



U.S. Small Business
Administration

Paycheck Protection Program

Direct Forgiveness Portal User Guide

Last Revised: 03/13/2024

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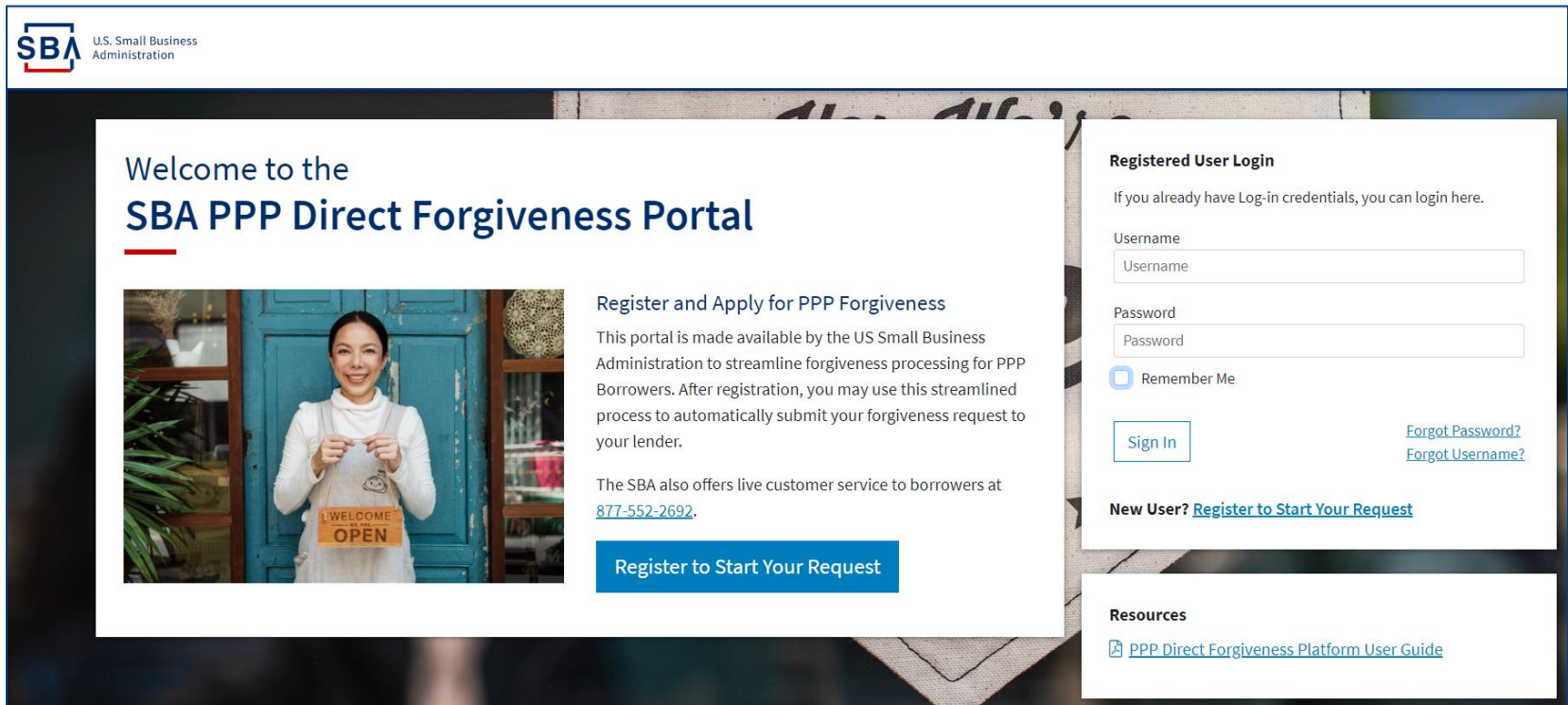


Direct Forgiveness Portal

Registration

Direct Forgiveness Portal

- The PPP Direct Forgiveness Portal can be accessed at <https://directforgiveness.sba.gov>
- The Direct Forgiveness Portal allows PPP borrowers to apply for forgiveness directly to the SBA using forms 3508, 3508EZ, or 3508S.
- Using **MS Edge** or **Google Chrome** browsers is recommended for an optimal experience.
- New Registration will be required to utilize this portal.



The screenshot shows the SBA PPP Direct Forgiveness Portal homepage. 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 large image of a woman in a white apron holding a sign that says "WELCOME to the OPEN". To the right of the image is a section titled "Register and Apply for PPP Forgiveness" with a blue button that says "Register to Start Your Request". Further right is a "Registered User Login" section with fields for Username and Password, a "Remember Me" checkbox, and a "Sign In" button. Below the login section is a "Resources" section with a link to the "PPP Direct Forgiveness Platform User Guide".

SBA U.S. Small Business Administration

Welcome to the SBA PPP Direct 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 borrowers at [877-552-2692](tel:877-552-2692).

