

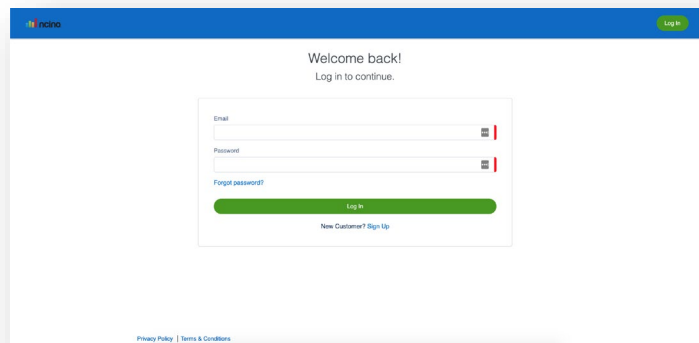
SBA Paycheck Protection Program (PPP) – Applying for Forgiveness

Includes the Streamlined Forgiveness Application for Loans \$150,000 and under

Here's a resource to help you apply for forgiveness using our online application (referred to as nCino). If you have questions, contact your banker, lender, or the [SBA Help Desk](#).

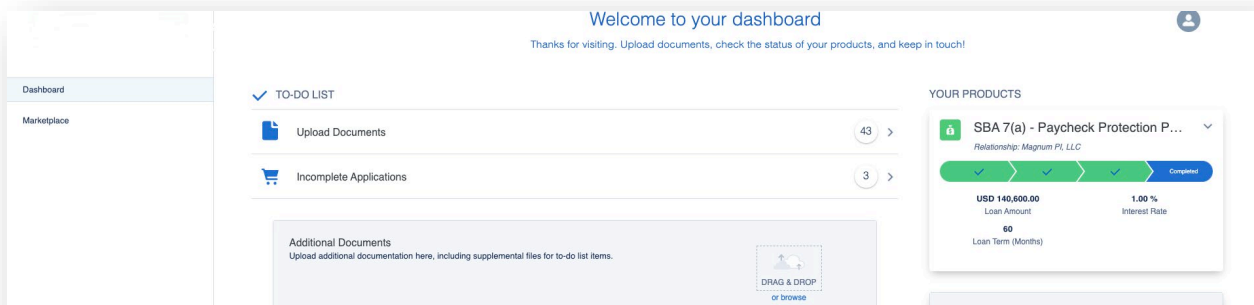
Step 1: Online Application – Applying for Forgiveness

1. **Log in** to the online application.



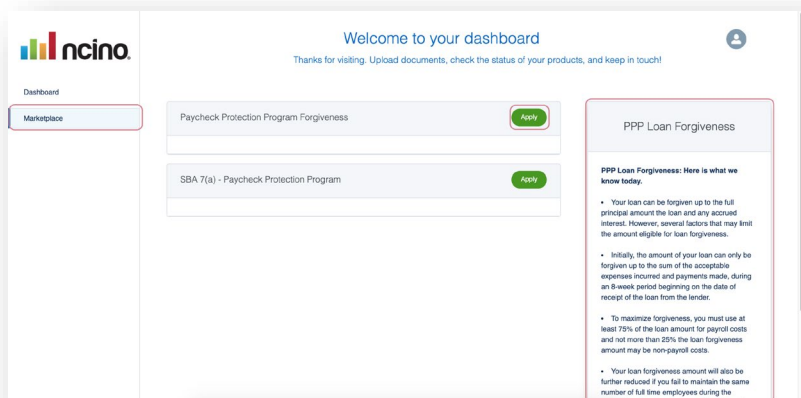
2. After you log in, you'll go to **your dashboard**.

