



U.S. Small Business  
Administration

# Paycheck Protection Program

## *Direct Forgiveness Portal User Guide*

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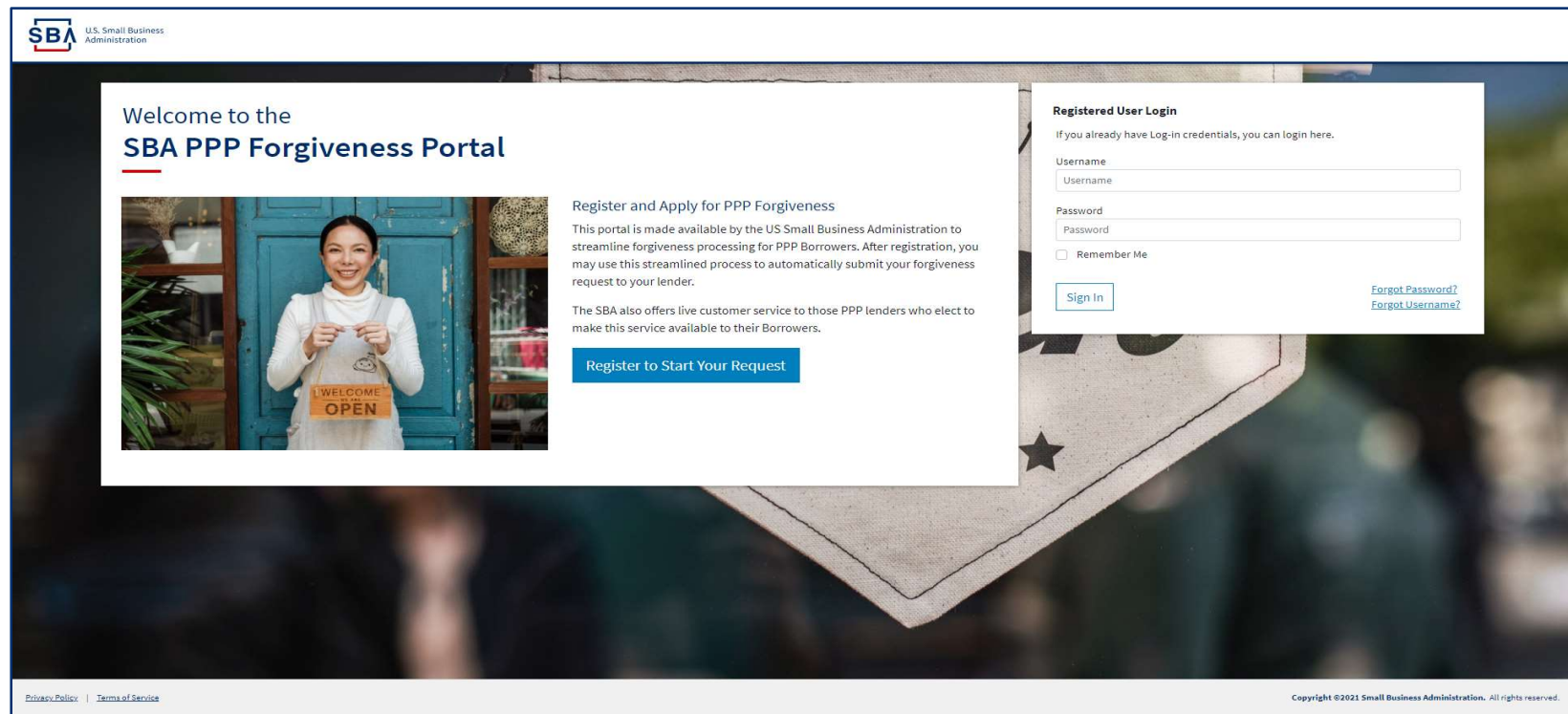
U.S. Small Business  
Administration

# 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.



**SBA** U.S. Small Business Administration

## Welcome to the SBA PPP Forgiveness Portal

**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 those PPP lenders who elect to make this service available to their Borrowers.

[Register to Start Your Request](#)

**Registered User Login**

If you already have Log-in credentials, you can login here.

Username

Password

Remember Me

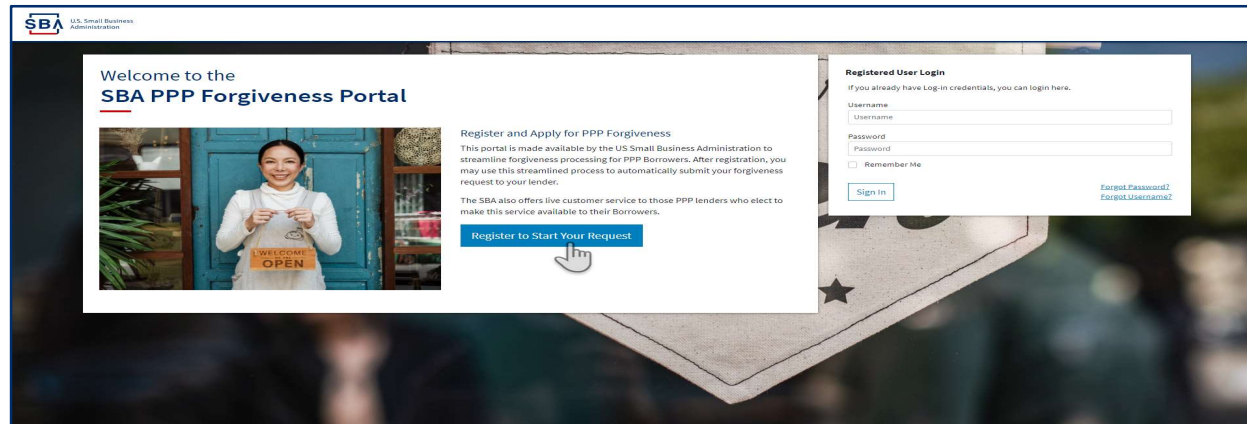
[Sign In](#) [Forgot Password?](#) [Forgot Username?](#)