[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?](#)

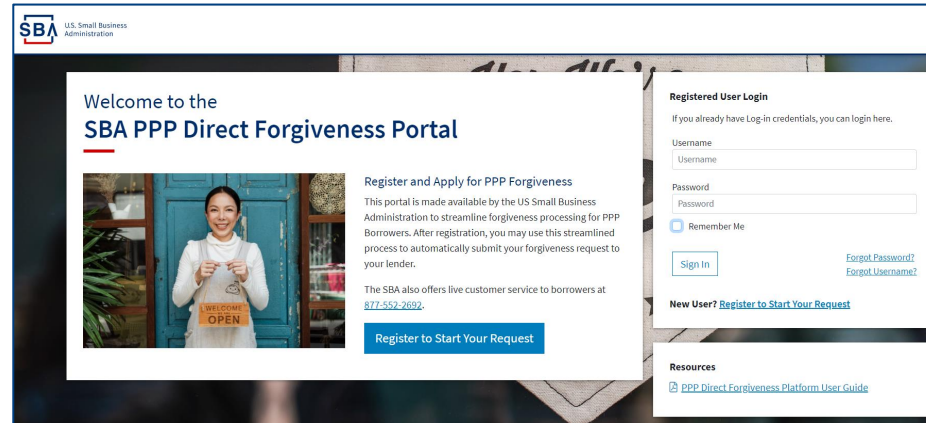
New User? [Register to Start Your Request](#)







Resources

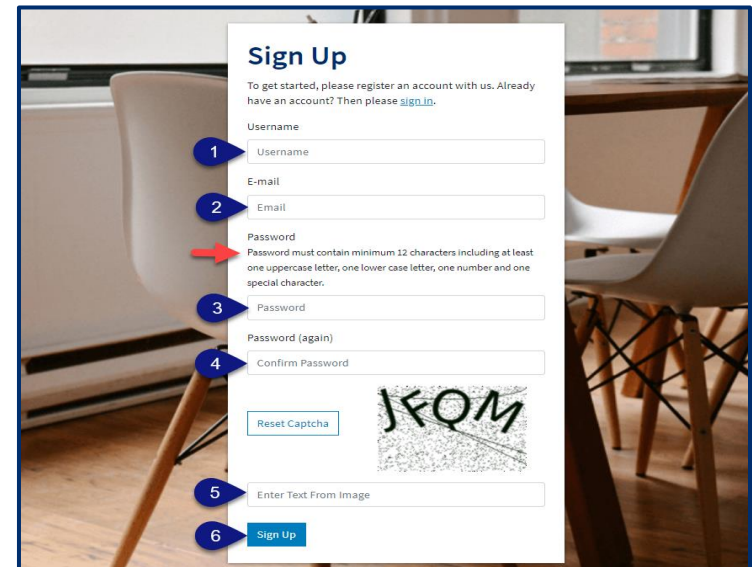
[PPP Direct Forgiveness Platform User Guide](#)

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.

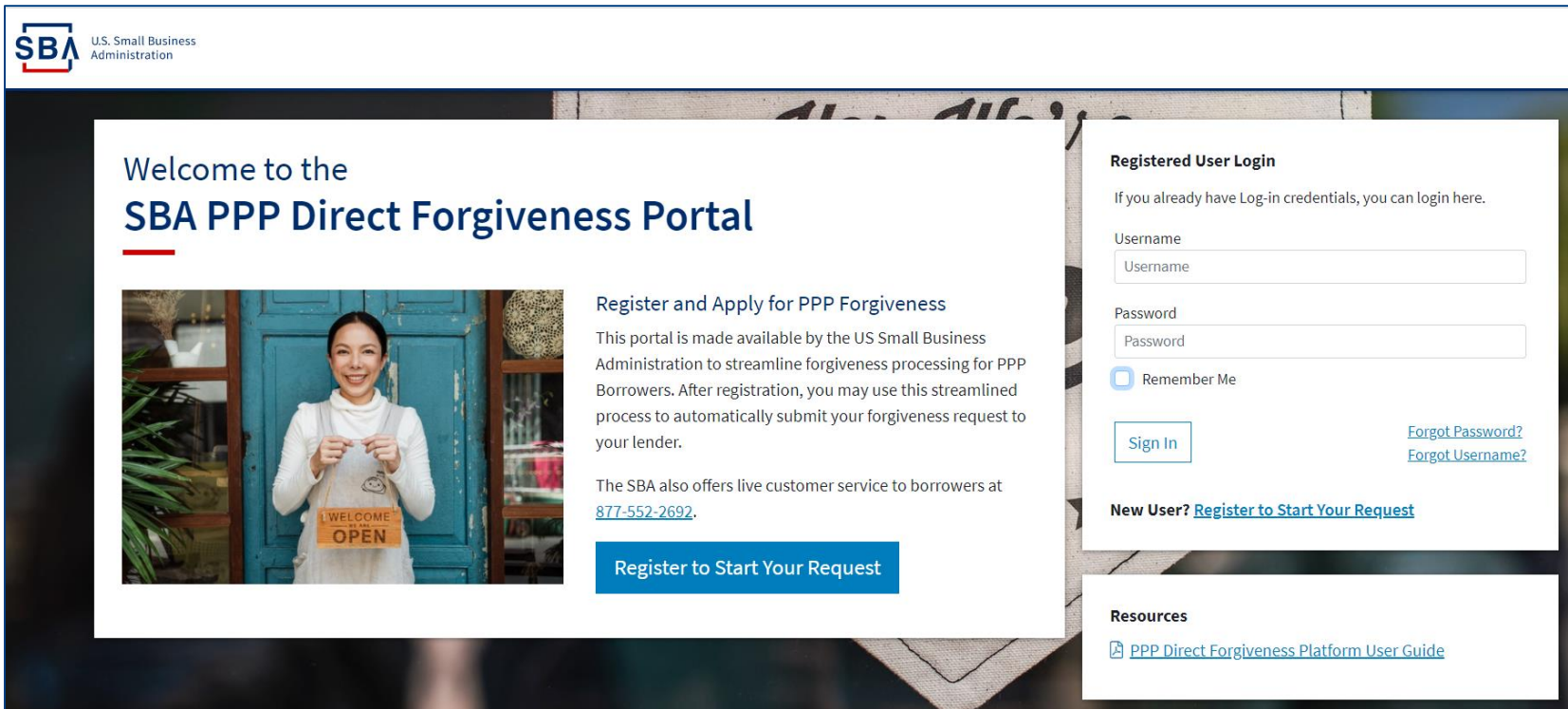
[Privacy Policy](#) | [Terms of Use](#) Copyright © SBA PPP Forgiveness Portal. All rights reserved.