3. Go to **Your Products** to view your original PPP loan.

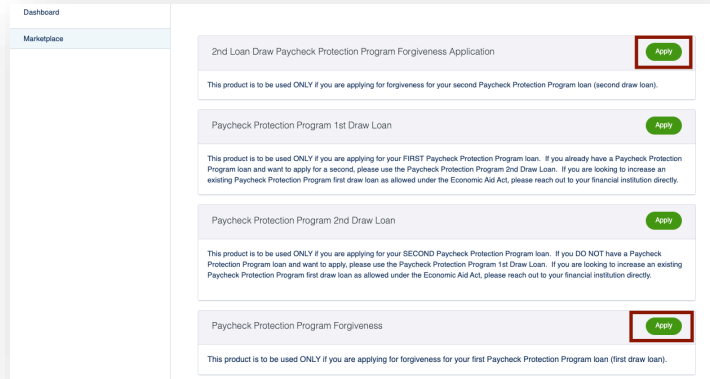


4. To apply for forgiveness, click **Marketplace**.

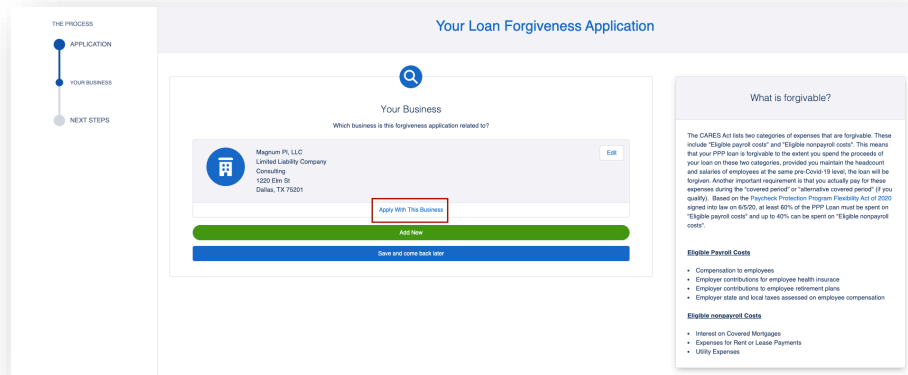
Note: Use the informational tiles (on the right-hand side) for additional, helpful guidance.



5. Click **Apply** to apply for Paycheck Protection Program Forgiveness.



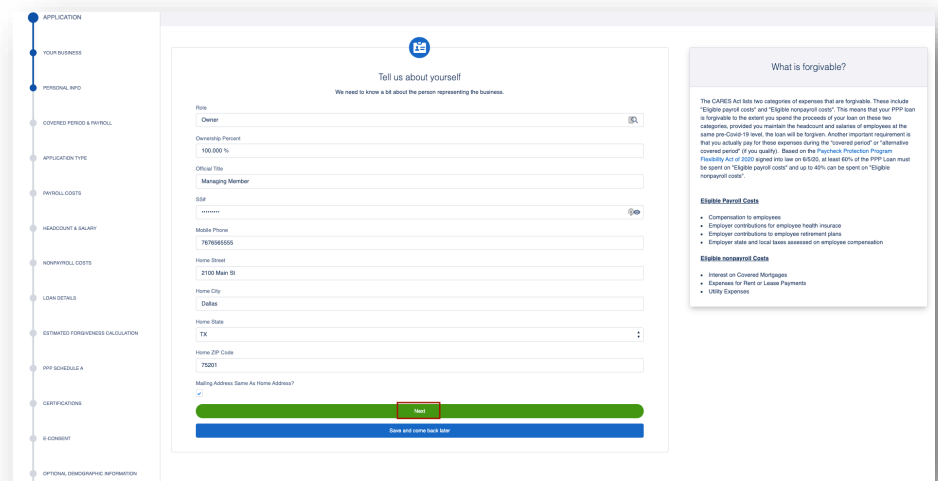
6. **Confirm the business** for which you are applying for forgiveness.
7. Click **Apply With This Business**.