[Privacy Policy](#) | [Terms of Service](#)

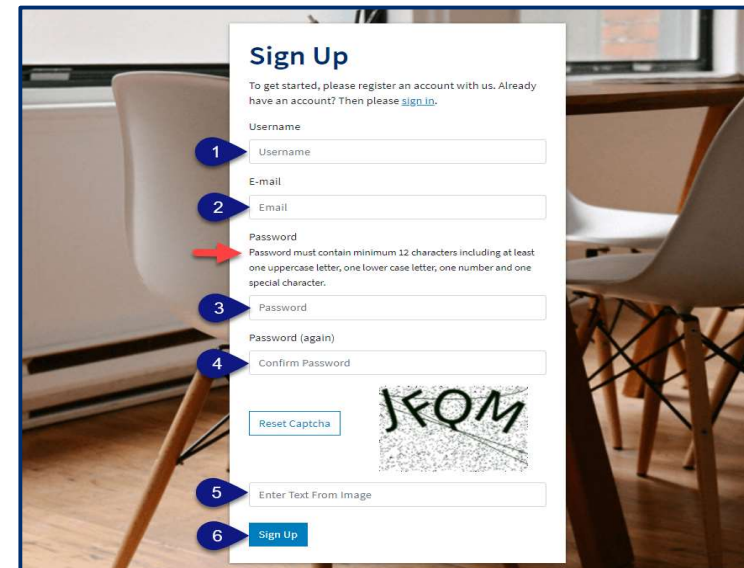
Copyright ©2021 Small Business Administration. All rights reserved.

# 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.

## Verify Your E-mail Address 1

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.

## Confirm E-mail Address 3

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](#)

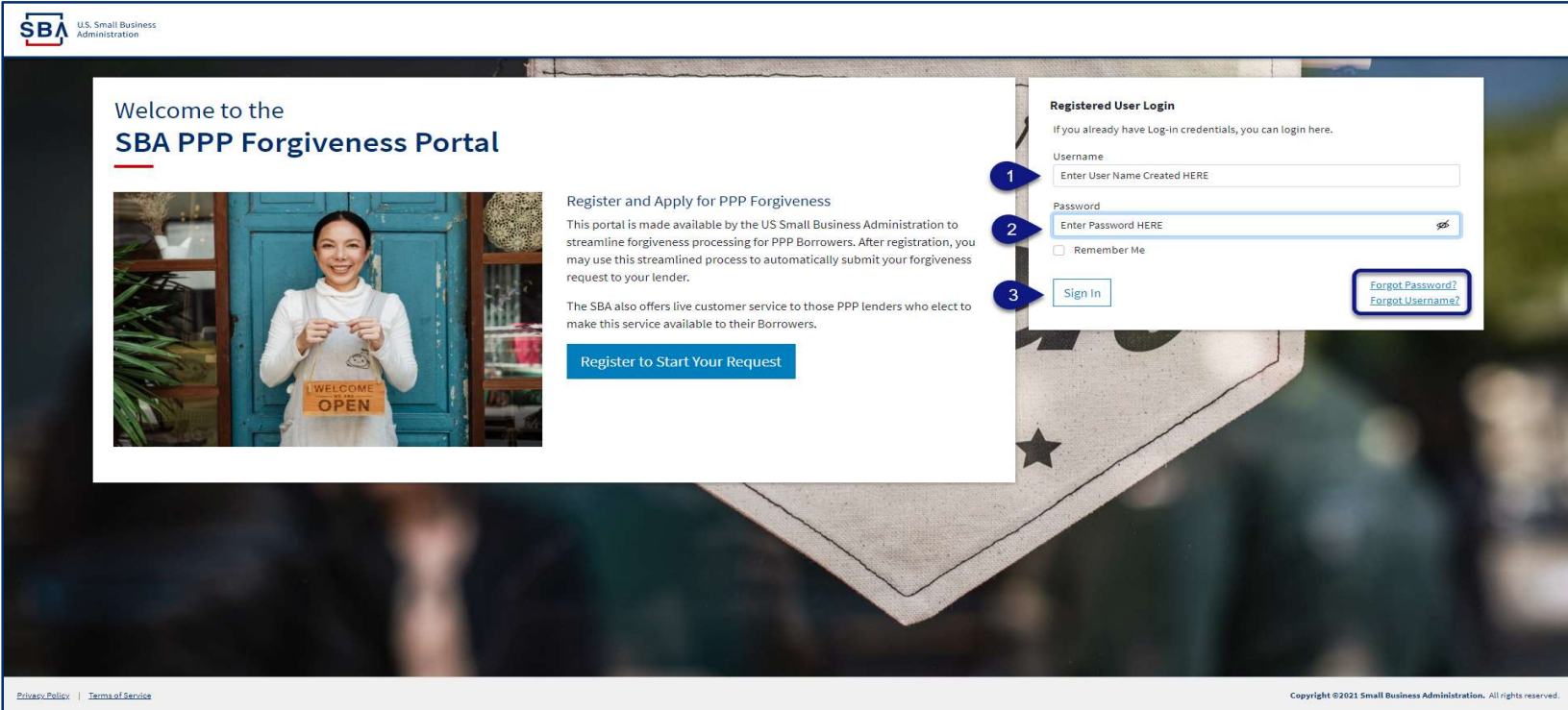
Copyright © SBA PPP Forgiveness Portal. All rights reserved.

