



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

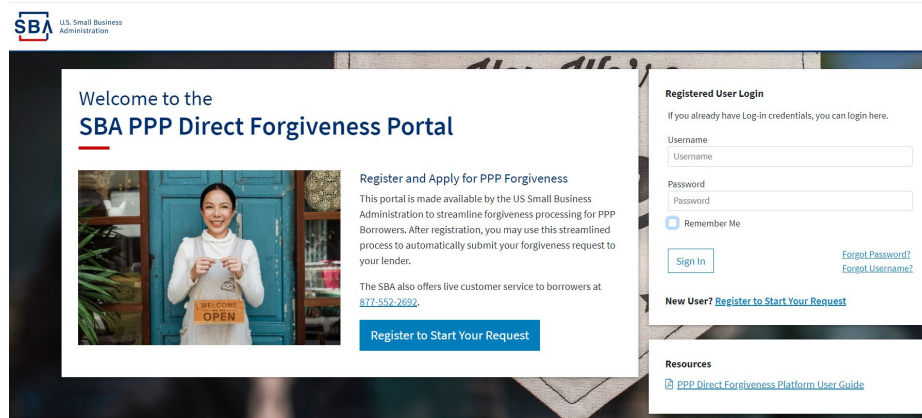
- The PPP Direct Forgiveness Portal can be accessed at <https://directforgiveness.sba.gov>
- The Direct Forgiveness Portal allows PPP borrowers whose loans are \$150,000 or less to apply for forgiveness directly to the SBA by submitting a simple pre-filled application.
- Using **MS Edge** or **Google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









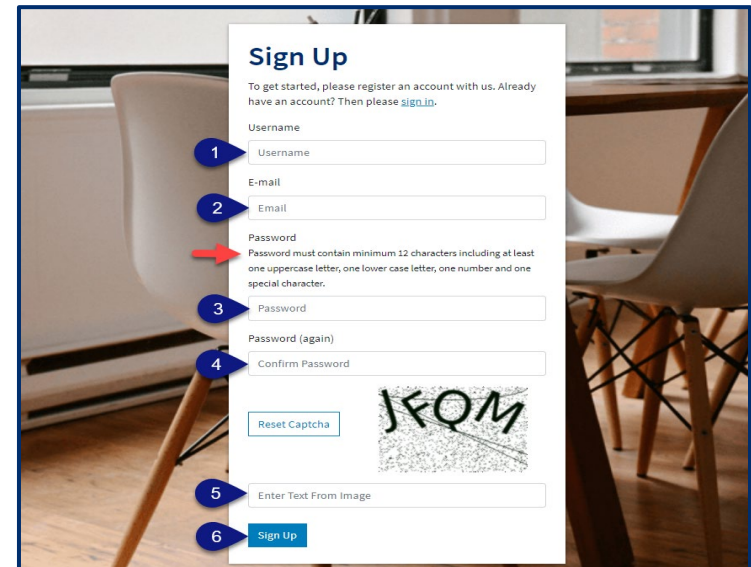
The screenshot shows the SBA PPP Direct Forgiveness Portal homepage. On the left, there is a large image of a woman in a white apron holding a sign that says "WELCOME to the OPEN". To the right of the image, the text reads "Welcome to the SBA PPP Direct Forgiveness Portal". Below this, there is a section titled "Register and Apply for PPP Forgiveness" with a description of the portal's purpose and a blue button that says "Register to Start Your Request". On the right side of the page, there 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, there are links for "Forgot Password?" and "Forgot Username?". At the bottom right, there is a "Resources" section with a link to the "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.