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

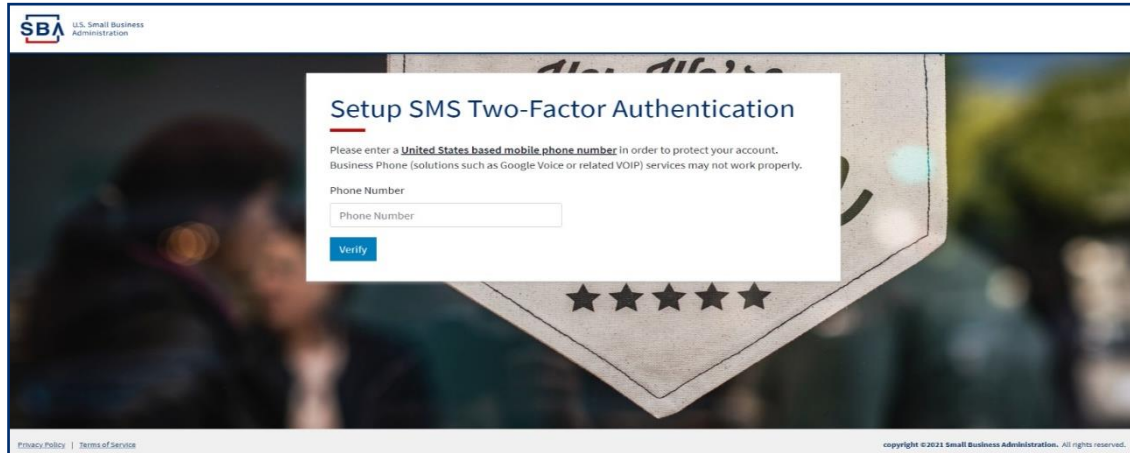


The screenshot shows the SBA PPP Direct Forgiveness Portal sign-in page. At the top left is the SBA U.S. Small Business Administration logo. The main heading reads "Welcome to the SBA PPP Direct Forgiveness Portal". Below this is a photo of a woman in a white apron with a "WELCOME TO THE OPEN" sign. To the right of the photo, the text says "Register and Apply for PPP Forgiveness" and "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." Below this is a blue button that says "Register to Start Your Request". To the right of the main content is a "Registered User Login" section. It includes the text "If you already have Log-in credentials, you can login here." and two input fields for "Username" and "Password". There is a "Remember Me" checkbox and a "Sign In" button. Below the "Sign In" button are two links: "Forgot Password?" and "Forgot Username?". At the bottom of the login section is a link for "New User? Register to Start Your Request". At the bottom of the page is a "Resources" section with a link to the "PPP Direct Forgiveness Platform User Guide".

Password reset and forgot password links are available.

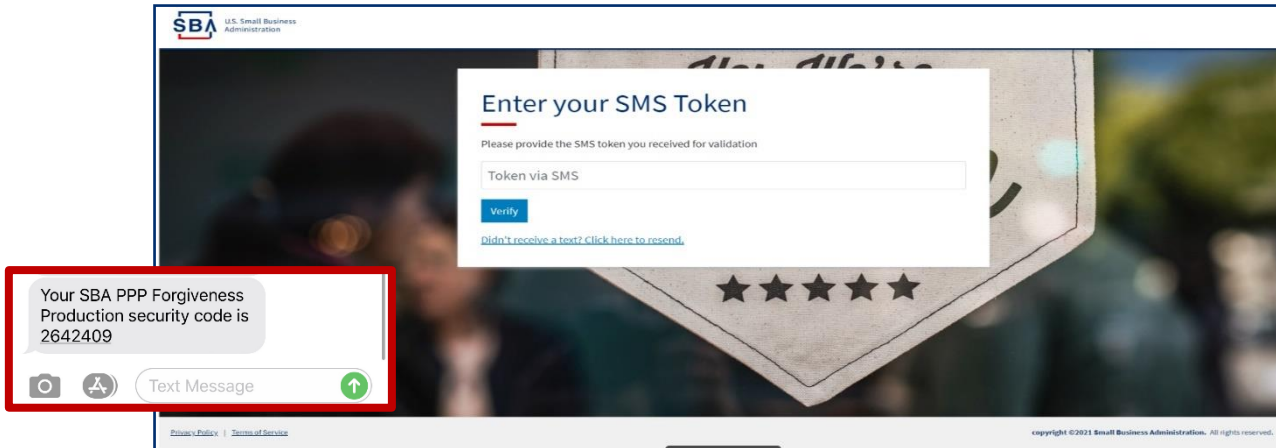
SMS Two-Factor Authentication

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 'Setup SMS Two-Factor Authentication' form on the SBA U.S. Small Business Administration website. The form includes a title, a sub-header, and a paragraph of instructions: '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.' Below this is a 'Phone Number' label and a text input field. A blue 'Verify' button is positioned below the input field. The background of the page is a blurred image of a 'STOP' sign with five stars at the bottom. The SBA logo and 'U.S. Small Business Administration' text are in the top left corner. At the bottom, there are links for 'Privacy Policy' and 'Terms of Service', and a copyright notice: 'copyright ©2021 Small Business Administration. All rights reserved.'