**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

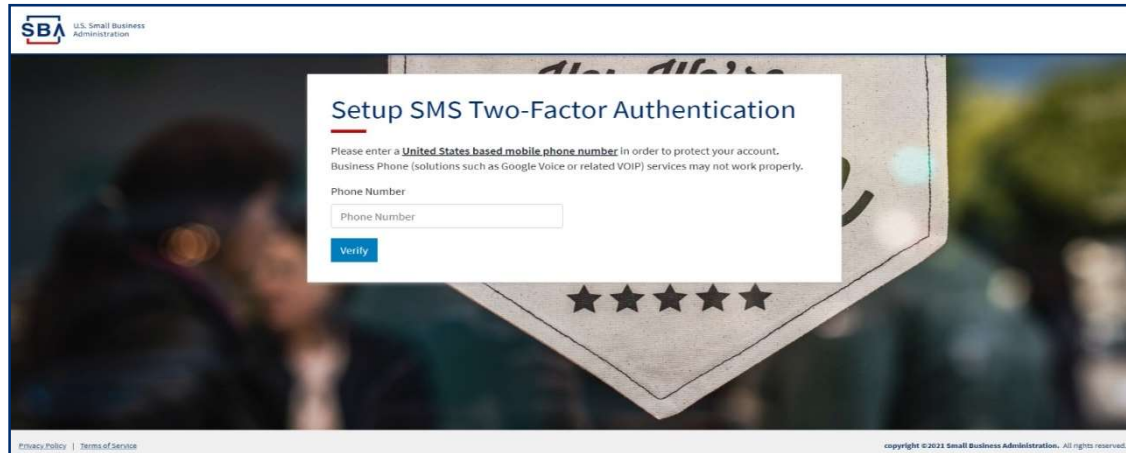


The screenshot displays the SBA PPP Forgiveness Portal interface. On the left, a welcome message is accompanied by an image of a woman in an apron. The main content area provides instructions on how to register and apply for forgiveness, along with a prominent blue button labeled 'Register to Start Your Request'. On the right, the 'Registered User Login' section is shown, featuring a form with three numbered steps: 1. Username input (labeled 'Enter User Name Created HERE'), 2. Password input (labeled 'Enter Password HERE'), and 3. The 'Sign In' button. Additionally, there are links for 'Forgot Password?' and 'Forgot Username?'.

Password reset and forgot password links are available.

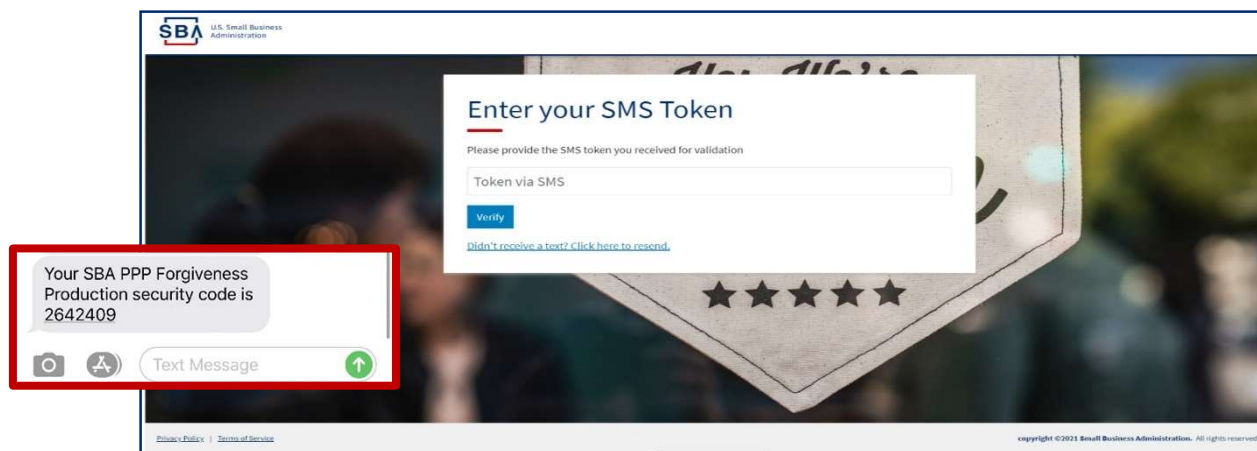
# SMS Two-Factor Authentication

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.**



The screenshot shows the SBA logo in the top left corner. The main heading is "Setup SMS Two-Factor Authentication". Below the heading, there is a sub-heading "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)." followed by a "Phone Number" label and a text input field. A blue "Verify" button is located below the input field. At the bottom of the page, there are links for "Privacy Policy" and "Terms of Service", and a copyright notice: "copyright ©2021 Small Business Administration. All rights reserved."

A text message will be sent to the mobile phone provided.



The screenshot shows the SBA logo in the top left corner. The main heading is "Enter your SMS Token". Below the heading, there is a sub-heading "Please provide the SMS token you received for validation" followed by a "Token via SMS" label and a text input field. A blue "Verify" button is located below the input field. A link "Didn't receive a text? [Click here to resend.](#)" is located below the input field. At the bottom of the page, there are links for "Privacy Policy" and "Terms of Service", and a copyright notice: "copyright ©2021 Small Business Administration. All rights reserved.".

An overlaid text message is shown in a red-bordered box on the left side of the page. The message content is: "Your SBA PPP Forgiveness Production security code is 2642409". Below the message content are icons for a camera, a microphone, and a "Text Message" label with a green send arrow icon.