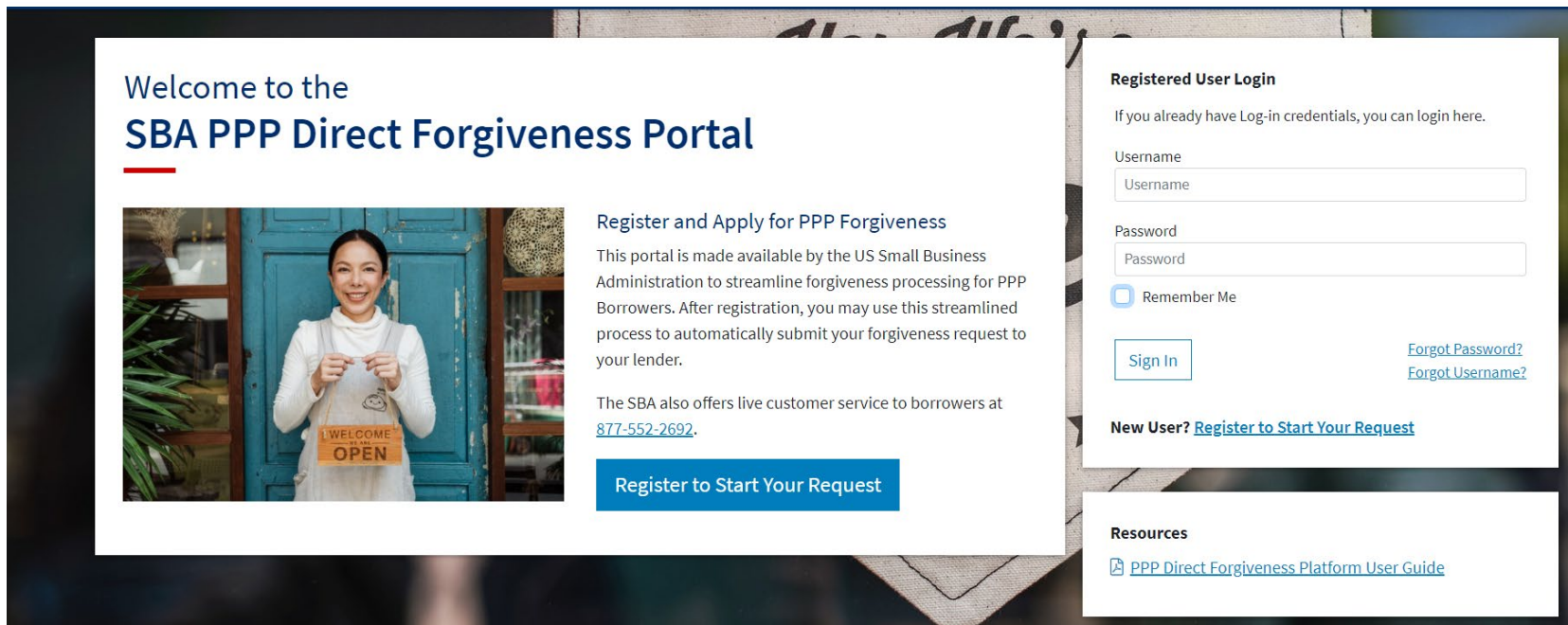
[Privacy Policy](#) | [Terms of Use](#) Copyright © SBA PPP Forgiveness Portal. All rights reserved.

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



Welcome to the
SBA PPP Direct Forgiveness Portal

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](#)

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](#)

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

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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.](#)

Your SBA PPP Forgiveness
Production security code is
2642409

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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 Home Page. The page layout includes a top navigation bar with the SBA logo, 'U.S. Small Business Administration', and navigation links for 'All Requests' and 'Start New Forgiveness Request'. A 'Sign Out' button is located in the top right corner. The main content area features a left sidebar with a clock icon and the text 'Your request can be finished in 10 minutes or less.' Below this is an 'Important' notice and a list of requirements for completing the request. The main content area is titled 'SBA PPP Forgiveness Requests' and contains a search bar with fields for 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status'. Below the search bar are two buttons: '+ Start New Forgiveness Request' and 'Take a Guided Tour'. A 'Need Help?' link is located in the bottom right corner. The footer contains the SBA logo, 'Privacy Policy | Terms of Service | Customer Service: 877-552-2892', and 'Copyright ©2021 Small Business Administration'.

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

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

To complete this request you will need:

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

SBA PPP Forgiveness Requests

Business Name SBA Number PPP Loan Draw Status

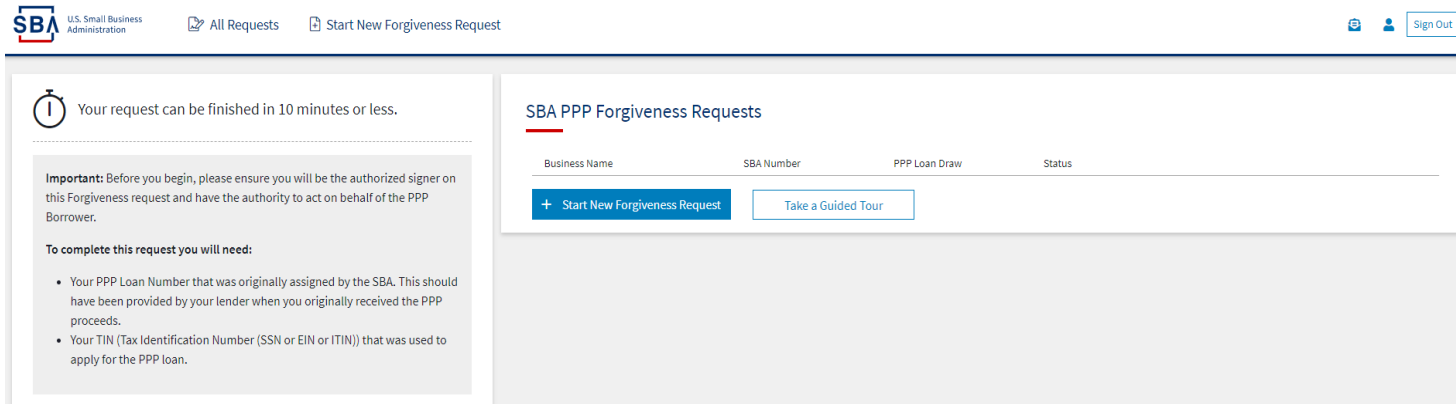
+ Start New Forgiveness Request Take a Guided Tour

Need Help?




