

PPP Forgiveness Platform Guide

Loans Over \$150,000

Forgiveness Simplified - forgivesmb.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.



Sign Up

Sign In

 Sign up with Google

or

Email

Password

Repeat Password

Sign Up

**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.



Add Your Details

Primary Contact*

Title

Position*

Business Name (Legal Entity)*

DBA or Trade Name, if applicable

Entity Type*

NAICS

Business TIN (EIN, SSN)*

Address*

City*

State*

Zip Code*

Phone*

The following demographic information is being requested by the U.S. Small Business Administration for data collection and reporting purposes.

Are you a veteran? (optional)

Your gender (optional)

Race (optional)

Ethnicity (optional)

By checking 'I Accept' you agree that you have read and agree to be legally bound by this application's [Terms & Conditions](#), and that you consent to receiving notices and disclosures in electronic format.

Submit and Connect Your Expense Data

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

Click on the down arrow here at any time to edit the details you entered on the previous page.



Forgiveness Simplified



Business Name ▾

Dashboard

My Application



Let's Look up your Loan

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

Tax ID: TIN_citi_000001_0722_19000

Bank	Loan Amount	Loan Disbursement Date	
 Citi	\$19,000	07/22/2020	Add Loan

Please Note: You may only use this account for one forgiveness application. To submit a forgiveness application on behalf of another entity, please log out and create a new account under a different email address. Thank you!

[Start Forgiveness Application](#)

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!



Note: Navigation Bar

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.

 **Forgiveness Simplified**

🔔 abc ▾

1 **Important questions about your business**

2 **Claiming Expenses for Forgiveness**

- Payroll
- Business Locations
- Utilities
- Operating Expenses
- Property Damage Costs
- Supplier Costs
- Worker Protection Expenses

3 Document non-payroll expenses

- Mortgage interest, lease, and rent
- Utilities
- Review Uploaded

4 View Expenses Summary

5 Estimated Forgiveness Amount

6 Review Forgiveness Application

7 Submit Application

 **Tell Us More About Your Business**

Loan Disbursement Date	Loan amount	Business name
Jan 1st, 2020	\$200,000	Your Business Name

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

Start date: Jan 1, 2020



Business Information

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.

Tell Us More About Your Business

Loan Disbursement Date

Loan amount

Jan 1st, 2020

\$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

Start date: Jan 1, 2020

End date: Jun 16, 2020

Today's date: Mar 15th, 2021

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

Yes No

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 -

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

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 15, 2020.

Yes No

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 27th, 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

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

This "Next" button at the bottom of every page will take you to the next section

Next



Claiming Payroll (EZ Path)

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.

Expenditures

Payroll Business Locations Utilities

PPP Covered Period

May 22nd, 2020 - Jul 16, 2020

Total Paid Compensation

This is the total for gross salaries and wages

Total Paid for Employee Health Insurance

Total Paid for Employee Retirement Plans

Employer State & Local Taxes

Please ensure this is a separate sum, and not included in **Total Paid Compensation**

Now upload three supporting documents by dragging and dropping into the dotted rectangle below:

- If you listed Healthcare Expenses above, a summary of those Payments during the Covered Period
- If you listed Retirement Expenses above, a summary of those Payments during the Covered Period
- Add a Payroll Report confirming Total Paid Compensation entered during Covered Period

Upload supporting documents



Claiming Payroll Expenses (Non-EZ Path)

How would you like to upload your Payroll expenses?

Payroll Report From Provider | No Payroll Report, Use CPA documents

Select Payroll Provider

- Select -

Check your payroll provider's PPP report under Schedule A to include figures for Line 1, 2, 3, 4, 5, and 11. Please double check inputs as they are crucial to calculate Forgiveness properly and have specific formulas already calculated by your provider or accountant.

Total Paid Compensation

Total for Employees Receiving Under and Equal to \$100,000 Annual Salary (Line 1)	Total for Employees Receiving Over \$100,000 Annual Salary (Line 4)
<input type="text"/>	<input type="text"/>

Average Full-Time Equivalency

Total for Employees Receiving Under and Equal to \$100,000 Annual Salary (Line 2)	Total for Employees Receiving Over \$100,000 Annual Salary (Line 5)
<input type="text"/>	<input type="text"/>

Average FTE During Chosen Reference

How would you like to upload your Payroll expenses?

Payroll Report From Provider | **No Payroll Report, Use CPA documents**

Files | Remove

Upload documents from your CPA

Drag and Drop files here or [Browse](#)

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.

Expenditures

Payroll Business Locations Utilities Operating Expenses Property Damage Costs Supplier Costs Worker Protection Expenses

PPP Covered Period

Jan 1st, 2020 - Jun 16th, 2020

If you do not wish to claim these expenses, click **Next**.