U.S. Small Business  
Administration

# Direct Forgiveness Portal

*Application Submission*

# Direct Forgiveness Portal – Home Page

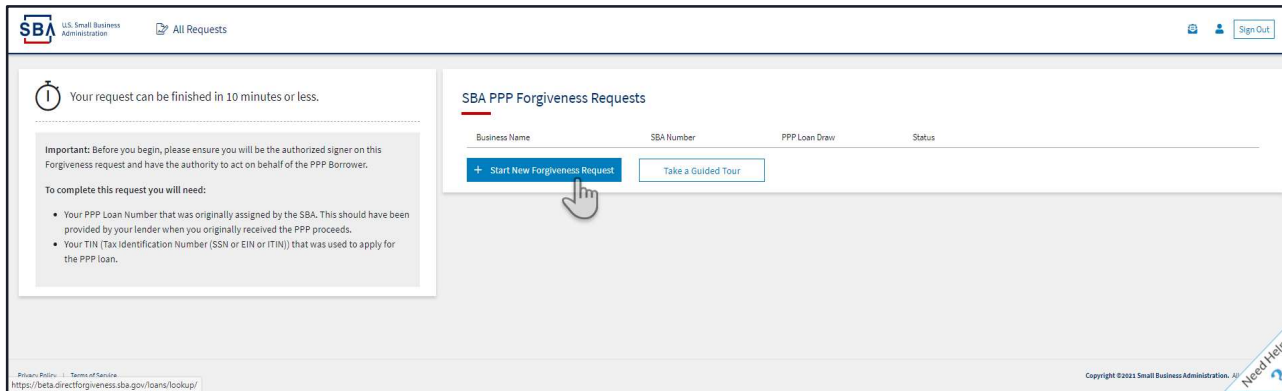
The Portal has many tools to help simplify the submission process.

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 Direct Forgiveness Portal Home Page. The page includes the SBA logo and "U.S. Small Business Administration" in the top left. A navigation bar at the top right contains a "Sign Out" button. 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". A sidebar on the left contains 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 footer includes "Privacy Policy" and "Terms of Service" on the left, and "Copyright ©2021 Small Business Admin" and "Need Help?" on the right. Numbered callouts (1-6) are placed over the page to highlight specific features: 1 points to the "Start New Forgiveness Request" button, 2 points to the "All Requests" link, 3 points to the user profile icon, 4 points to the inbox icon, 5 points to the "Need Help?" link, and 6 points to the "Take a Guided Tour" button.

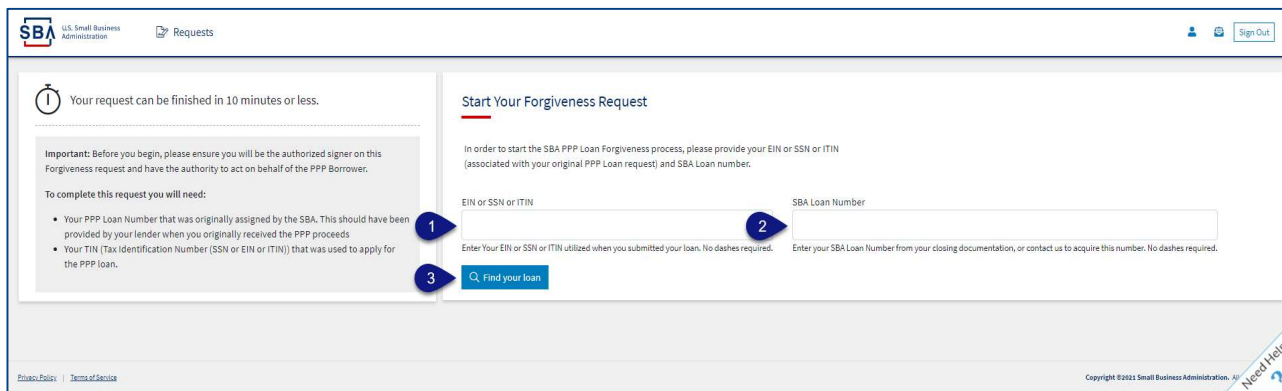
# Direct Forgiveness Portal – Start New Request

## **Select** - Start New Forgiveness Request



The screenshot shows the SBA Direct Forgiveness Portal interface. At the top left is the SBA logo and 'U.S. Small Business Administration'. The page title is 'All Requests'. A notification icon indicates 'Your request can be finished in 10 minutes or less.' Below this is an important note: '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.' A section titled 'To complete this request you will need:' lists two requirements: '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.' and 'Your TIN (Tax Identification Number (SSN or EIN or ITIN)) that was used to apply for the PPP loan.' On the right, the 'SBA PPP Forgiveness Requests' table has columns for 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status'. Below the table are two buttons: '+ Start New Forgiveness Request' (highlighted with a mouse cursor) and 'Take a Guided Tour'. At the bottom right is a 'Need Help?' link.

1.  **Enter** - EIN, SSN, or ITIN
2.  **Enter** - SBA Loan Number
3.  **Select** - Find your loan



The screenshot shows the SBA Direct Forgiveness Portal 'Start Your Forgiveness Request' page. The page title is 'Requests'. A notification icon indicates 'Your request can be finished in 10 minutes or less.' Below this is the same important note as in the previous screenshot. The 'To complete this request you will need:' section is repeated. The main form area is titled 'Start Your Forgiveness Request' and contains the instruction: '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 number.' There are two input fields: 'EIN or SSN or ITIN' and 'SBA Loan Number'. Below the 'EIN or SSN or ITIN' field is a 'Find your loan' button with a magnifying glass icon. Three numbered callouts (1, 2, 3) point to the input fields and the 'Find your loan' button respectively. Below the 'SBA Loan Number' field is a note: 'Enter your SBA Loan Number from your closing documentation, or contact us to acquire this number. No dashes required.' At the bottom right is a 'Need Help?' link.

