PPP Forgiveness Platform Guide
Loans Over $150,000

Forgiveness Simplified - forgesmb.com
April 9th, 2021

**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

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!
You can use this navigation bar to go back to earlier parts of your application.

Completed steps are shown in a bold, blue font.

Grayed out steps haven’t been reached yet.
Business Information

Tell Us More About Your Business

Loan Disbursement Date
Jan 1st, 2020

Loan amount
$200,000

Select the box that describes the PPP loan that this forgiveness application is for. If you only have one PPP loan, select First Draw PPP Loan.

First Draw PPP Loan

Second Draw PPP Loan

[ ] I (together with Affiliates, if applicable) received first or second draw PPP loans of $2 million or more

Select your covered period end date:
Jun 15, 2020

This is the amount of weeks for which you incurred payroll and other expenses

PPP Covered Period

Jan 1, 2020 - Jun 16, 2020

The questions on this page gather basic information required for your application and determine whether you’re eligible for the simpler EZ path, or qualify for any Safe Harbors.

Qualify for Shorter Path? Let’s see if you can get through this faster by seeing if you can submit Form 3508EZ.

Did you reduce wages for any employee by more than 25% when comparing May 22, 2020 -

[ ] Yes
[ ] No

Did you reduce the number of employees or paid hours from Jan 1 to ?

[ ] Yes
[ ] No

Answer No if the reduction was due to employees refusing to come back to work or you were unable to find qualified employees.

During May 22, 2020 - , were you unable operate at the same level of business activity as before February 15, 2020 due to COVID requirements, social distancing or any other work or customer safety requirements?

[ ] Yes
[ ] No

Select your Reference Period

- Select -

Did your business reduce its FTE employee levels in the period beginning February 15, 2020 and ending April 26, 2020 AND restored its FTE employee levels to its FTE employee levels in the Borrower’s pay period that included February 15, 2020 by no later than December 31, 2020, for a PPP loan made before December 27th, 2020, or will restore by last day of the Covered Period for a PPP loan made after December 27, 2020.

[ ] Yes
[ ] No

Did you reduce the number of employees or the average paid hours of your employees between January 1, 2020 and the end of the Covered Period?

[ ] Yes
[ ] No

Did you reduce FTE (Full Time Equivalency) employee levels from February 15, 2020 to April 26, 2020 AND were able to restore to the same FTE employee levels by no later than December 31, 2020? This would include the FTE employee levels in the pay period that included February 18, 2020.

[ ] Yes
[ ] No

Employees at Time of Forgiveness Application (Aug 7th, 2020)

[ ]

Was your business not able to operate at the same level between February 15, 2020, and the end of the Covered Period because of compliance with guidelines issued between March 1, 2020 and December 31, 2020 (For loans made after December 27, 2020, this would be between March 1st 2020 and the last day of your Covered Period) 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?

[ ] Yes
[ ] No

This “Next” button at the bottom of every page will take you to the next section.
Please have the listed information on hand for each field, separated as instructed, related to the covered period.

The forgiveness total at the bottom will update as you enter these fields, and the system will check whether the payroll total is at least 60% of your PPP loan forgiveness amount as is required.

If your payroll total exceeds your PPP loan amount, then you’re at 100% forgiveness, and you can choose to skip the steps for non-payroll expenses.

Please note that you must provide supporting documents to complete the payroll step.
Claiming Payroll Expenses (Non-EZ Path)

Use a payroll report prepared by your third party payroll provider to help you assemble the information you need to appropriately apply for forgiveness. If you are using a report provided by your CPA or controller, make sure it shows the appropriate lines for Schedule A. If you don’t have a PPP report, you can select “Other” and then upload additional CPA Documents on the other tab. Make sure the fields for Lines 1-5 and 11 are accounted for if you use this option.
Claiming Non-Payroll Expenses

Follow the prompts on the page to accommodate for each additional non-payroll expenses from your Covered Period. If you do not wish to claim a specific expense, you can click Next.

Make sure to include a supporting document for each transaction and click “Add” to save the transaction. You will see it populate on the page to know it is saved.
You can optionally “upload bulk transactions” by category; i.e. compile all of your water bills in the covered period into one total. If you choose to do this, be sure to include all of the appropriate documentation relevant to the entire covered period.

Be sure to click “Add” before moving on to the next page to save your transaction appropriately.
The SBA requires that you show that all mortgages, leases, rental agreements and utility expenses claimed were in effect BEFORE Feb. 15, 2020.

Upload documents for each category. For example, if you claim rental expenses, upload your February rental statement.
Claimed Expenses Summary

This page should summarize the information you entered previously for payroll and non-payroll categories.

If anything is missing (such as required supporting documentation) it will let you know here and the “Next” button will be greyed out.

View Transactions Selected

<table>
<thead>
<tr>
<th>Category</th>
<th>Selected Total</th>
<th>Covered Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll</td>
<td>$150,000</td>
<td>$0</td>
</tr>
<tr>
<td>Business Locations</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Utilities</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Operations</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Property Damage</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Supplier Costs</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Worker Protection</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

Some Issues to fix before continuing:
- Total Healthcare Missing
- Total Retirement Missing
- Line 4 Missing
If you are not at 100% forgiveness, consider using a different covered period or whether there are additional expenses you can claim.

After reviewing your information, please check the certification below and proceed to reviewing your application, which will generate an electronic version of the Form 3508 or 3508 EZ with the information you have entered so far.
Once you have reviewed your Forgiveness application, press “Submit Application”

All your information will now be sent to your lender for review. If you need to make any changes, you can do so and pull your application back to Draft. Make sure you re-submit your application if you do so.
You will receive a notification to the email you used to log in once your lender has begun reviewing your application.

Your lender will contact you if they need additional documents or need you to rework the application.

If the lender approves your application, you will receive an email notification that the application is ready to be e-signed and then sent to the SBA for a final forgiveness decision.

Your preliminary application was submitted to your lender.

Your lender will review your submission and contact you to either sign the application or correct any errors they find.
Editing Your Application
Whenever there’s an update on your application, you should see an email like this one.

Click the link and sign back in.

Receiving a Status Update

**Application Status Update**

ForgiveSMB <support@ forgivesmb.com> Unsubscribe to me

Hi,
you have a new update from your Lender regarding your Forgiveness Application. Login to view details. Have questions? We’re here to help.

Click here to view details: [https://citi.forgivesmb.com/sign-in](https://citi.forgivesmb.com/sign-in)

All the best,
Team @ ForgiveSMB
It looks like we missed something when going through the application the first time. Our lender has flagged and left a comment here:

Let's get back to the application. You can do that by clicking here:
You can also choose to re-enter your application through the Dashboard page. Whatever is simplest.
After clicking the “Upload Docs” button, we are now back in our application. We can run through the left hand panel and add what our lender has requested.

Make sure you go all the way through to the end of the application once you make changes (steps 5, 6, & 7) so you can review and submit once more.
Signing Your Application
Good news! Our application was approved and we can now sign.

Clicking the “Sign Application” button will take us where we need to go!
Finally, we can review our entire application before signing. By scrolling, we can see every aspect of our application and verify the information.

Once you are sure everything is correct, you can digitally draw your full signature and initials within the box here by clicking and dragging your mouse.

Once that's done, you can click the “Next” button.
The last page will ask you to verify your signature placement on the Form 3508/3508EZ 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!