8. Confirm your personal details on the **Tell us about yourself** section.

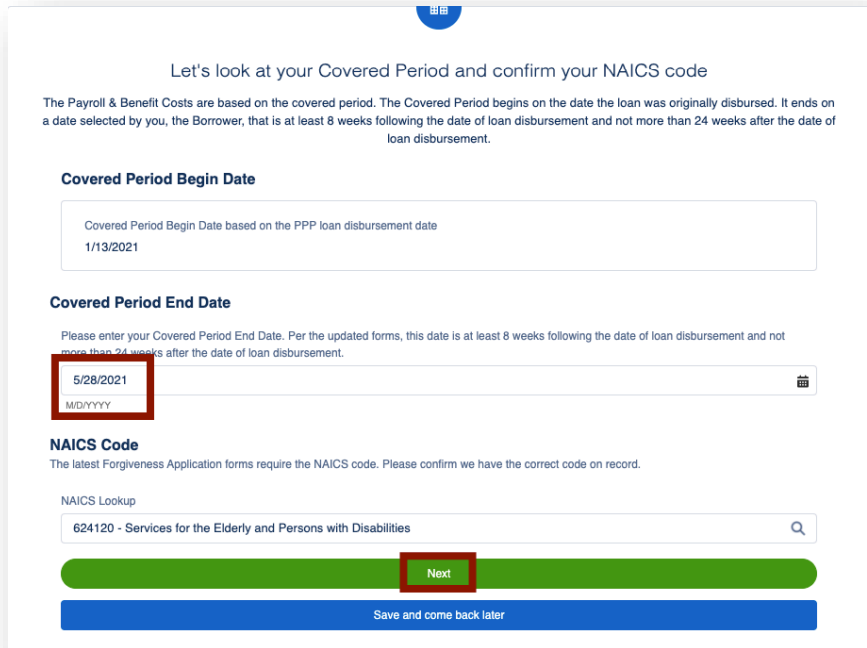
Note: If any information has been updated from the time the original PPP loan was created, you will need to update that information in this section.

9. Click **Next**.



10. Enter your **Covered Period** and **verify or enter your NAICS Code**. (Use the tiles on the right for guidance on how to complete the required information.)

11. Click **Next**.



Let's look at your Covered Period and confirm your NAICS code

The Payroll & Benefit Costs are based on the covered period. The Covered Period begins on the date the loan was originally disbursed. It ends on a date selected by you, the Borrower, that is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

Covered Period Begin Date

Covered Period Begin Date based on the PPP loan disbursement date
1/13/2021

Covered Period End Date

Please enter your Covered Period End Date. Per the updated forms, this date is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

5/28/2021

MD/YYYY

NAICS Code

The latest Forgiveness Application forms require the NAICS code. Please confirm we have the correct code on record.

NAICS Lookup

624120 - Services for the Elderly and Persons with Disabilities

Next

Save and come back later

Note: If your PPP loan is under \$150,000, you will be directed to the **3508S >> Streamlined Forgiveness** Application. You will be able to select this application to complete, which is streamlined and simpler—and only available for loans under \$150,000. If you do not want to use the streamlined version, you will go through the standard 3508 application.

12. Click **Next**.

13. Enter the headcount and forgiveness amount.

14. Click **Next**.



Form 3508S Forgiveness Details

Let's gather the data that will be used to create the SBA's PPP 3508S Forgiveness Application

PPP Loan Amount and Funding Date

Paycheck Protection Loan Amount
USD 50,000.00

Paycheck Protection Loan Funding Date
1/13/2021

Covered Period End Date
5/28/2021

Headcount Details

Do we have your number of employees at the time of the loan application on file?
Yes

Employees at time of loan application
5

Employees at Time of Forgiveness Application
5

Forgiveness Amount

Requested Loan Forgiveness Amount:
USD 50,000.00

Amount of Loan Spent on Payroll Costs:
USD 43,000.00

Next

15. Complete the Certifications.
16. Click **Next**.

Certifications

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. 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.

15 I understand, acknowledge, and agree that the Borrower must retain all such documentation in its files for six years after the date the loan is forgiven or repaid in full, and permit authorized representatives of SBA, including representatives of its Office of Inspector General, to access such files upon request. The Borrower must provide documentation independently to a lender to satisfy relevant Federal, State, local or other statutory or regulatory requirements or in connection with an SBA loan review or audit.

16 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; - 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.

17 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.

Next

17. Complete the optional E-Consent section, if desired.
18. Click **Next**.

Electronic Signature

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certification. Additionally, lenders may also accept any form of E-Consent or E-Signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

E-Consent is optional

By typing my name below, I recognized that this may be treated as an electronic signature and verify to submitting accurate information.

First Name Last Name

State

By typing my initials below, I recognized that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Forgiveness Application.

FL

Next

19. Complete the optional Demographic Information section, if desired, or leave blank.
20. Click **Next**.

PPP Borrower Demographic Information Form Optional

Disclosure is voluntary and will have no bearing on the loan forgiveness determination.