Privacy Policy | Terms of Service | Customer Service: 877-552-2892 Copyright ©2021 Small Business Administration

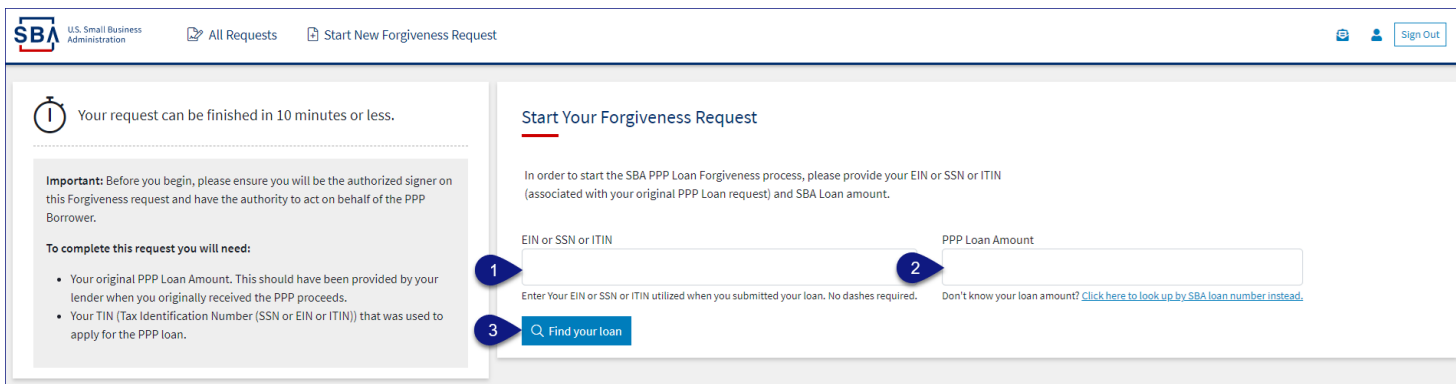
Direct Forgiveness Portal – Start New Request

Select - Start New Forgiveness Request



The screenshot shows the SBA Direct Forgiveness Portal interface. At the top, there is a navigation bar with 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. On the left, a sidebar contains a clock icon with the text 'Your request can be finished in 10 minutes or less.' Below this is an 'Important' note and a list of requirements: 'Your PPP Loan Number that was originally assigned by the SBA...' and 'Your TIN (Tax Identification Number (SSN or EIN or ITIN)) that was used to apply for the PPP loan.' 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 SBA Direct Forgiveness Portal interface at the 'Start Your Forgiveness Request' step. The navigation bar and sidebar are identical to the previous screenshot. The main content area is titled 'Start Your Forgiveness Request' and contains instructions: '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 'EIN or SSN or ITIN' field has a '1' above it and a search icon with 'Find your loan' below it. The 'PPP Loan Amount' field has a '2' above it and a link: 'Don't know your loan amount? [Click here to look up by SBA loan number instead.](#)'

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*).

Resources to assist in applying can be found HERE.

Send Messages directly to SBA associated with this Application.

All locked (GRAY) fields must be updated by lender prior to Direct Forgiveness Request Submission.

Prefilled data (locked) was provided by your Financial Institution during the initial loan request submission to the SBA and cannot be updated here. If there are any discrepancies in loan details, please consult your Financial Institution, changes cannot be made in this platform.

(*) Indicates mandatory field

Section 1: Business Information

Business Legal Name

DBA or Tradename (If Applicable)

Business TIN (EIN/SSN/ITIN)

Phone Number

Business Address

* Title

* Primary Contact Name

Primary Email

* Business Industry Lookup (NAICS)







Industry Code (NAICS)

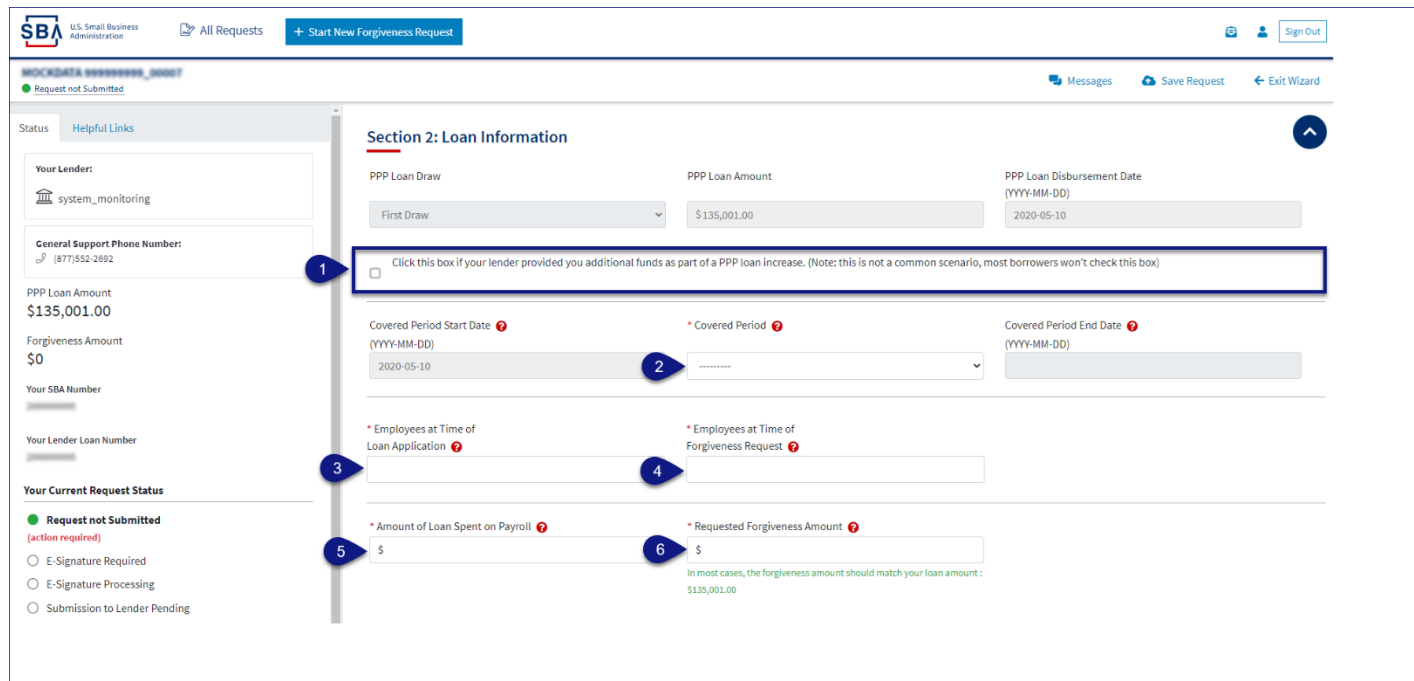
Type an explicit term or set of terms like "Farming" or "Industrial", then choose a code from the list.