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



The screenshot shows the 'Enter your SMS Token' form on the SBA U.S. Small Business Administration website. The form includes a title, a sub-header, and a paragraph of instructions: 'Please provide the SMS token you received for validation'. Below this is a 'Token via SMS' label and a text input field. A blue 'Verify' button is positioned below the input field. A link 'Didn't receive a text? Click here to resend.' is located below the input field. In the bottom left corner, a red-bordered box highlights an incoming text message: 'Your SBA PPP Forgiveness Production security code is 2642409'. Below the message is a 'Text Message' input field with a camera icon, a microphone icon, and a green send button. The background of the page is a blurred image of a 'STOP' sign with five stars at the bottom. The SBA logo and 'U.S. Small Business Administration' text are in the top left corner. At the bottom, there are links for 'Privacy Policy' and 'Terms of Service', and a copyright notice: 'copyright ©2021 Small Business Administration. All rights reserved.'



U.S. Small Business
Administration

Direct Forgiveness Portal

*Beginning an Application
& Form Selection*

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 top right, there are icons for a message box (callout 4) and a user profile (callout 3), along 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: '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 this, it lists requirements: '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 heading is 'SBA PPP Forgiveness Requests' with input fields for 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status'. Below these fields 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'.

Start New Request

Select - Start New Forgiveness Request

The screenshot shows the SBA PPP Forgiveness Requests page. The header includes the SBA logo, 'U.S. Small Business Administration', and navigation links for 'All Requests' and 'Start New Forgiveness Request'. A 'Sign Out' button is in the top right. On the left, a timer icon indicates '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 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.' On the right, the page title is 'SBA PPP Forgiveness Requests'. Below the title is a table with columns: 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status'. At the bottom of 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. The header is identical to the previous screenshot. On the left, the timer and 'Important' note are the same. The 'To complete this request you will need:' section now has two bullet points: '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 page title is 'Start Your Forgiveness Request'. Below the title is a paragraph: '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. The first is labeled 'EIN or SSN or ITIN' and has a blue circle with the number '1' next to it. Below the field is the text: 'Enter Your EIN or SSN or ITIN utilized when you submitted your loan. No dashes required.' The second is labeled 'PPP Loan Amount' and has a blue circle with the number '2' next to it. Below the 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', with a blue circle and the number '3' next to it.

Security measures are in place that will prevent duplicate applications.

3508 Form Selection

Applicants with loans for **\$150,000 or less** will be automatically directed to use 3508S form.

Applicants with loan amounts **over \$150,000** will be asked to gauge their eligibility to use the 3508EZ form. They will check the appropriate boxes and select the correct form before continuing. Applicants who do not qualify for the 3508 EZ form will use the 3508 Full form.

Form Selection

Form Selection

Please select which form you would like to complete.

***If you fulfill at least one of the two conditions above, you may choose to complete SBA Form 3508EZ. If you are unable to fulfill one of the above conditions, you cannot use SBA Form 3508EZ and instead you must apply for forgiveness of your PPP loan using SBA Form 3508.**

Please select your form to proceed:

3508 Full

3508 EZ



Direct Forgiveness Portal

Form 3508S

Loan Details – 3508S

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 loan details form with several annotations:

- Resources to assist in applying can be found HERE.** (points to the Helpful Links tab)
- Send Messages directly to SBA associated with this Application.** (points to the Messages button)
- All locked (GRAY) fields must be updated by lender prior to Direct Forgiveness Request Submission.** (points to the locked input fields)
- (*) Indicates mandatory field** (points to the asterisk on the Title field)
- 1** (points to the Title dropdown menu)
- 2** (points to the Primary Contact Name text input field)
- 3** (points to the Business Industry Lookup dropdown menu)

The form includes a sidebar with loan details (e.g., PPP Loan Amount: \$135,001.00) and a main section for Business Information with fields for Business Legal Name, Business TIN, Business Address, Title, Primary Contact Name, Primary Email, Business Industry Lookup, and Industry Code.

Select - Question Marks for details relevant to those fields

Loan Details – 3508S (cont'd)

1. **Check Box** - 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** – Number of Employees at time of PPP Loan Application
4. **Enter** – Number of Employees at time of Loan Forgiveness Request (today)
5. **Enter** – Amount of PPP spent on Payroll
6. **Enter** – Requested Forgiveness Amount

The screenshot shows the SBA U.S. Small Business Administration interface for a PPP loan forgiveness request. The page title is "Section 2: Loan Information". The form includes the following fields and callouts:

- 1**: A checkbox with the text "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)".
- 2**: A dropdown menu for "Covered Period" with a question mark icon.
- 3**: A text input field for "* Employees at Time of Loan Application".
- 4**: A text input field for "* Employees at Time of Forgiveness Request".
- 5**: A text input field for "* Amount of Loan Spent on Payroll" with a dollar sign prefix.
- 6**: A text input field for "* Requested Forgiveness Amount" with a dollar sign prefix and a note below it: "In most cases, the forgiveness amount should match your loan amount: \$135,001.00".

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

Loan Details – 3508S Demographics

1. **Enter** Demographic Details (*Optional & WILL NOT impact Forgiveness request*).
2. **Select** - Add Demographic (If Necessary)
3. **Select** - Next.