Principal Name
Tom Salinas

Position
Owner

Business
Dentistry

State
FL

Next Screen (Don't I want to be notified?)
I'd like to be notified

Identity
Individual

Next

Save and continue later

Optional Demographic Information

Instructions:

1. Purpose: Information on demographic data is collected for program reporting purposes only.

2. Description: The form requires information about each of the Borrower's Principals. An individual is considered a Principal if:

- For a sole-proprietorship, independent contractor, or a sole proprietor.
- For a partnership, all general partners and all limited partners owning 20% or more of the equity of the business, or any partner that is involved in the management of the Borrower's business.
- For a corporation, all owners of 20% or more of the Borrower, and each officer and director.
- For a limited liability company, all members owning 20% or more of the Borrower, and each officer and director.
- Any individual listed by the Borrower to manage the day-to-day operations of the Borrower (see instructions).
- Any trustee of the Borrower named by a trust.
- For an unaffiliated organization, the officers and directors of the Borrower.

3. Principal Name: Must be the full name of the principal.

4. Position: Identify the Principal's position for ownership, self-employed individual, independent contractor, any position (general partner, owner, officer, director, member, or key employee).

21. You will navigate to the **Review and Submit** page to ensure there are no issues with the data that has been added to the application for PPP Forgiveness.

Your Loan Forgiveness Application

Does everything look right?

Let's double-check and provide approval. Please you select the verification step appropriate for your loan type. If you have any questions, please contact your lender.

Business Info

Business Name: Tom Salinas
 EIN: 12-3456789
 SBA Industry Code: 8000
 NAICS Code: 8000
 Business Type: Sole Proprietorship

Personal Info

Name: Tom Salinas
 Address: 123 Main St, Suite 100, Miami, FL 33101
 Phone: (305) 123-4567
 Email: tom.salinas@business.com

Covered Period

Covered Period Start Date: 01/01/2020
 Covered Period End Date: 06/30/2020

NAICS Code

NAICS Code: 8000
 Description: Services for the library and history with disabilities

Form 3508S Eligibility

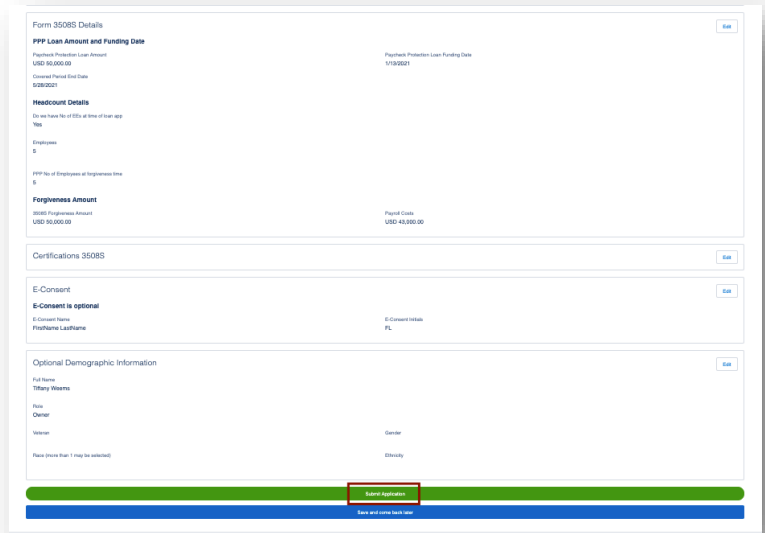
PPP Loan Amount and Paying Date: \$100,000.00
 Paying Date: 06/30/2020

Consent

Do you consent to the use of your information for program reporting purposes?
 Yes

22. Click **Submit Application.**

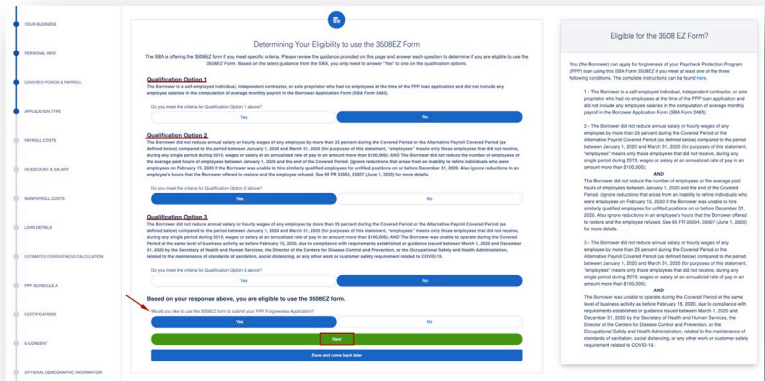
Note: Your Review & Submit page may look different from the sample we've provided.