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*).

SBA U.S. Small Business Administration All Requests

Send Messages to directly to SBA associated with this Application.

Resources to assist in applying can be found HERE.

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

This request is to be completed by applicants who are applying for forgiveness of an existing SBA PPP Loan. 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.

Request not Submitted

Loan Details

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)





Enter Business Industry...

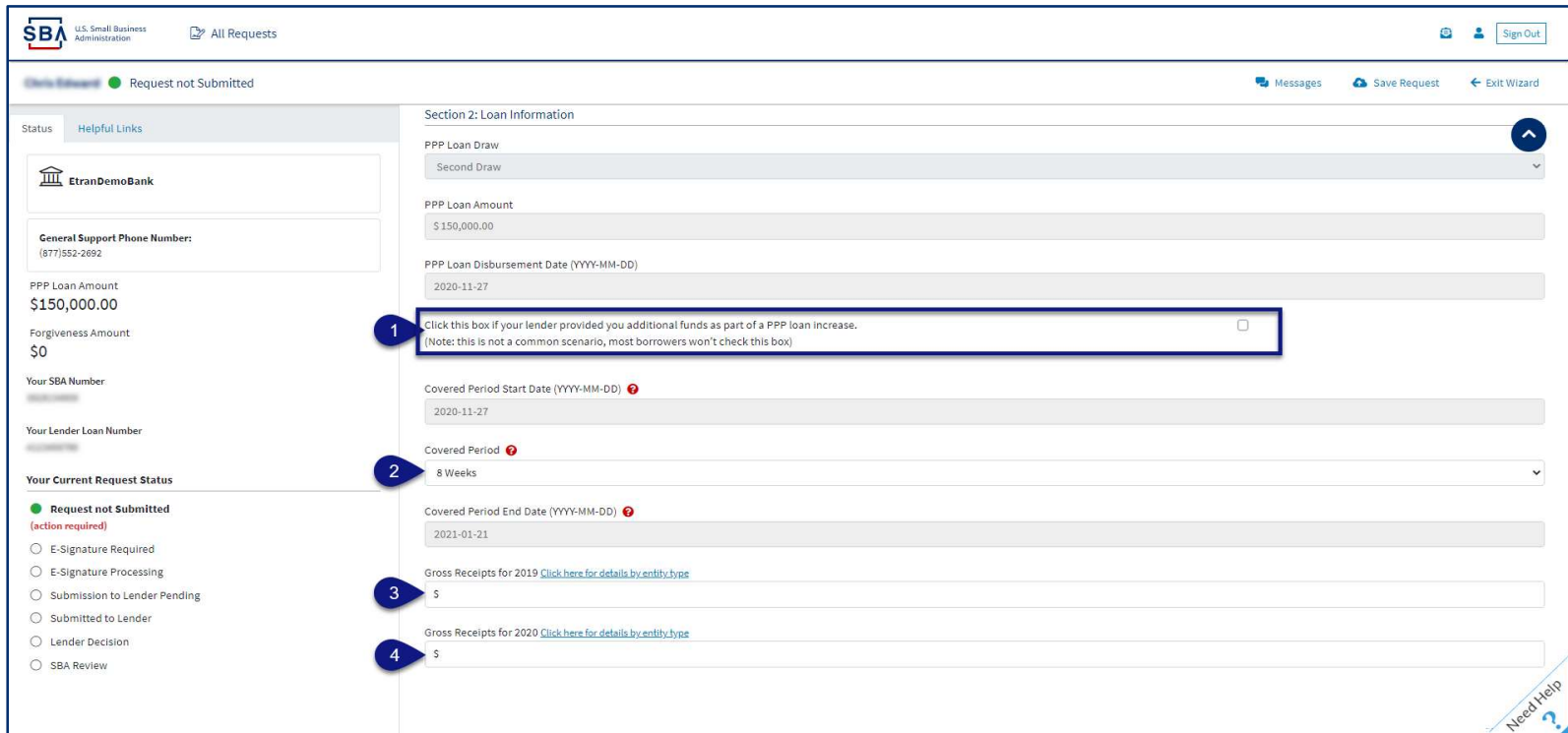
Type an explicit term or set of terms like "Farming" or "Industrial", then choose a code from the list.

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, Other)*
3.  **Enter** - Gross Receipts amount for 2019.
4.  **Enter** - Gross Receipts amount for 2020.











The screenshot displays the 'Section 2: Loan Information' form in the SBA Direct Forgiveness Portal. The form is titled 'Request not Submitted' and includes a sidebar with 'Status' and 'Helpful Links'. The main content area contains the following fields and callouts:

