**Please be advised that for advice on the details of your loan or assurance on specific qualified expenses, you should consult a certified CPA.**
Getting Started

Option 1: Sign up using an existing Google email

Option 2: Create a password with any email, and you will receive a verification email from support@forgivesmb.com to continue. Please check your spam or other folders if you don’t see it in your inbox.

**Please note that any subsequent time that you log in to the application, you should select “Sign In” instead of “Sign Up”**
Fill out the Profile Details

Please ensure you use the business name and Tax ID from your PPP loan documents.

You will be able to update your profile information at any time prior to submission.

While the demographic information being requested by the SBA is optional, please select “Not Disclosed” from the drop down menu if you choose to not answer.
Connecting Your Loan

Let's Look up your Loan

Tax ID: TIN_citi_000001_0722_19000

<table>
<thead>
<tr>
<th>Bank</th>
<th>Loan Amount</th>
<th>Loan Disbursement Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citi</td>
<td>$19,000</td>
<td>07/22/2020</td>
</tr>
</tbody>
</table>

1. After you have your loan information entered, you should click the Add Loan button.*

2. Once everything is matched, click here to start your forgiveness application!

***Can't match your loan info? Reach out to The Borrower Support team!
The numbered menu on the left can be used to navigate through the application as it is completed.

Answer the questions at the top and enter the end date of your covered period.

This is how long it took to spend your loan - it can be no shorter than 8 weeks and no longer than 24.
Here, you will enter the amount of your loan spent on payroll expenses.

Then, report your employee count during these two periods. You can include yourself in this count.

Click next to advance to the next page.
Second Draw Optional Documents

If your PPP Loan was a Second Draw loan, you will see an extra step in the process. For a Second Draw PPP loan, you are required to provide revenue reduction documentation to your lender. This may have already been collected during the origination process - if so, then you can just click Next.

Not sure what to provide? Click the (i) Bubble or see the next page of this guide to see what documents fulfil this requirement.
If you are required to provide this, you must provide these documents that show a 25% reduction between any calendar quarter in 2020 and the equivalent quarter in 2019.

Alternatively, you can compare annual gross receipts in 2020 with gross receipts in 2019.

Please see the right on what documentation is acceptable to meet this requirement:

4. Question: What documentation do I need to provide to corroborate that my entity sustained at least a 25 percent reduction in gross receipts?

Answer: The following are the primary sets of documentation Applicants can provide to substantiate their certification of a 25 percent gross receipts reduction (only one set is required):

- Quarterly financial statements for the entity. If the financial statements are not audited, the Applicant must sign and date the first page of the financial statement and initial all other pages, attesting to their accuracy. If the financial statements do not specifically identify the line item(s) that constitute gross receipts, the Applicant must annotate which line item(s) constitute gross receipts.

- Quarterly or monthly bank statements for the entity showing deposits from the relevant quarters. The Applicant must annotate, if it is not clear, which deposits listed on the bank statement constitute gross receipts (e.g., payments for purchases of goods and services) and which do not (e.g., capital infusions).

- Annual IRS income tax filings of the entity (required if using an annual reference period). If the entity has not yet filed a tax return for 2020, the Applicant must fill out the return forms, compute the relevant gross receipts value (see Question 5), and sign and date the return, attesting that the values that enter into the gross receipts computation are the same values that will be filed on the entity’s tax return.
Your Forgiveness Eligibility

Here, you will enter the total amount you wish to be forgiven. Please note that this number cannot exceed your loan amount.

You must enter a forgiveness amount and certify before you are allowed to advance to the Review page.
Review and Submit

Here, you can review your application details. Once you are happy with your application, you can submit for your lender to review!

You will receive an update via email on your application for the next steps.
Re-entering your Application

You can also choose to re-enter your application through the Dashboard page. Whatever is simplest.
Signing Your Application
Looks like the lender has reviewed our application and Approved us! You should be greeted by this page once you sign in. Click the View Application & Sign button.
Once you land on this page, or if this is what you see on this page, clicking the “Sign Application” button will take us where we need to go!
To sign your application, you must click and hold down your mouse to “draw” your signature initials in the boxes provided. After that, you should hit submit to populate your signature and initials on the form!
The last page will ask you to verify your signature placement on the Form 3508 S that is populated, and then click “I Accept” if you agree to the E-Sign Act Statement.

You **must complete this step** to ensure that your application can be sent to the SBA for their review. You will then see that your application status now says “Pending.”
Have any questions?

Reach out to the Borrower Support team at support@forgivesmb.com

We are available on the site chat as well. If you have a question, please feel free to email or leave your question with your email/business name in the support chat! We will get back to you in one business day.

Let’s help you get 100% Forgiveness!