct Forgiveness Portal – DocuSign - Signing

1.  **Select** - Start.
2.  **Select** - Initial.
 - Pop-Up will allow systematic, drawn, or uploaded signatures to be applied.
3.  **Select** - Initial.
4.  **Select** - Sign.
5.  **Select** - Finish.



The screenshot displays the DocuSign interface for a Paycheck Protection Program (PPP) Loan Forgiveness Application Form 3508S Revised XXXX XX, 2021. The document is titled "Paycheck Protection Program Loan Forgiveness Application Form 3508S Revised XXXX XX, 2021" and includes a table for borrower information. The form is marked with a "5 FINISH" button at the top right. A blue bar at the top left contains the text "Please review the documents below." and a search icon. A blue bar at the bottom left contains the text "START" and a search icon. A blue bar at the bottom right contains the text "OTHER ACTIONS" and a search icon. The form is divided into sections: "Business Information", "Loan Information", and "Certifications". The "Business Information" section includes fields for Business Legal Name, Business Address, SAKS Code, and Business Phone. The "Loan Information" section includes fields for Original PPP Loan Amount, PPP Loan Disbursement Date, and Date of PPP Loan Increase. The "Certifications" section includes a statement of truth and accuracy and a signature line for the Authorized Representative of the Borrower. A signature pop-up window titled "Adopt Your Initials" is overlaid on the right side of the form. The pop-up window contains a "Confirm your name, initials, and signature." section with a "Full Name*" field containing "John Doe" and an "Initials*" field containing "JD". Below this is a "SELECT STYLE" section with options for "DRAW" and "UPLOAD". A "PREVIEW" section shows a signature and initials. At the bottom of the pop-up are "ADOPT AND INITIAL" and "CANCEL" buttons.

Business Legal Name (Borrower)	DBA or Tradename, if applicable
Sample Test add1	Test, Inc. 12 345 67 89
Sample Test add2	

Business Address	SAKS Code	Business ID (EIN, SSN, ITIN)	Business Phone
	12 311 3		

Primary Contact	E-mail Address
John Doe	

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

The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(5), (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 2483S-C);
• the calculation and documentation of the Borrower's revenue reduction (if applicable); and
• the calculation of the Borrower's Requested Loan Forgiveness Amount.

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 18 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

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







SBA Form 3508S (XX21)

DocuSign 1 of 2 Change Language - English (US) Copyright © 2021 DocuSign Inc. | 1021



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.  **Select** - Other Actions.
2.  **Select** - Decline to Sign.
3.  **Select** - Continue.
4.  **Select** - Reason for declining.
5.  **Check** - Acknowledgement.
6.  **Select** - Decline to Sign.

Please read the [Electronic Record and Signature Disclosure](#)

I agree to use electronic records and signatures.

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

SBA PPP Loan Number: XXXXXXX687 Lender PPP Loan Number: XXXXXXXXXX

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: 7

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: \$105,000.00 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 indicating next to each one:

- The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(37), and 7A of the Small Business Act, the PPP interim final rules, and guidance issued by SBA through this application), including the rules related to:
 - eligible uses of PPP loan proceeds;
 - the amount of PPP loan proceeds that are used for payroll costs (including proprietor expenses);
 - 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 known a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1014, by imprisonment of not more than five years and/or a fine of up to \$250,000; under 18 U.S.C. 1014, by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federal institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$100,000.

Following submission of this forgiveness application, the Borrower must retain all records necessary to provide Paycheck Protection Program Rules for four years for employment records and for three years for all other records. SBA additional information for the purpose of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness. Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was not eligible for a 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 may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was not eligible for the PPP loan.

7/13/2021

482 characters remaining

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 the electronic signing relationship.

OTHER ACTIONS

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

Caution

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.

Decline to Sign

Please provide a reason for declining:

Corrections Needed

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 SBA Direct Forgiveness Portal interface. At the top, there is a navigation bar with the SBA logo, "U.S. Small Business Administration", and buttons for "All Requests" and "Start New Forgiveness Request". A "Sign Out" button is located in the top right corner. Below the navigation bar, the page title is "MOCKDATAONLY" with a link to "MockDataOnly Settings and Profile". On the left side, there is a sidebar with "Status" and "Helpful Links". The main content area is divided into three tabs: "Loan Details", "Documentation", and "Summary". A prominent red warning box with an exclamation mark icon states: "DocuSign request was declined. This can take a few minutes for processing, so check back shortly." Below this, the "Review your Forgiveness Request" section displays various fields: Business Name (MOCKDATAONLY), Address Line 1 (Sample Test add1), Address Line 2 (Sample Test add2), TIN, SBA Number, Loan Number, Primary Contact Phone, and Primary Email. A section titled "Requested Forgiveness Amount" shows a value of "\$150,000.00". On the left sidebar, the "Your Request Status" section has radio buttons for "Request not Submitted", "E-Signature Required", "E-Signature Processing" (which is selected and highlighted with a blue box), "Submission to Lender Pending (no action required)", "Submitted to Lender (no action required)", "Lender Decision (no action required)", and "SBA Review (no action required)". At the bottom left, there is a "Previous" button. The footer contains "Privacy Policy" and "Terms of Service" links, a copyright notice for 2021, and a "Need Help?" link with a question mark icon.



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 navigation links for 'All Requests' and 'Start New Forgiveness Request' are visible. The user is logged in as 'MOCKDATAONLY-Oberbrunner Hettinger and Pollich'. The main content area is divided into three tabs: 'Loan Details', 'Documentation', and 'Summary'. A green checkmark icon and a message state: '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 shows a table of business information:

Business Name	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	Address Line 1	Sample Test add1
TIN	MOCKDATAONLY	Address Line 2	Sample Test add2
SBA Number	MOCKDATAONLY	Primary Contact Phone	MOCKDATAONLY
Loan Number	MOCKDATAONLY	Primary Email	john.demo@central-research.com

Below the table, the 'Requested Forgiveness Amount' is displayed as **\$150,000.00**. On the left side, the 'Your Request Status' section shows a list of steps with radio buttons. The 'E-Signature Processing' step is selected and highlighted with a green dot.

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)

At the bottom left, there is a 'Previous' button. At the bottom right, there is a 'Need Help?' link with a question mark icon. The footer contains the SBA logo, 'Privacy Policy | Terms of Service', and 'copyright ©2021 Small Business Administration. All rights reserved.'

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.

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and navigation links are visible. The main content area is titled "Lender Decision (Correction)" and features a prominent yellow warning icon. A red arrow points to a "Withdraw Request" button. Below the message, there are sections for "What to expect next" and "What if I realize that I made a mistake?". A "Forgiveness Request Summary" table is also present, showing fields like Business Name, TIN, SBA Number, and Loan Number. At the bottom, the "Requested Forgiveness Amount" is displayed as \$150,000.00. A "Need Help?" button is located in the bottom right corner.

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.

[Withdraw Request](#)

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 Johnson	Address Line 1	Sample Test add1
TIN	999999999	Address Line 2	Sample Test add2
SBA Number	999999999	Primary Contact Phone	999999999
Loan Number	999999999	Primary Email	999999999@sample.com

Requested Forgiveness Amount

\$150,000.00

[Previous](#)

[Need Help?](#)

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.



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.