For all other loans/applications (**3508** or **3508EZ**), you will determine if you are eligible to complete the 3508EZ by answering the questions below.

- If you answer **Yes** to one of the questions, you can select to continue with the EZ application.
- If you answer **No**, you will be directed to the 3508 application.

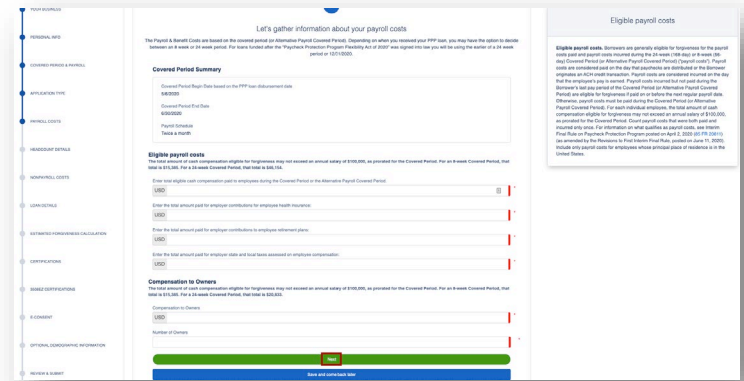
23. Click **Next.**



24. Enter your **business' payroll costs.**

(As always, the tile on the right provides guidance on how to answer the payroll questions.)

25. Click **Next.**



26. Enter your **business' headcount.**
(As always, the tile on the right provides guidance on how to answer the headcount questions.)
27. Click **Next.**

The SBA Form 3549EZ (Paycheck Protection Program PPP Loan Forgiveness Application Form 3549EZ) specifically asks for the "Employees at Time of Loan Application" and "Employees at Time of Forgiveness Application," which this is required for the application form. It will not impact your forgiveness calculation.

Headcount Details

Do you have your number of employees at the time of the loan application on file?
Yes

Employees at time of loan application
9

Employees at Time of Forgiveness Application
9

Next

Save and come back later

Headcount Details

While you have elected to use the SBA Form 3549EZ, this form still requires that we capture both the "Employees at Time of Loan Application" and "Employees at Time of Forgiveness Application." These numbers are not factored into the forgiveness calculation and do not require supporting documentation.

If we have your "Employees at Time of Loan Application" on file based on your original PPP loan application, that number will appear as a read-only field. If that number is not on file, you will have the ability to enter it as you are submitting your forgiveness application.

The "Employees at Time of Forgiveness Application" are based on the number of employees you have at the time you are submitting this PPP forgiveness application.

28. If the amount of the payroll costs **DO NOT EQUAL the PPP loan**, you will automatically be routed to the Nonpayroll costs section.
29. Enter your nonpayroll costs and click **Next.**

Let's gather information about your nonpayroll costs

Eligible nonpayroll costs

Business mortgage interest payments
USD 9,000.00

Business rent or lease payments
USD 9,000.00

Business utility payments
USD 9,000.00

Covered Operations Expenditures
USD 9,000.00

Covered Property Damage Costs
USD 9,000.00

Covered Supplier Costs
USD 900.00

Covered Worker Protection Expenditures
USD 9,000.00

Next

Save and come back later

30. If the amount of the payroll costs **EXCEEDS the PPP loan**, you will automatically be routed to the Forgiveness Check section.
31. You have the option to enter your nonpayroll costs.
32. Click **Next.**

Forgiveness Check

Here is a quick check of where you stand with your estimated forgiveness amount after entering your payroll cost information. Please note that this is subject to review by your financial institution.