The screenshot displays the SBA loan application interface. At the top, the SBA logo and 'U.S. Small Business Administration' are visible. Navigation links include 'All Requests' and '+ Start New Forgiveness Request'. The user is logged in, as indicated by the 'Sign Out' button. The main content area shows the 'Demographic Details (Optional)' step, which is highlighted with a blue circle and the number '1'. The form includes fields for 'Principal Name', 'Principal Position', 'Veteran' (dropdown), 'Gender' (dropdown), 'Ethnicity' (dropdown), and 'Race (more than 1 may be selected)'. A 'Next >' button is located at the bottom right. A sidebar on the left provides additional information, including 'Your Lender: system_monitoring', 'General Support Phone Number: (877)552-2692', 'PPP Loan Amount: \$135,001.00', 'Forgiveness Amount: \$0', 'Your SBA Number', and 'Your Lender Loan Number'. The 'Your Current Request Status' section shows 'Request not Submitted (action required)' and options for 'E-Signature Required' and 'E-Signature Processing'. A blue circle with the number '2' points to the 'Add Additional Demographic' button, and a blue circle with the number '3' points to the 'Next >' button.

Select - Question Marks for details relevant to those fields

Documentation – 3580S

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

Select – *Add Additional Documents* to provide documentation.

*All uploaded documents must be under 35 megabytes in size and not encrypted. Valid file types are: pdf; xls;xlsx; csv; doc; docx; jpg; jpeg; png.


Loan Details	Documentation	Summary
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Supporting Documents

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 review and submit your request. The SBA may subsequently request documentation or additional information as part of its loan review or audit processes.

 Add Additional Documents

[< Previous](#) [Next >](#)



U.S. Small Business
Administration

Direct Forgiveness Portal

Form 3508EZ

Loan Details – 3508EZ

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 loan details form with several annotations:

- Resources to assist in applying can be found HERE.** (points to the Helpful Links tab)
- Send Messages directly to SBA associated with this Application.** (points to the Messages button)
- All locked (GRAY) fields must be updated by lender prior to Direct Forgiveness Request Submission.** (points to the locked input fields)
- (*) Indicates mandatory field** (points to the asterisk on the Business Legal Name field)
- 1** (points to the Title dropdown menu)
- 2** (points to the Primary Contact Name text input field)
- 3** (points to the Business Industry Lookup dropdown menu)

The form includes a sidebar with loan details (e.g., PPP Loan Amount: \$135,001.00) and a main section for Business Information with fields for Business Legal Name, Business TIN, Business Address, Title, Primary Contact Name, Primary Email, Business Industry Lookup, and Industry Code.

Select - Question Marks for details relevant to those fields

Loan Details – 3508EZ (cont'd)

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** – Number of Employees at time of PPP Loan Application
4. **Enter** – Number of Employees at time of Loan Forgiveness Request (today)

The screenshot shows the SBA PPP Loan Forgiveness Request form, Section 2: Loan Information. The form includes the following fields and callouts:

- 1**: A checkbox labeled "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)".
- 2**: A dropdown menu for "Covered Period" with a question mark icon.
- 3**: A text input field for "* Employees at Time of Loan Application" with a question mark icon.
- 4**: A text input field for "* Employees at Time of Forgiveness Request" with a question mark icon.

Other visible fields include: PPP Loan Draw (First Draw), PPP Loan Amount (\$135,001.00), PPP Loan Disbursement Date (2020-05-10), Covered Period Start Date (2020-05-10), and Covered Period End Date.

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

Loan Details – 3508EZ (cont'd)

Complete the required fields for Section 3: Forgiveness Calculation. Boxes 1 through 8 are required. The form will auto calculate the fields in gray.

Confirm the requested Forgiveness amount in box 12 is correct before continuing. This will be the amount of loan forgiveness requested from the SBA.

Section 3: Forgiveness Calculation

Payroll and Nonpayroll Costs

1 * Payroll Costs \$ <input type="text"/>	2 * Business Mortgage Interest Payments \$ <input type="text"/>	3 * Business Rent or Lease Payments \$ <input type="text"/>
4 * Business Utility Payments \$ <input type="text"/>	5 * Covered Operations Expenditures \$ <input type="text"/>	6 * Covered Property Damage Costs \$ <input type="text"/>
7 * Covered Supplier Costs \$ <input type="text"/>	8 * Covered Protection Expenditures \$ <input type="text"/>	

Potential Forgiveness Amounts

9 Add the amounts on lines 1-8 \$0.00	10 PPP Loan Amount \$171,000.00	11 Payroll Cost 60% Requirement (divide Line 1 by 0.60) \$0.00
------------------------------------------	------------------------------------	-------------------------------------------------------------------

Forgiveness Amount

12 Forgiveness Amount (enter the smallest of Lines 9, 10, and 11) \$0.00

 Select - Question Marks for details relevant to those fields

Loan Details – 3508EZ Demographics

1. **Enter** Demographic Details (*Optional & WILL NOT impact Forgiveness request*).
2. **Select** - Add Demographic (*If Necessary*)
3. **Select** - Next.

The screenshot shows the SBA 3508EZ Demographics form. The page header includes the SBA logo, "U.S. Small Business Administration", "All Requests", and a "+ Start New Forgiveness Request" button. The user is logged in, as indicated by the "Sign Out" button. The form is titled "MOCKDATA 99999999_00007" and shows a status of "Request not Submitted".

The form is divided into two main sections: "Your Lender" and "Demographic Details (Optional)".