Add Information about your Business Locations

How many mortgages does your business have?
Number of Mortgages

How many leases or rentals does your business have?
Number of Leases/Rentals

Add Transactions

Please enter manual transactions for the category selected. You may add transactions by uploading in bulk by category or as single transactions with supporting receipts or documentation.

How would you like to upload transactions for Business Locations?

Add Individually Upload Bulk Transactions

Transaction Date	Amount
------------------	--------



Non-Payroll Expenses (Continued)

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.

Add Transactions

Please enter manual transactions for the category selected. You may add transactions by uploading in bulk by category or as single transactions with supporting receipts or documentation.

How would you like to upload transactions for Utilities?

Add Individually Upload Bulk Transactions

Transaction Date Spending Purpose Amount

Upload Documents*

Please upload a payment receipt, bank statement, or bill corresponding confirming the amount entered.

Drag and Drop files here or [Browse](#)

Be sure to click “Add” before moving on to the next page to save your transaction appropriately



Page 3 - Supporting Documents

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.

Upload Supporting Documents



Please upload supporting utility contracts or documentation showing that your business has utilized these services during the Covered Period. These are agreements to help your lender see your contractual obligations to these service providers.

Drag and Drop files here or [Browse](#)

Add Comments

Text input field for comments.

Back

Next

Upload Supporting Documents



Please upload a lessor statement or current lease/rental agreement showing that the lease or rental was in force as of February 15, 2020

Drag and Drop files here or [Browse](#)

Add Comments

Text input field for comments.

Back

Next

Review Uploaded Documents



Documents	Type	Comments	Edit	Remove
-----------	------	----------	------	--------

No Documents Uploaded

Back

Next



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

Your Loan Total Forgiveness Amount
\$200,000.00

Category	Selected Total	Covered Total
Payroll	\$150,000 ⚠ Document missing	\$0
Business Locations	\$0	\$0
Utilities	\$0	\$0
Operations	\$0	\$0
Property Damage	\$0	\$0
Supplier Costs	\$0	\$0
Worker Protection	\$0	\$0

Some issues to fix before continuing:

- Total Healthcare Missing
- Total Retirement Missing
- Line 4 Missing

Back Next



Page 5 - Estimated Forgiveness Amount

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.

Your Forgiveness Eligibility

Documents will be sent for submission to your lender



Category	Covered	Not Covered
Payroll	\$42,000	\$6,000
Business Locations	\$0	\$0
Utilities	\$0	\$0

PPP Loan Amount: \$42,000

Final Forgiveness Estimated Amount: \$42,000

100%

I certify that the information provided in this forgiveness application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain forgiveness on a guaranteed loan from SBA is punishable under the law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 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 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

[Review Application Form](#)



Page 6 - Review Forgiveness Application

Paycheck Protection Program

Loan Forgiveness Application

Back

Submit Application

PPP Loan Forgiveness Calculation Form

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.



Page 7 - Submit Application

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



Receiving a Status Update

Whenever there's an update on your application, you should see an email like this one.

Click the link and sign back in.

Application Status Update Inbox x



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>

All the best,
Team @ ForgiveSMB



“More Docs Needed” Status

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:

Forgiveness Simplified

Application Status: More Docs Needed

Josh's Sample Business

Thomas' Casino
First Draw
Click here to select an application

Dashboard
My Application

TIN: 718206757

SBA PPP Loan Number: 2499843181

Lender PPP Loan Number: TST-71764566840

PPP Loan Amount: \$3,995

Loan Disbursement Date: Jan 1st, 2020

Status: MORE DOCS NEEDED

Potential Forgiveness Amount: \$3,995

Lender Comments:

- Sep 2, 2020 5:06 PM
From: lender at Citi
Status: More Doc Needed
Message: Hello, could you provide more documentation under payroll?
- Sep 2, 2020 5:06 PM
From: lender at Citi
Status: Under Review

Actions: **UPLOAD DOCS**

I have submitted all documents or cannot provide required docs



Re-entering your Application

Forgiveness Simplified

Thomas' Casino
First Draw
Click here to select an application

Dashboard

My Application

TIN: TIN_citi_000004_0522_...
SBA PPP Loan Number: SBA_citi_000004
Lender PPP Loan Number: LNDR_citi_000004

PPP Loan Amount: \$42,000
Loan Disbursement Date: May 22nd, 2020
Status: [Blank]

Expenses Summary

Category	Exp
Payroll	\$48,000

You can also choose to re-enter your application through the **Dashboard** page. Whatever is simplest.