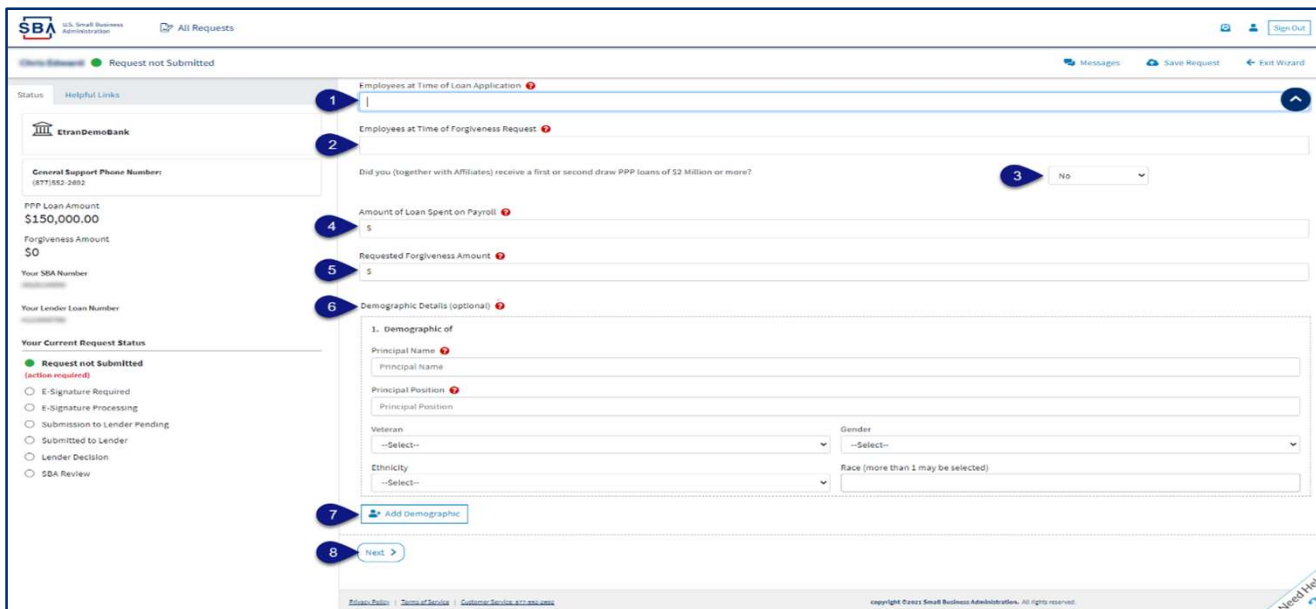
- 1**: A checkbox labeled 'Click this box if your lender provided you additional funds as part of a PPP loan increase. (Note: this is not a common scenario, most borrowers won't check this box)'. The checkbox is currently unchecked.
- 2**: A dropdown menu for 'Covered Period' set to '8 Weeks'.
- 3**: A text input field for 'Gross Receipts for 2019' with a dollar sign and the value '\$'.
- 4**: A text input field for 'Gross Receipts for 2020' with a dollar sign and the value '\$'.

Other visible fields include: PPP Loan Draw (Second Draw), PPP Loan Amount (\$150,000.00), PPP Loan Disbursement Date (2020-11-27), Covered Period Start Date (2020-11-27), Covered Period End Date (2021-01-21), and a 'Need Help?' button in the bottom right corner.

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

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

1.  **Enter** - Number of Employees at time of PPP Loan Application
2.  **Enter** - Number of Employees at Time of Loan Forgiveness Request (*Today*).
3.  **Select** - Yes/No from Drop-Down.
4.  **Enter** - Amount of PPP spent on Payroll.
5.  **Enter** - Requested Forgiveness Amount.
6.  **Enter** - Demographic Details (*Optional & WILL NOT impact Forgiveness request*).
7.  **Select** - Add Demographic (*If Necessary*)
8.  **Select** - Next.







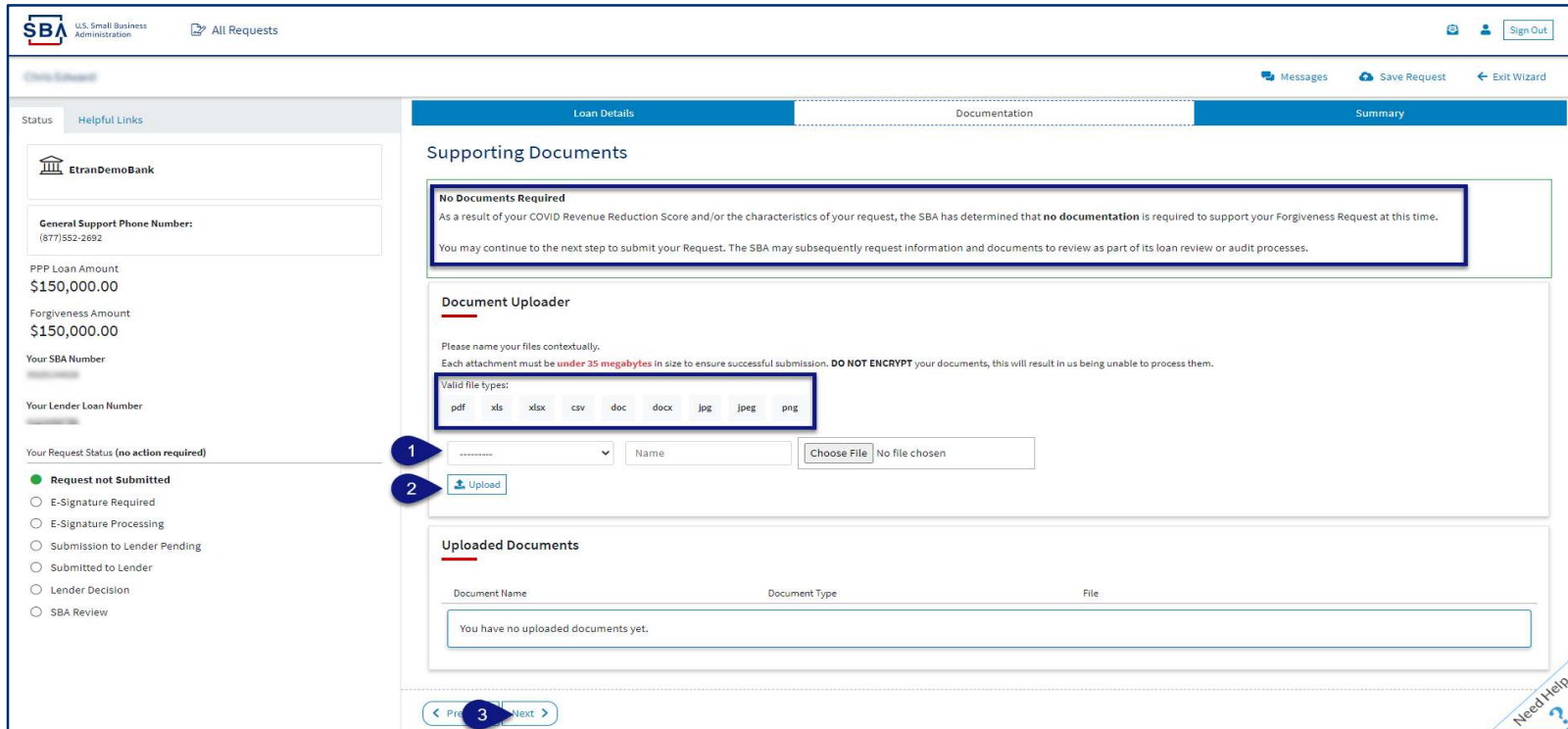
The screenshot displays the SBA Direct Forgiveness Portal interface. The main form area is titled 'Loan Details' and contains several input fields and a dropdown menu. The fields are numbered 1 through 8, corresponding to the instructions in the list above. Field 1 is 'Employees at Time of Loan Application', field 2 is 'Employees at Time of Forgiveness Request', field 3 is a dropdown menu for 'Did you (together with Affiliates) receive a first or second draw PPP loan of \$2 Million or more?', field 4 is 'Amount of Loan Spent on Payroll', field 5 is 'Requested Forgiveness Amount', and field 6 is 'Demographic Details (optional)'. The demographic section includes fields for 'Principal Name', 'Principal Position', 'Veteran' status, 'Gender', 'Ethnicity', and 'Race (more than 1 may be selected)'. A 'Next' button is located at the bottom right of the form area. The left sidebar shows the user's current request status as 'Request not Submitted' and provides links for 'Add Demographic' and 'Next'.