Need Help?

 **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** – 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 'Section 2: Loan Information' form in the Direct Forgiveness Portal. The form is divided into several sections:

- 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]
- Your Current Request Status:** Request not Submitted (action required). Options: E-Signature Required, E-Signature Processing, Submission to Lender Pending.




The main form fields are:

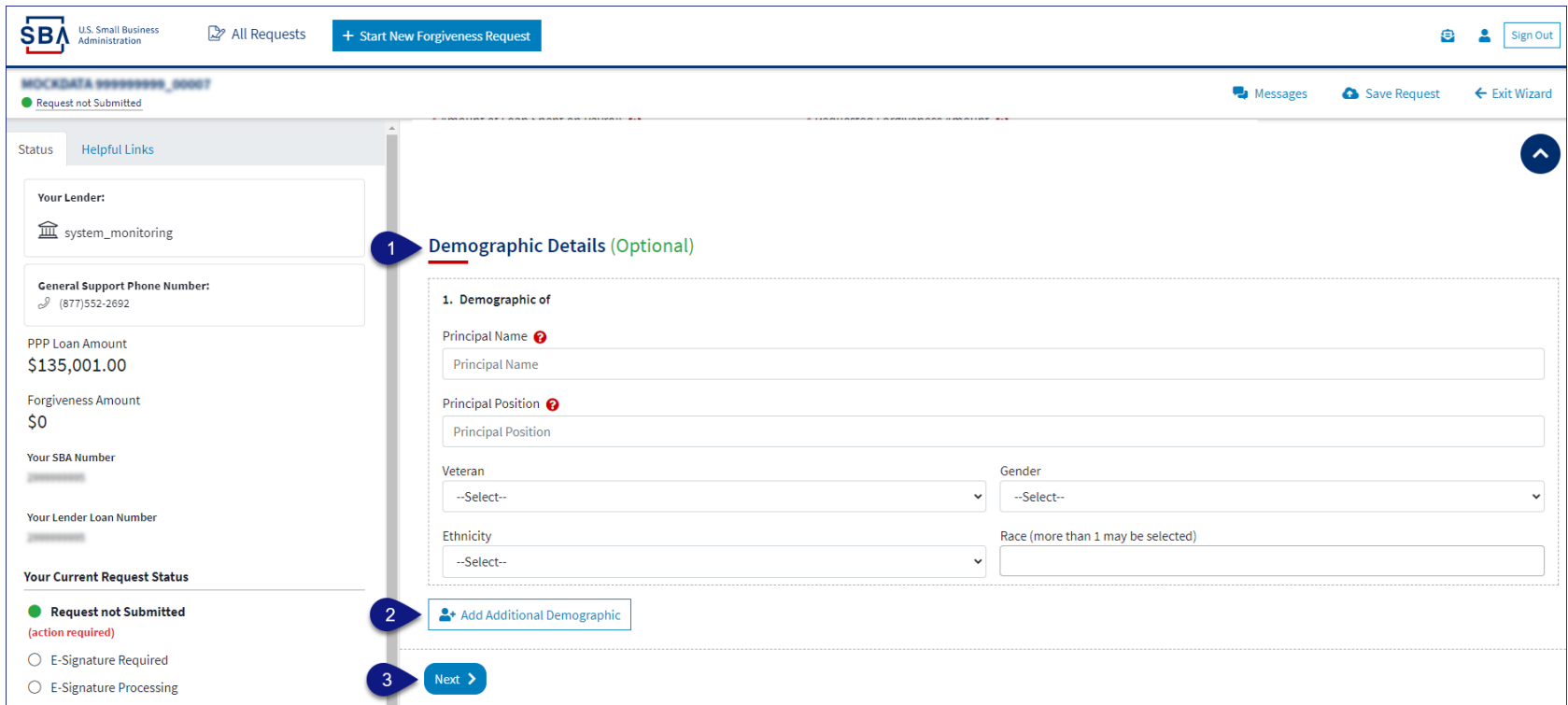
- PPP Loan Draw:** First Draw
- PPP Loan Amount:** \$135,001.00
- PPP Loan Disbursement Date (YYYY-MM-DD):** 2020-05-10
- Additional Funds:** Click this box if your lender provided you additional funds as part of a PPP loan increase. (Note: this is not a common scenario, most borrowers won't check this box)
- Covered Period Start Date (YYYY-MM-DD):** 2020-05-10
- Covered Period:** [Redacted]
- Covered Period End Date (YYYY-MM-DD):** [Redacted]
- * Employees at Time of Loan Application:** [Redacted]
- * Employees at Time of Forgiveness Request:** [Redacted]
- * Amount of Loan Spent on Payroll:** \$
- * Requested Forgiveness Amount:** \$