Payroll Costs
Payroll Costs from PPP Form 3549EZ, line 10
USD 146,800.00

Potential Forgiveness Amounts

Estimated Total	USD 146,800.00
PPP Loan Amount	USD 146,800.00
Payroll Cost 80% Requirement	USD 117,440.00

Forgiveness Amount
Forgiveness Amount (the smallest of the numbers in the PPP loan amount, or Payroll Cost 80% Requirement)
USD 117,440.00

Is the estimated forgiveness amount greater than or equal to your PPP loan amount?
Yes

Nonpayroll Costs
Based on your current information, you are eligible for 100% forgiveness (subject to review by your financial institution). Should you like to proceed to input additional non-payroll information?
Yes

Do you have to enter your nonpayroll-related costs?
No

Next

Save and come back later

Forgiveness Check

Based on the latest guidance from the Treasury and SBA, both Form 3549EZ and 3549EZ-Appendix you had the option to not report to these agencies items that do not want to include in the forgiveness amount. These include the following nonpayroll costs:

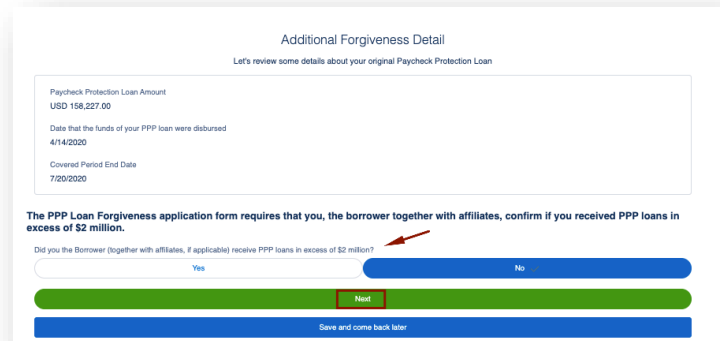
- Business mortgage interest payments paid or incurred during the Covered Period for any business mortgage obligation on real or personal property purchased before February 15, 2020 (not including government loans).
- Business rent or lease payments paid or incurred during the Covered Period, for business entities for which service began before February 15, 2020.
- Business utility payments paid or incurred during the Covered Period, for business entities for which service began before February 15, 2020.

The Forgiveness Check allows you to see your estimated forgiveness amount prior to entering your nonpayroll costs. This may reduce the amount of supporting documentation required. You can leave the option to submit your nonpayroll costs if you wish.

Note: This represents an estimated forgiveness amount. Your financial institution will use the information that you are providing on your application along with supporting documentation to determine the final forgiveness amount.

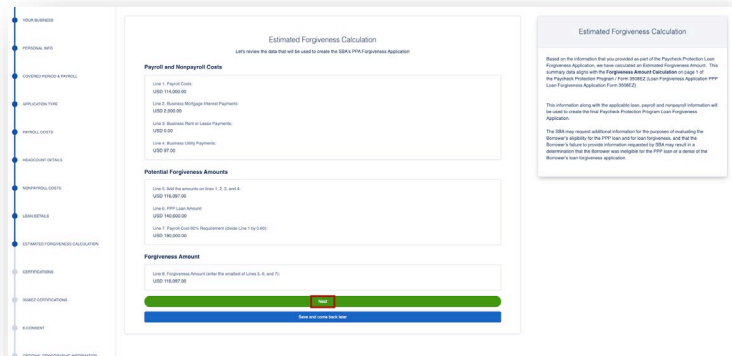
33. Provide the answer to the question on the Additional Forgiveness section – for PPP loans over \$2 million.

34. Click **Next**.



35. Review the Estimated Forgiveness Calculation, which is an estimate of the amount to be forgiven.

36. Click **Next**.



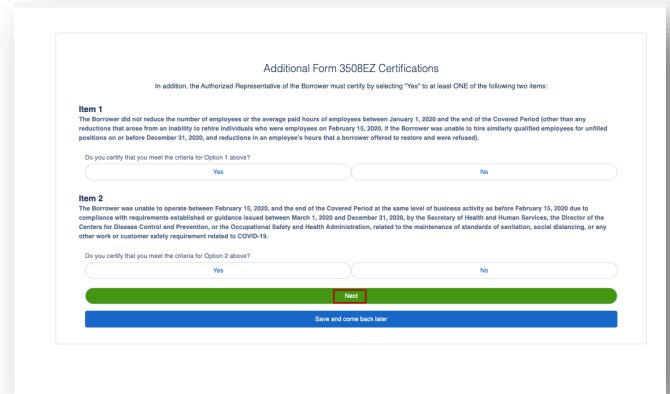
37. Review the **Certifications** section to ensure the application has true and accurate information.