Your Lender:

- system_monitoring
- General Support Phone Number: (877)552-2692
- PPP Loan Amount: \$135,001.00
- Forgiveness Amount: \$0
- Your SBA Number: [Redacted]
- Your Lender Loan Number: [Redacted]

Demographic Details (Optional):

1. Demographic of

- Principal Name: [Text Field]
- Principal Position: [Text Field]
- Veteran: [Dropdown: --Select--]
- Gender: [Dropdown: --Select--]
- Ethnicity: [Dropdown: --Select--]
- Race (more than 1 may be selected): [Text Field]

Annotations on the form:

- 1. A blue circle with the number "1" points to the "Demographic Details (Optional)" section header.
- 2. A blue circle with the number "2" points to the "Add Additional Demographic" button.
- 3. A blue circle with the number "3" points to the "Next >" button.

At the bottom left, there is a "Your Current Request Status" section:

- Request not Submitted (action required)
- E-Signature Required
- E-Signature Processing

Select - Question Marks for details relevant to those fields

Documentation – 3508 Full

Form Selection	Loan Details	Documentation	Summary
Supporting Documents			
Documentation Required Please ensure that you attach at least one of the following documents with your application. To minimize potential back-and-forth, we recommend uploading as many relevant documents as possible.			

Applications using forms 3508 Full or 3508EZ will require at least one document to be uploaded. However, it is recommended that the applicant upload as many documents as are relevant in order to minimize potential back-and-forth later.

Examples of document types are displayed on the screen, but generally include Payroll, Full Time Employee (FTE) documentation, and Nonpayroll Documentation.

All uploaded documents must be under 35 megabytes in size and not encrypted. Valid file types are: pdf; xls; xlsx; csv; doc; docx; jpg; jpeg; png.



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Direct Forgiveness Portal

Form 3508 Full

Loan Details – 3508 Full

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 loan details form with several annotations:

- Resources to assist in applying can be found HERE.** (points to the Helpful Links tab)
- Send Messages directly to SBA associated with this Application.** (points to the Messages button)
- All locked (GRAY) fields must be updated by lender prior to Direct Forgiveness Request Submission.** (points to the locked data warning box)
- (*) Indicates mandatory field** (points to the asterisk on the Title field)
- 1** (points to the Title dropdown menu)
- 2** (points to the Primary Contact Name text input field)
- 3** (points to the Business Industry Lookup dropdown menu)

The form includes a sidebar with loan details (e.g., PPP Loan Amount: \$135,001.00) and a main section for Business Information with fields for Business Legal Name, Business TIN, Business Address, Title, Primary Contact Name, Primary Email, Business Industry Lookup, and Industry Code.

Select - Question Marks for details relevant to those fields

Loan Details – 3508 Full (cont'd)

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** – Number of Employees at time of PPP Loan Application
4. **Enter** – Number of Employees at time of Loan Forgiveness Request (today)

The screenshot shows the SBA's online portal for PPP loan forgiveness requests. The page title is "Section 2: Loan Information". On the left, there is a sidebar with "Status: Helpful Links" and a "Your Lender" section showing "system_monitoring" and a "General Support Phone Number: (877)552-2692". Below this, it displays "PPP Loan Amount: \$135,001.00" and "Forgiveness Amount: \$0".

The main form area contains the following fields and callouts:

- Callout 1:** A checkbox with the text: "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)".
- Callout 2:** A dropdown menu for "Covered Period" with a question mark icon. The current selection is "-----".
- Callout 3:** A text input field for "* Employees at Time of Loan Application".
- Callout 4:** A text input field for "* Employees at Time of Forgiveness Request".

Other visible fields include "PPP Loan Draw" (set to "First Draw"), "PPP Loan Amount" (\$135,001.00), "PPP Loan Disbursement Date" (2020-05-10), "Covered Period Start Date" (2020-05-10), and "Covered Period End Date".

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

Loan Details – 3508 Full (cont'd)

Complete the required fields for Section 3: PPP Schedule A. All boxes are required. The form will automatically calculate the fields in gray.

Section 3: PPP Schedule A

PPP Schedule A Worksheet, Table 1 Totals

1 * Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1

2 * Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1:

3 * Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet

- If the average salary or hourly wage for each employee listed on the PPP Schedule A Worksheet, Table 1 during the Covered Period or the Alternative Payroll was at least 75% of such employee's average annual salary or hourly wage between January 1, 2020 and March 31, 2020 – enter 0 on Line 3 and check this box.

PPP Schedule A Worksheet, Table 2 Totals

4 * Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2

5 * Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2

 Select - Question Marks for details relevant to those fields

Loan Details – 3508 Full (cont'd)

Applicants will evaluate whether any of the check boxes are applicable and select as needed. Fill in box 11. Boxes 12 and 13 will automatically calculate based on prior submissions on the form above.

Full-Time Equivalency (FTE) Reduction Calculation

If you satisfy any of the following three criteria, check the appropriate box, skip lines 11 and 12, and enter 1.0 on line 13; otherwise, complete lines 11, 12, and 13:

- No reduction in employees or average paid hours:** If you have not reduced the number of employees or the average paid hours of your employees between January 1, 2020 and the end of the Covered Period
- FTE Reduction Safe Harbor 1:** If you were unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020, by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration related to the maintenance of standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19.
- FTE Reduction Safe Harbor 2:** If you satisfy FTE Reduction Safe Harbor 2 (see PPP Schedule A Worksheet)

11 * Average FTE during the Borrower's chosen reference period

12 * Total Average FTE (add lines 2 and 5)

13 FTE Reduction Quotient
(divide line 12 by line 11) or enter 1.0 if any of the above criteria are met

 Select - Question Marks for details relevant to those fields

Loan Details – 3508 Full (cont'd)

Complete all boxes in Section 4. Box 1 will automatically calculate based on prior submissions on the form above.