Question marks are placed above the Covered Period, Employees at Time of Loan Application, Employees at Time of Forgiveness Request, Amount of Loan Spent on Payroll, and Requested Forgiveness Amount fields. A red box highlights the Additional Funds checkbox.

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

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

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



MOCKDATA 99999999_00007
Request not Submitted

Messages Save Request Exit Wizard

Status Helpful Links

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]


Your Current Request Status


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


1 Demographic Details (Optional)


1. Demographic of

Principal Name 
Principal Name

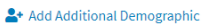
Principal Position 
Principal Position


Veteran  --Select--

Gender  --Select--

Ethnicity  --Select--

Race (more than 1 may be selected)

2 

3 

 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** – Add Additional Documents to provide documentation; view the next page to see details to add documents

Loan Details	Documentation	Summary
--------------	---------------	---------

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.

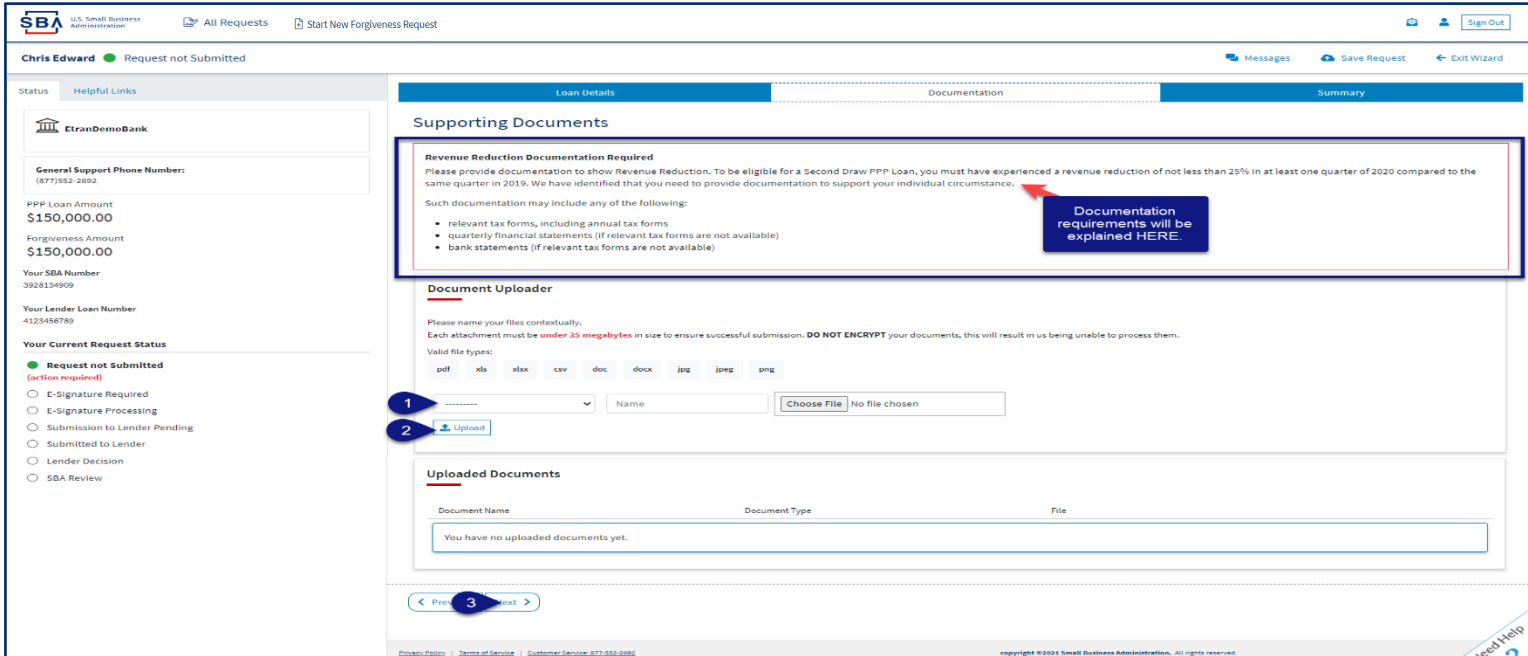
 Add Additional Documents

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

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 for user Chris Edward. The page is titled "Supporting Documents" and is divided into three tabs: "Loan Details", "Documentation", and "Summary". The "Documentation" tab is active, showing a section for "Revenue Reduction Documentation Required". This section explains that users must provide documentation to show a revenue reduction of at least 25% in at least one quarter of 2020 compared to the same quarter in 2019. A blue callout box with a red arrow points to this section, stating "Documentation requirements will be explained HERE." Below this, a list of acceptable