38. Certify by clicking the appropriate check boxes.

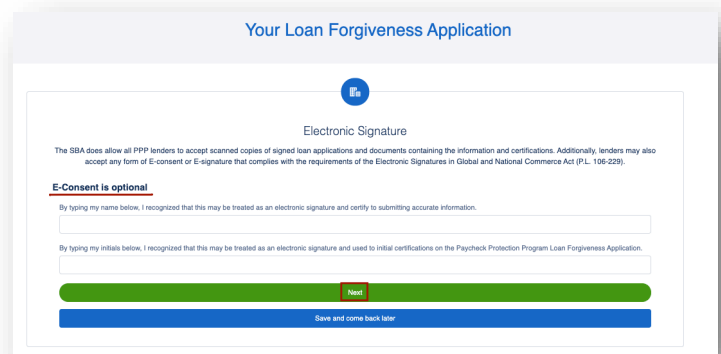
39. Click **Next**.



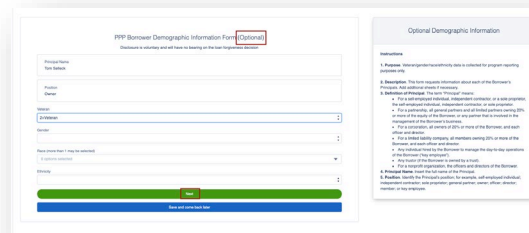
- 40. Review and answer the additional certifications for 3508EZ to ensure that you are still able to use the EZ form. (You will be notified of your continued eligibility.)
- 41. Click **Next**.



- 42. Complete the optional E-Consent, if you would like to apply electronically (leave blank if you do not).
- 43. Click **Next**.



- 44. Review and complete the optional Demographic Information page, if desired (or leave blank).
- 45. Click **Next**.



46. On the **Review and Submit** page, be sure to confirm there are no issues with the data that has been added to the application for PPP Forgiveness.

47. Click **Submit Application**.

Note: your Review & Submit route may look different from the one shown here.



THE PROCESS

- APPLICATION
- YOUR BUSINESS
- PERSONAL INFO
- CAPTURING COSTS
- HEADCOUNT & SALARY
- PAYROLL VERIFICATION
- 3RD PARTY PAYROLL
- LOAN DETAILS
- CERTIFICATIONS
- REVIEW & SUBMIT**
- NEXT STEPS

Your Loan Forgiveness Application

Does everything look right?
Let's double-check what you've entered. Once you submit this, we'll process your application and get back to you in 2-3 business days with the details on your forgiveness amount.

Business Info [Edit](#)

Relationship Name	Annex Revenue
Jacobs Industries	USD 2,400,000.00
Shipping Address	Shipping Address
33 Market St	33 Market St
Wilmington, NC 28411	Wilmington, NC 28411

Personal Info [Edit](#)

Role	Ownership Percent
Owner	100.00%
Official Title	SSA
CEO	---4275
Mobile Phone	Waiting Address Same As Home Address?
910664727	<input type="checkbox"/>
Residential Address	
333 Market St	
Wilmington, NC 28411	

Capturing Costs [Edit](#)

Payroll Costs	State & Local Taxes on Compensation
USD 100,000.00	USD 30,300.00
Health Benefit Costs	Sick Leave Costs
USD 1,000.00	USD 3,500.00
Interest on Covered Mortgages	Equipment or Rent
USD 4,000.00	USD 3,500.00
Utility Expenses	Transportation Related Costs
USD 0.00	USD 0.00

Headcount & Salary [Edit](#)

Headcount Reduction?	Seasonal Business?
Yes	Yes
Fully Restore Headcount?	Employees Prior to Covid-19
Yes	100
Employees After Covid-19	Any Salary Reductions?
88	Yes
Full Restoration of Salary?	Any Salary Reductions over 25%?
Yes	Yes
Total % of Utility Reductions over 25%	Loan(s) a 3rd Party Payroll Provider
USD 0.00	Yes