 **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** - 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

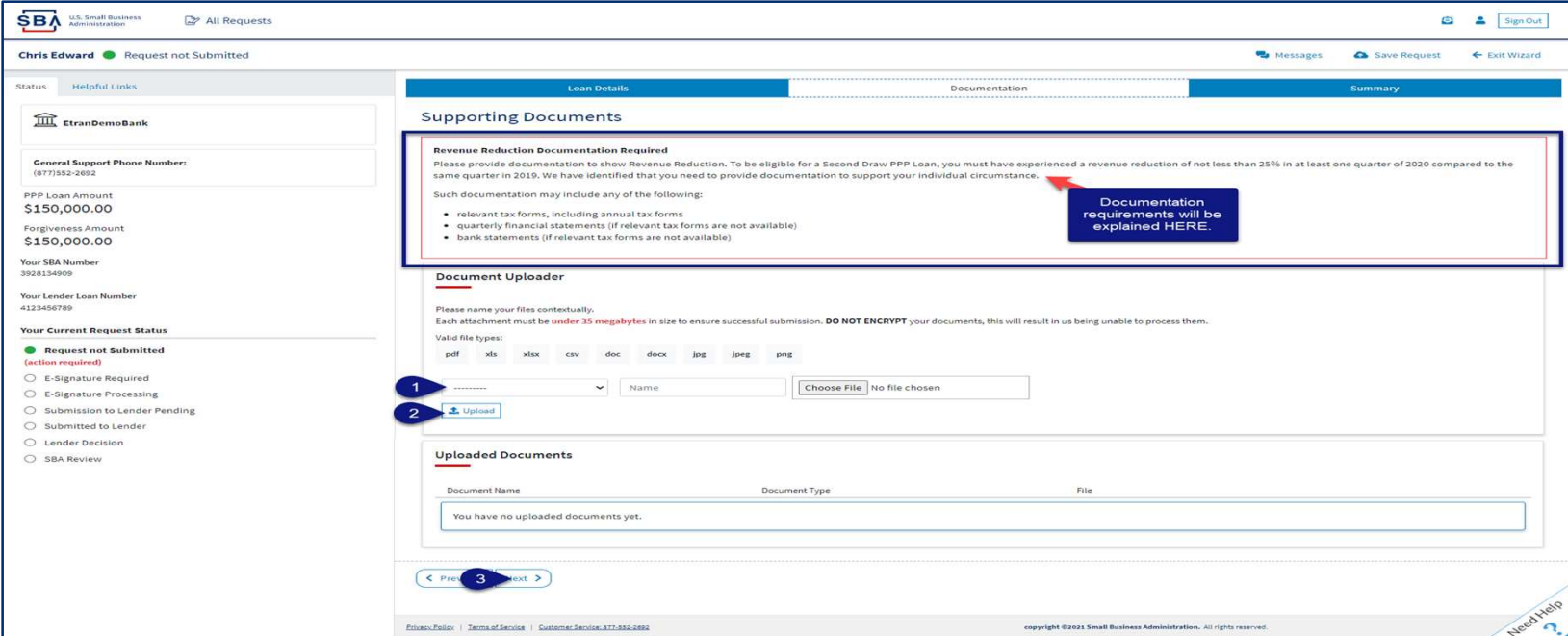


The screenshot displays the SBA Direct Forgiveness Portal interface. The main content area is titled "Supporting Documents" and contains a message stating "No Documents Required" due to the user's COVID Revenue Reduction Score and request characteristics. Below this, the "Document Uploader" section provides instructions on file naming and size (under 35 megabytes) and lists valid file types: pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png. A file selection dropdown menu is present, with a "Choose File" button and "No file chosen" text. An "Upload" button is also visible. The "Uploaded Documents" section shows a table with columns for Document Name, Document Type, and File, and a message stating "You have no uploaded documents yet." The page includes navigation buttons for "Previous" and "Next" at the bottom, and a "Need Help?" button in the bottom right corner. The left sidebar shows the user's request status as "Request not Submitted" and lists various steps in the process.