documentation is provided: relevant tax forms, quarterly financial statements, and bank statements. The "Document Uploader" section follows, with instructions to name files contextually and keep them under 25 megabytes. It lists valid file types (pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, png) and includes a dropdown menu for document type, a "Name" field, a "Choose File" button, and an "Upload" button. A blue callout box with a red arrow points to the "Upload" button, with the number "2" next to it. Below the uploader is an "Uploaded Documents" table with columns for "Document Name", "Document Type", and "File". The table is currently empty, with a message stating "You have no uploaded documents yet." At the bottom of the page, there is a "Next" button with a blue callout box containing the number "3" and an arrow pointing to it. The page footer includes the SBA logo, navigation links, 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

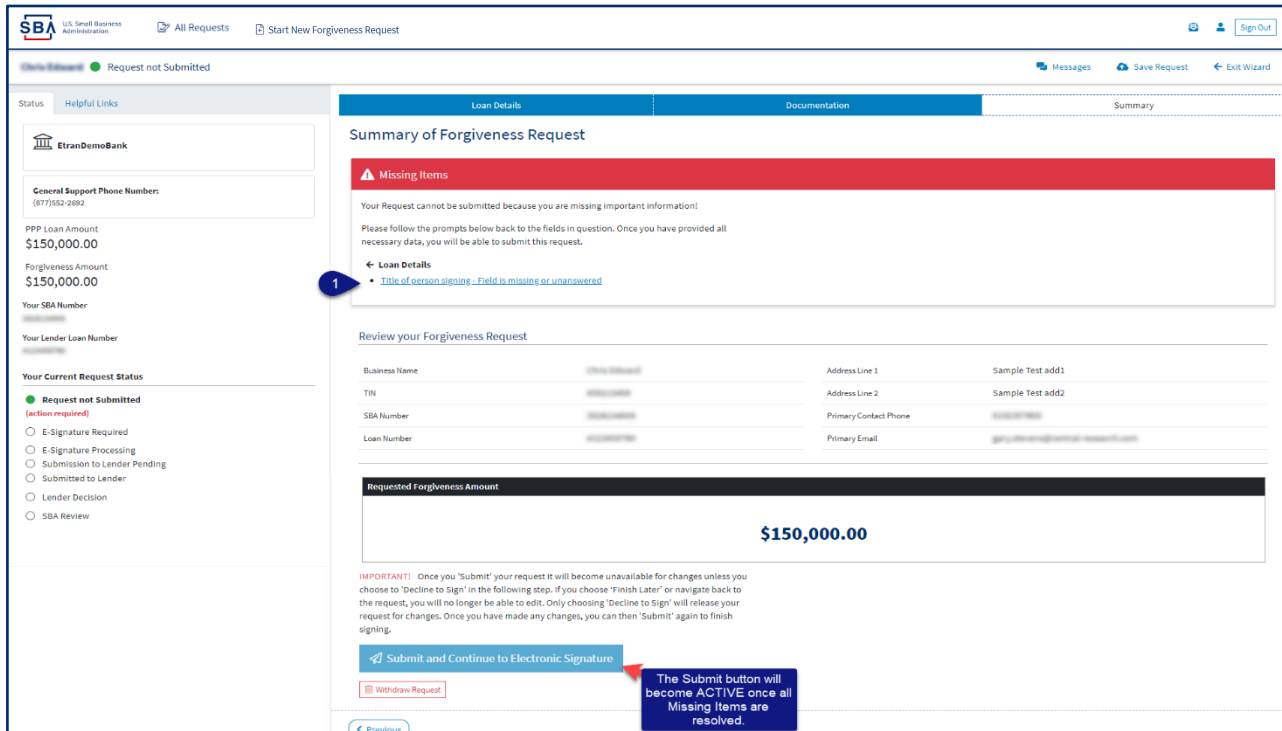
- *Withdraw Request* will delete submission
- *Previous* will go back in unsubmitted application to allow edits.

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and navigation options like 'All Requests' and '+ Start New Forgiveness Request' are visible. The main content area is titled 'Summary of Forgiveness Request' and includes a 'Review your Forgiveness Request' section with various input fields for business and contact information. A prominent feature is the 'Requested Forgiveness Amount' of \$135,001.00, which is highlighted with a blue button labeled 'Submit and Continue to Electronic Signature' and a red button labeled 'Withdraw Request'. An important notice is displayed below the amount, warning that once submitted, the request becomes uneditable unless the user chooses to 'Decline to Sign'. The left sidebar provides additional details such as the lender's name, support phone number, and loan amounts. The bottom right corner features a 'Need Help?' link.