3rd Party Payroll [Edit](#)

3rd Party Payroll Provider	3rd Party Annual Average Monthly Payroll
xxxxxx	USD 25,347.00
3rd Party Seasonal Avg. Monthly Payroll	3rd Party 2020 Average Monthly Payroll
USD 41,005.00	USD 26,347.00
3rd Party Average Monthly payroll cost	3rd Party Employee Count
USD 41,005.00	3
Payroll Provider Last Reported Date	
6/4/2020	

Loan Details [Edit](#)

Paycheck Protection Loan Amount	Paycheck Protection Loan Funding Date
USD 250,000.00	4/12/2020
COL Amount Interest	
USD 0.00	

Certifications [Edit](#)

[Submit Application](#)

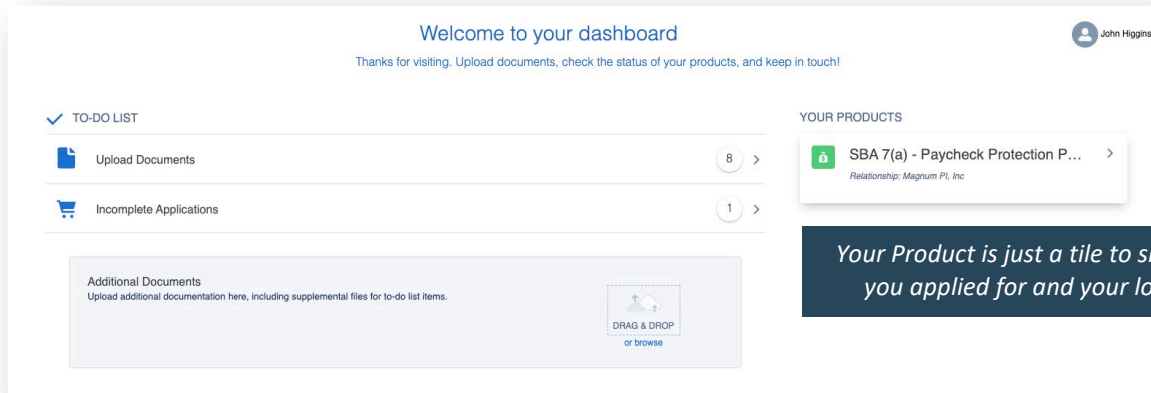
[Save and come back later](#)

Privacy Policy | Terms & Conditions

You have now submitted your application.
Click the **Go to Dashboard** button to view the progress of your submitted application.

Step 2: Reviewing Your Dashboard

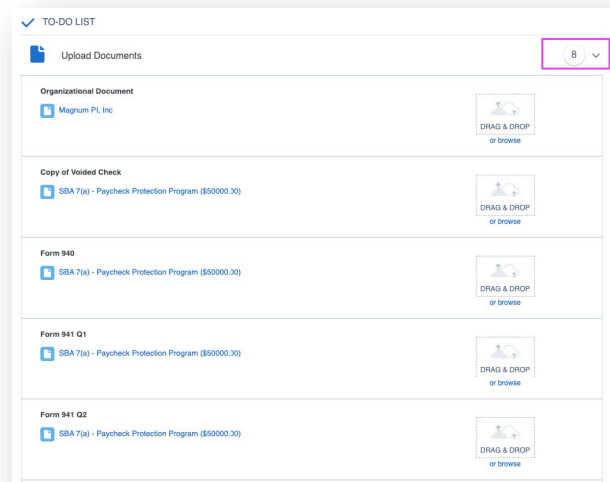
Once you have submitted the application, you will see a **To Do List** as well as **Incomplete Applications**, if any.



Your Product is just a tile to show you what you applied for and your loan amount

The **number in the circle** indicates how many documents you may need to upload.

Your list of documents may look different from the list here.



You can either **Browse** or **Drag & Drop** into the placeholder.



As you upload documents the number will decrease, and the placeholder will change—you will also see a checkmark and that the document is uploaded.

There is no need to Save as once documents are dropped into the placeholder they are automatically transmitted to the bank on your behalf.



To verify if the document is uploaded, toggle the **Show Previously Completed** button. This will list the documents already uploaded.



Once all of the documents are uploaded, you will be **All Caught Up!**