Section 4: Forgiveness Calculation

Payroll and Nonpayroll Costs


1 * Payroll Costs From PPP Schedule A, line 10 <input type="text" value="\$0.00"/> ?	2 * Business Mortgage Interest Payments <input type="text" value="\$"/> ?	3 * Business Rent or Lease Payments <input type="text" value="\$"/> ?
4 * Business Utility Payments <input type="text" value="\$"/> ?	5 * Covered Operations Expenditures <input type="text" value="\$"/> ?	6 * Covered Property Damage Costs <input type="text" value="\$"/> ?
7 * Covered Supplier Costs <input type="text" value="\$"/> ?	8 * Covered Protection Expenditures <input type="text" value="\$"/> ?	

 Select - Question Marks for details relevant to those fields

Loan Details – 3508 Full (cont'd)

Boxes 9 through 15 will automatically calculate based on prior submissions on the form above.

Confirm the requested Forgiveness amount in box 15 is correct before continuing. This will be the amount of loan forgiveness requested from the SBA.

Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions		
9 * Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3) \$	10 * Add the amounts on lines 1 through 8, then subtract the amount entered in line 9 \$ 0.00	11 * FTE Reduction Quotient (enter the number from PPP Schedule A, line 13) 0.00
Potential Forgiveness Amounts		
12 Modified Total (multiply line 10 by line 11) \$ 0.00	13 PPP Loan Amount \$ 171,000.00	14 Payroll Cost 60% Requirement (divide line 1 by 0.60) \$ 0.00 
Forgiveness Amount		
15 * Forgiveness Amount (enter the smallest of lines 12, 13, and 14) \$ 0.00		

 Select - Question Marks for details relevant to those fields

Loan Details – 3508 Full Demographics

1. **Enter** Demographic Details (*Optional & WILL NOT impact Forgiveness request*).
2. **Select** - Add Demographic (*If Necessary*)
3. **Select** - Next.

The screenshot displays the SBA loan forgiveness request interface. At the top, the SBA logo and 'U.S. Small Business Administration' are visible, along with navigation links for 'All Requests' and '+ Start New Forgiveness Request'. A 'Sign Out' button is in the top right. Below the header, a 'MOCKDATA 99999999_00007' identifier and a 'Request not Submitted' status are shown. The main content area is divided into a left sidebar and a main form area. The sidebar contains 'Status' and 'Helpful Links' tabs, and a 'Your Lender' section with 'system_monitoring' and a 'General Support Phone Number' of '(877)552-2692'. It also displays 'PPP Loan Amount \$135,001.00', 'Forgiveness Amount \$0', and 'Your SBA Number'. The main form area is titled 'Demographic Details (Optional)' and contains a section for '1. Demographic of' with fields for 'Principal Name', 'Principal Position', 'Veteran', 'Gender', 'Ethnicity', and 'Race (more than 1 may be selected)'. A 'Next >' button is at the bottom right. Three blue callout boxes with numbers 1, 2, and 3 are overlaid on the form, pointing to the 'Demographic Details' title, the 'Add Additional Demographic' button, and the 'Next >' button respectively.

Select - Question Marks for details relevant to those fields

Documentation – 3508 Full

Form Selection	Loan Details	Documentation	Summary
Supporting Documents			
Documentation Required Please ensure that you attach at least one of the following documents with your application. To minimize potential back-and-forth, we recommend uploading as many relevant documents as possible.			

Applications using forms 3508 Full or 3508EZ will require at least one document to be uploaded. However, it is recommended that the applicant upload as many documents as are relevant in order to minimize potential back-and-forth later.

Examples of document types are displayed on the screen, but generally include Payroll, Full Time Employee (FTE) documentation, and Nonpayroll Documentation.

All uploaded documents must be under 35 megabytes in size and not encrypted. Valid file types are: pdf; xls; xlsx; csv; doc; docx; jpg; jpeg; png.



Direct Forgiveness Portal

Summary

Submission 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.

The screenshot shows the SBA's online portal for loan forgiveness requests. The top navigation bar includes the SBA logo, "U.S. Small Business Administration", "All Requests", and a button to "Start New Forgiveness Request". A "Sign Out" button is in the top right. Below the navigation, there are links for "Messages", "Save Request", and "Exit Wizard". The main content area is titled "Summary of Forgiveness Request" and is divided into three tabs: "Loan Details", "Documentation", and "Summary". The "Summary" tab is active, showing a "Review your Forgiveness Request" section with fields for Business Name, TIN, SBA Number, Loan Number, Address Line 1, Address Line 2, Primary Contact Phone, and Primary Email. A "Requested Forgiveness Amount" of \$135,001.00 is displayed in a large box. A blue button labeled "Submit and Continue to Electronic Signature" is highlighted with a blue circle containing the number "1". A red button labeled "Withdraw Request" is also visible. An "IMPORTANT!" notice states: "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." A "Need Help?" link is in the bottom right corner. On the left side, there is a sidebar with "Status" and "Helpful Links". The "Status" section shows "Request not Submitted" and "Your Lender:" with a bank icon. The "Helpful Links" section shows "General Support Phone Number: (877)552-2692", "PPP Loan Amount: \$135,001.00", "Forgiveness Amount: \$135,001.00", "Your SBA Number", "Your Lender Loan Number", and "Your Current Request Status".