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 logged in as 'EtranDemoBank' and the request status is 'Request not Submitted'. The main content area shows a 'Summary of Forgiveness Request' with a red 'Missing Items' warning. A blue callout box with the number '1' points to the 'Loan Details' link under the missing items section. Below this 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. A 'Requested Forgiveness Amount' of \$150,000.00 is displayed. At the bottom, a blue 'Submit and Continue to Electronic Signature' button is highlighted with a red 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 350SS 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

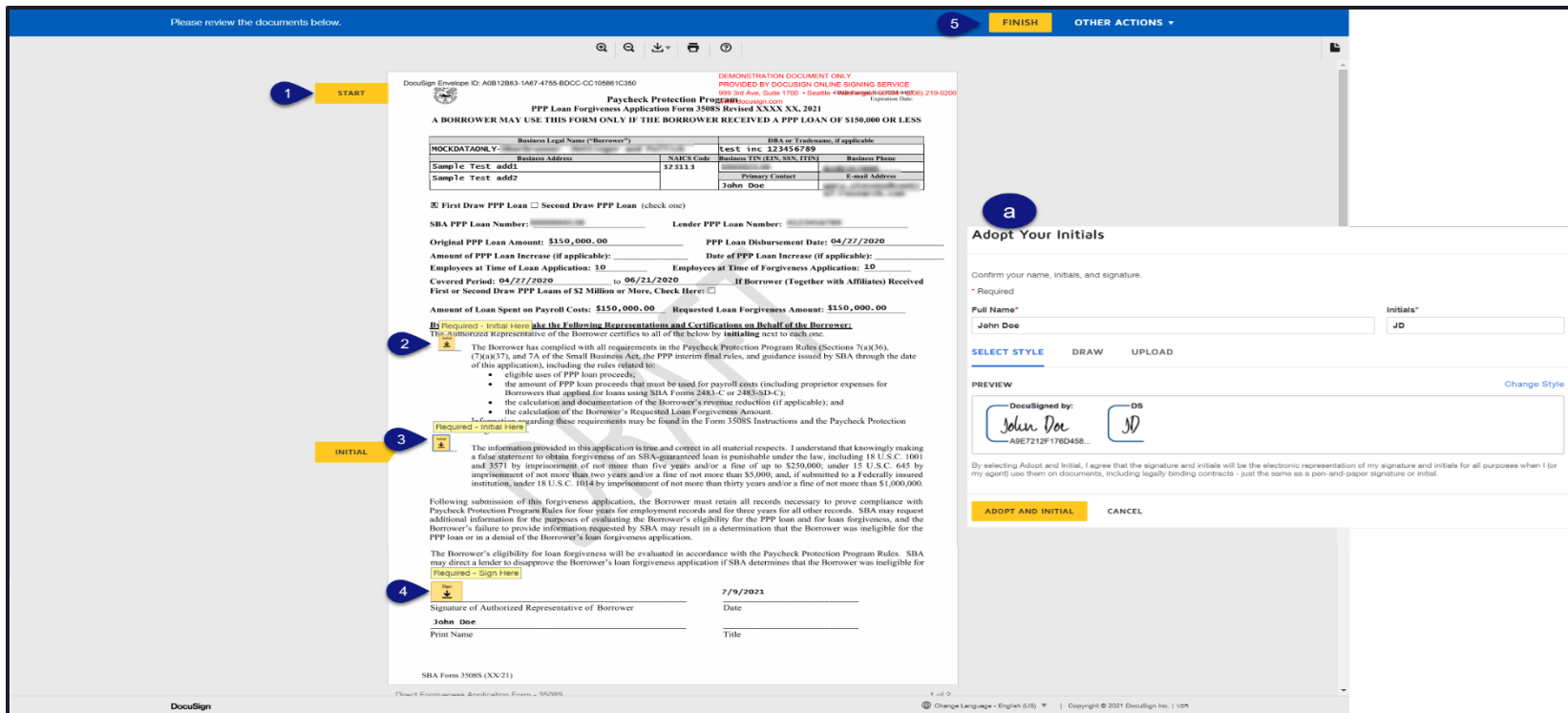
DocuSign

Change Language - English (US) | Copyright © 2021 DocuSign Inc. | 128

2

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. The main document is titled "Paycheck Protection Program Loan Forgiveness Application Form 3508S Revised XXXX XX, 2021". The form includes fields for business information, loan details, and borrower certification. A pop-up window titled "Adopt Your Initials" is overlaid on the right side, showing a preview of the signature and initials "JD". The pop-up window has buttons for "SELECT STYLE", "DRAW", "UPLOAD", "ADOPT AND INITIAL", and "CANCEL".

Document Content:

DocuSign Envelope ID: A0B12863-1667-4755-BDCC-CC105681C360

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
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	
[Redacted]		[Redacted]	
Business Address	NAICS Code	Business Telephone	Business Email
Sample Text: add1	223113	[Redacted]	[Redacted]
Sample Text: add2	[Redacted]	Primary Contact	E-mail Address
[Redacted]	[Redacted]	John Doe	[Redacted]

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

SBA PPP Loan Number: [Redacted] Lender PPP Loan Number: [Redacted]

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

Amount of PPP Loan Increase (if applicable): [Redacted] Date of PPP Loan Increase (if applicable): [Redacted]

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 7040.50, 7040.57, 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 2484-C or 2484S4D-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 [loan forgiveness](#) - [Sign Here](#)

Signature of Authorized Representative of Borrower: **John Doe** Date: **7/9/2021**
Print Name: [Redacted] Title: [Redacted]

SBA Form 3508S (XX21)

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.