Forgiveness Simplified

Thomas' Casino
First Draw
Click here to select an application

Let's Look up your Loan

Tax ID: TIN_citi_000004_0522_42000

Bank	Loan Amount	Loan Disbursement
Citi	\$42,000	05/22/2020

You have not added bank accounts yet, please use a button below to add Bank or Credit Union account (Load Test Accounts)

[Add Bank or Credit Union](#) ⓘ

Please add all your Spending Accounts used for Payroll, Mortgages, Lease or Rent and Utility payments to help you mark expenses to qualify for Forgiveness.

Continue Forgiveness Application



Uploading More Supporting Documents

The screenshot displays the 'Forgiveness Simplified' application interface. At the top, there is a navigation bar with the application logo, the title 'Forgiveness Simplified', an 'Application Status: More Docs Needed' indicator, a notification bell, and the user name 'Josh's Sample Business'. The main content area is titled 'Upload Supporting Documents' and features a progress bar with three stages: 'Business Locations Documents', 'Utilities Documents', and 'Review Uploaded'. Below the progress bar, a text prompt asks the user to upload a lessor statement or current lease/rental agreement. A large dashed box contains a 'Drag and Drop files here or Browse' instruction. At the bottom, a 'Files' section shows an empty list with a 'Remove' button.

Forgiveness Simplified

Application Status: More Docs Needed

Josh's Sample Business

Upload Supporting Documents

Business Locations Documents Utilities Documents Review Uploaded

Please upload a lessor statement or current lease/rental agreement showing that the lease or rental was in force as of February 15, 2020

Drag and Drop files here or [Browse](#)

Files Remove

- 1 Important questions about your business
- 2 Claiming Expenses for Forgiveness
 - Payroll
 - Business Locations
 - Utilities
 - Operating Expenses
 - Property Damage Costs
 - Supplier Costs
 - Worker Protection Expenses
- 3 Document non-payroll expenses
 - Mortgage interest, lease, and rent
 - Utilities
 - Review Uploaded
- 4 View Expenses Summary
- 5 Estimated Forgiveness Amount
- 6 Review Forgiveness Application
- 7 Submit Application

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





Connected Accounts

My Application



Joshua Lamb, Josh's Sample Business

Forgiveness application for loan has been sent to you for signature.

TIN

718206757

SBA PPP Loan Number

2499843181

Lender PPP Loan Number

TST-71764566840

PPP Loan Amount

\$3,995

Loan Disbursement Date

Jan 1st, 2020

Status

APPROVED

Lender Comments

Sep 2, 2020 5:11 PM
From: lender at Citi
Status: Approved

Sep 2, 2020 5:11 PM
From: lender at Citi
Status: Under Review

Potential Forgiveness Amount

\$3,995

Actions

 SIGN 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!



Review and Sign the Application

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.

Review and Sign the Application

Paycheck Protection Program
PPP Loan Forgiveness Application Form 3508EZ
OMB Control No. 3245-0407
Expiration Date: 10/31/2020

PPP Loan Forgiveness Calculation Form

Business Legal Name (“Borrower”)	DBA or Tradename, if applicable
Josh's Sample Business	

(Your Business Info Here)

SBA PPP Loan Number: 2499843181 Lender PPP Loan Number: IST-71764566840
PPP Loan Amount: 3,995 PPP Loan Disbursement Date: 2020-01-01
Employees at Time of Loan Application: 1 Employees at Time of Forgiveness Application: 1
EIDL Advance Amount: 00 EIDL Application Number: 1,234,567

Payroll Schedule: The frequency with which payroll is paid to employees is:
 Weekly Biweekly (every other week) Twice a month Monthly Other

SIGN HERE

	
Signature	Initials

Step 1 of 2

Next



Review and Sign

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.”

Review and Sign the Application

SBA PPP Loan Number: 2499843181	Lender PPP Loan Number: TST-71764566840
PPP Loan Amount: 62,844	PPP Loan Disbursement Date: 2020-07-11
Employees at Time of Loan Application: 2	Employees at Time of Forgiveness Application: 2
EIDL Advance Amount:	EIDL Application Number:
Payroll Schedule: The frequency with which payroll is paid to employees is: <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Biweekly (every other week) <input type="checkbox"/> Twice a month <input type="checkbox"/> Monthly <input type="checkbox"/> Other	
Covered Period: 2020-07-11 to 2020-12-25	
Alternative Payroll Covered Period, if applicable:	
If Borrower (together with affiliates, if applicable) received PPP loans in excess of \$2 million, check here: <input type="checkbox"/>	
Forgiveness Amount Calculation: Payroll and Nonpayroll Costs	

By clicking the 'I Accept' button, you are signing this Forgiveness Application electronically. You agree that your electronic signature is the legal equivalent of your manual signature on this Application. You further agree that you have read and agree to be legally bound by this Application's terms and conditions, and that you consent to receiving notices and disclosures in electronic format.

For more information please refer to the [E-sign Act](#)



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!