Missing Items Summary

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

Review the specific Missing Item details and then click the Missing Item link to update the appropriate field. **NOTE:** This step may need to be complete multiple times.

The screenshot displays the SBA loan application interface. On the left sidebar, the status is 'Request not Submitted'. The main content area shows a 'Summary of Forgiveness Request' with a red banner for 'Missing Items'. A blue callout box with the number '1' points to this banner. Below the banner, there is a 'Review your Forgiveness Request' form with 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, there is a 'Submit and Continue to Electronic Signature' button, which is currently inactive. A red arrow points to this button, and a blue callout box explains that the button will become active once all missing items are resolved.



U.S. Small Business
Administration

Direct Forgiveness Portal

Application Signing

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

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DocuSign – Signing

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

Please review the documents below.

DocuSign Envelope ID: A0B12B63-1A67-4755-BDCC-CC105661C360

DEMONSTRATION DOCUMENT ONLY
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999 3rd Ave, Suite 1700 • Seattle • WA 98101 • (800) 253-8000

Paycheck Protection Program 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	SACRS Code	Business ID (EIN, SSN, TIN)	Business Phone
Sample Text add1	323113	Primary Contact	Email Address
Sample Text add2		John Doe	

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: **04/22/2020**

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: **04/22/2020** 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 [Click 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)(3), (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 Form 2483-C or 2483SD-C);
- the calculation and documentation of the Borrower's revenue reduction (if applicable); and
- the calculation of the Borrower's Requested Loan Forgiveness Amount.

Required - Initial Here [Click here regarding these requirements may be found in the Form 3508S Instructions and the Paycheck Protection](#)

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 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 [Required - Sign Here](#)

Signature of Authorized Representative of Borrower: **John Doe** Date: **7/9/2021**

Print Name: _____ Title: _____

SBA Form 3508S (XX21)

DocuSign

1 of 2
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Adopt Your Initials

Confirm your name, initials, and signature.

* Required

Full Name*
John Doe

Initials*
JD

SELECT STYLE DRAW UPLOAD

PREVIEW [Change Style](#)

DocuSigned by:
John Doe DS
A8E7212F176D458...

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



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: XXXXXXX4687 Lender PPP Loan Number: _____

Original PPP Loan Amount: \$150,000.00 PPP Loan Disbursement Date: 04/22/2020

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: 04/22/2020 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 can be 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.
- 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. 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 \$500,000.

Following submission of this forgiveness application, the Borrower must retain all records necessary to provide information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness. 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 will evaluate the Borrower's eligibility for loan forgiveness if SBA determines that the Borrower was 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

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 loan forgiveness request portal. At the top, there are navigation links for 'All Requests' and 'Start New Forgiveness Request'. The user is logged in, as indicated by the 'Sign Out' button. The main content area is titled 'MOCKDATAONLY' and features a 'Loan Details' tab. A prominent red warning box 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 shows a table of business information:

Business Name	MOCKDATAONLY-MockBusiness Holdings and Profit	Address Line 1	Sample Test add1
TIN	MOCKDATA	Address Line 2	Sample Test add2
SBA Number	MOCKDATA	Primary Contact Phone	MOCKDATA
Loan Number	MOCKDATA	Primary Email	guy@mockbusiness.com

Below the table, the 'Requested Forgiveness Amount' is displayed as **\$150,000.00**. On the left sidebar, the 'Your Request Status' section shows several radio button options, with 'E-Signature Processing' selected and highlighted by a blue box. Other options include 'Request not Submitted', 'E-Signature Required', '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 links for 'Privacy Policy' and 'Terms of Service', along with a copyright notice for 2021 Small Business Administration and a 'Need Help?' link.



U.S. Small Business
Administration

Direct Forgiveness Portal

Submitted Applications

Application 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 application 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, a 'Review your Forgiveness Request' section contains 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	guy.davis@small-business.com

Below the table, a 'Requested Forgiveness Amount' section displays '\$150,000.00'. On the left side, a 'Your Request Status' section lists several options, with 'E-Signature Processing' selected and highlighted by a blue box:

- 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. The footer contains 'Privacy Policy | Terms of Service' and 'copyright ©2021 Small Business Administration. All rights reserved.'

Corrections

Some applicants may receive an email notifying them of a new correction request from their lender. Details for the correction are located on the *Summary* page. Corrections will require an application withdrawal and resubmission.

The screenshot displays the SBA U.S. Small Business Administration portal. At the top, there are navigation links for 'All Requests' and 'Start New Forgiveness Request'. The main header shows 'Lender Decision (Correction)' with a red dot indicating an action is required. The left sidebar contains 'Status' and 'Helpful Links' tabs, with 'EtranDemoBank' as the lender. Below this, there is a 'General Support Phone Number' and loan details: 'PPP Loan Amount \$150,000.00' and 'Forgiveness Amount \$150,000.00'. The 'Your Current Request Status' section has radio buttons for various stages, with 'Lender Decision (Correction) (action required)' selected. The main content area has two tabs: 'Loan Details' and 'Documentation'. A prominent notification box with a yellow warning icon states: '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.' A red arrow points to a 'Withdraw Request' button. Below the notification, the 'What to expect next' section lists four steps: 1. Note corrections, 2. Withdraw request, 3. Complete request with corrections, 4. Sign and submit. The 'What if I realize that I made a mistake?' section advises contacting the lender if the withdraw option is unavailable. The 'What if I have additional questions?' section provides contact information for the SBA PPP Forgiveness Customer Service team.

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.