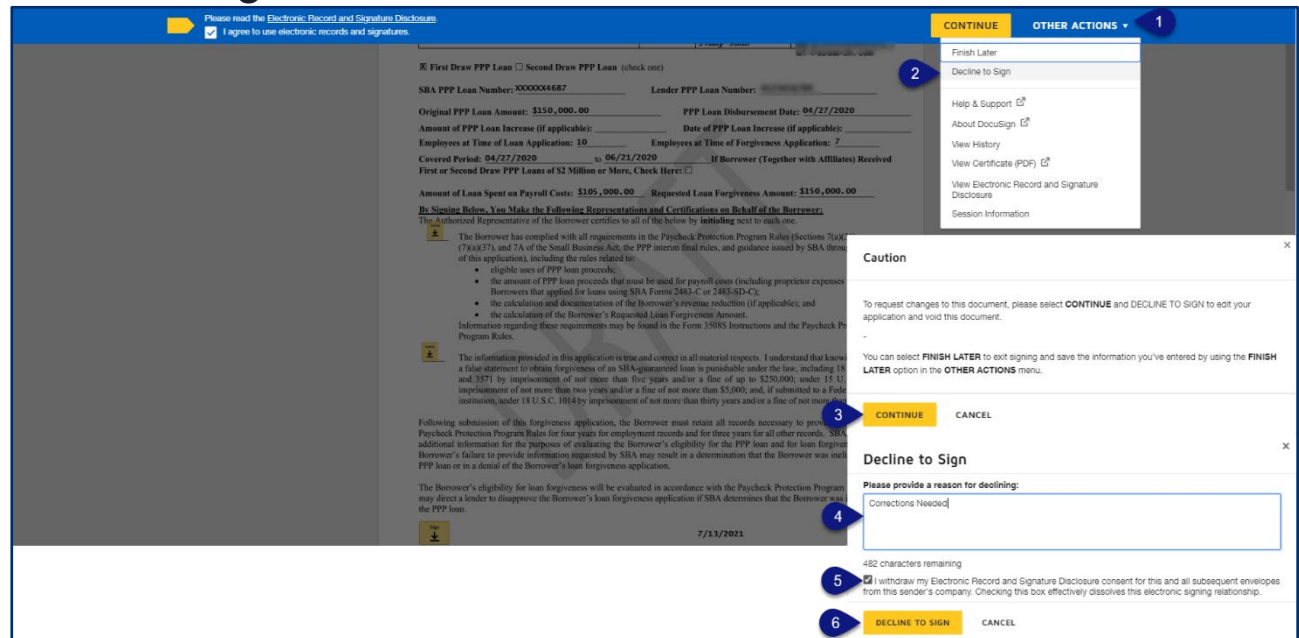
ADOPT AND INITIAL CANCEL



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: XXXXXXX4687 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: 19 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 including next to each one:

- The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(1)(A)(3)(i), 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 must 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 \$1,000,000.

Following submission of this forgiveness application, the Borrower must retain all records necessary to provide additional 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 may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

7/13/2021

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 are navigation links for 'All Requests' and 'Start New Forgiveness Request', along with a 'Sign Out' button. 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 shows a table of business information:

Business Name	MOCKDATAONLY-MockBusiness Holdings and Profit	Address Line 1	Sample Test add1
TIN	MOCKDATAONLY-000000000	Address Line 2	Sample Test add2
SBA Number	MOCKDATAONLY-000000000	Primary Contact Phone	MOCKDATAONLY-0000000000
Loan Number	MOCKDATAONLY-000000000	Primary Email	guy@mockbusiness.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 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, there is a 'Previous' button and a 'Need Help?' link.



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'. The 'Loan Details' tab is active, showing a confirmation message: 'Thank you for Submitting your Request. Your DocuSign is being processed and will show up on this page when it is complete. This can take a few minutes, so check back shortly.' Below this, a 'Review your Forgiveness Request' section displays 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.doe@mockdataonly.com

Below the table, the 'Requested Forgiveness Amount' is prominently displayed as **\$150,000.00**. A 'Previous' button is located at the bottom left of the main content area. On the left sidebar, the 'Your Request Status' section shows a progress indicator with radio buttons, where 'E-Signature Processing' is selected and highlighted with a green dot. Other status 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)'. The bottom of the page includes a footer with 'Privacy Policy | Terms of Service', 'copyright ©2021 Small Business Administration. All rights reserved.', and a 'Need Help?' link.

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, a "What to expect next" section lists four steps: 1. Note corrections, 2. Withdraw request, 3. Complete request with corrections, and 4. Sign and resubmit. A "Forgiveness Request Summary" table is also present, showing business details and the requested forgiveness amount of \$150,000.00.

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	EtranDemoBank	Address Line 1	Sample Test add1
TIN	123456789	Address Line 2	Sample Test add2
SBA Number	123456789	Primary Contact Phone	123456789
Loan Number	123456789	Primary Email	sampletest@etrandemo.com

Requested Forgiveness Amount

\$150,000.00

[Previous](#)

©2021 SBA | [Privacy Policy](#) | [Terms of Service](#) | [Webinar Service](#) 877-552-2692

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[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.