# 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.



**Supporting Documents**

**Revenue Reduction Documentation Required**  
Please provide documentation to show Revenue Reduction. To be eligible for a Second Draw PPP Loan, you must have experienced a revenue reduction of not less than 25% in at least one quarter of 2020 compared to the same quarter in 2019. We have identified that you need to provide documentation to support your individual circumstance.

Such documentation may include any of the following:

- relevant tax forms, including annual tax forms
- quarterly financial statements (if relevant tax forms are not available)
- bank statements (if relevant tax forms are not available)

**Document Uploader**

Please name your files contextually. Each attachment must be under 35 megabytes in size to ensure successful submission. **DO NOT ENCRYPT** your documents, this will result in us being unable to process them.

Valid file types:  
pdf xls.xlsx csv doc docx jpg jpeg png

1 [Dropdown] Name [Choose File] No file chosen

2 [Upload]

**Uploaded Documents**

Document Name	Document Type	File
You have no uploaded documents yet.		

3 [Previous] [Next]

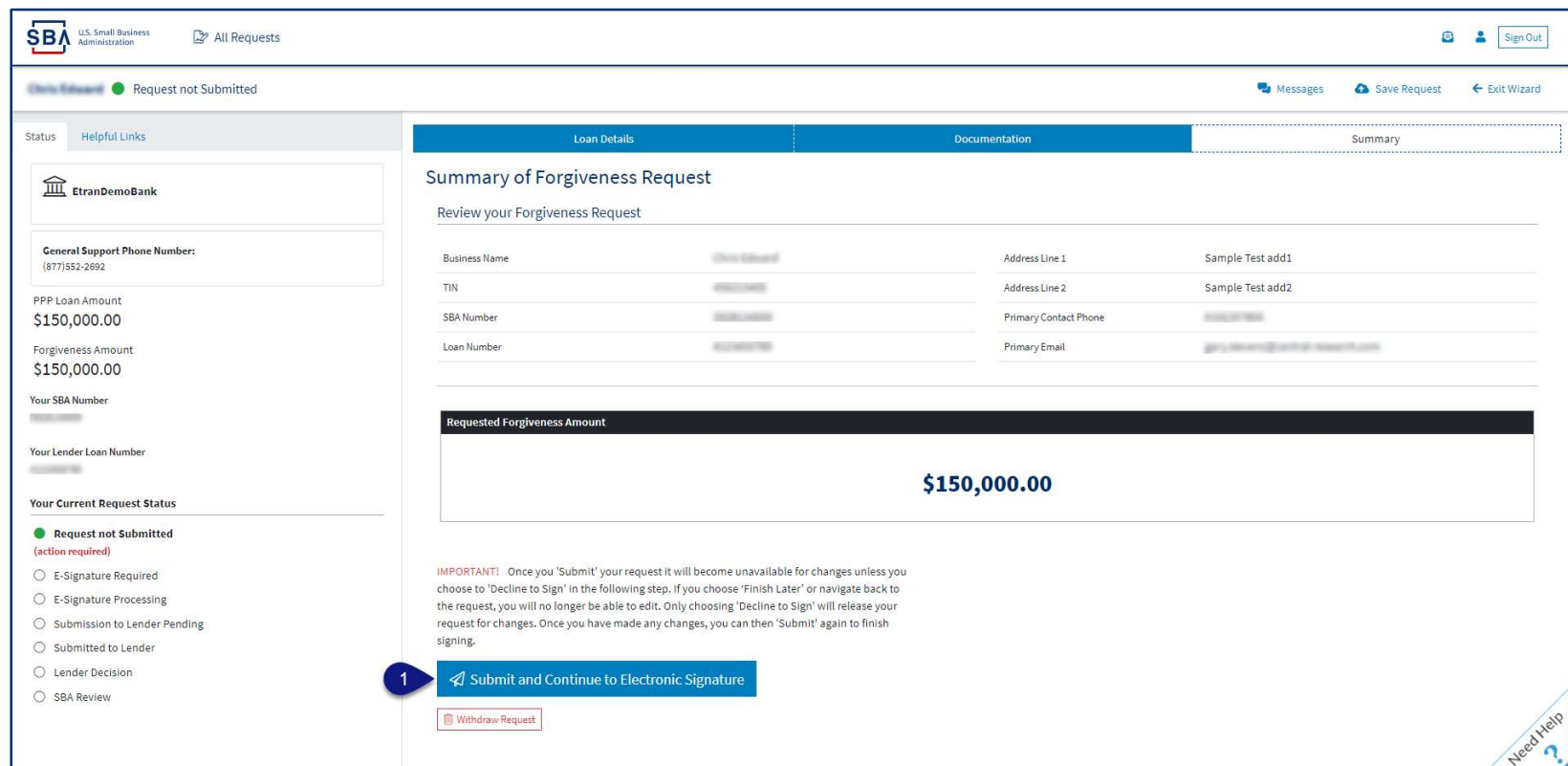


# Direct Forgiveness Portal – Complete Summary

**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.



**SBA** U.S. Small Business Administration All Requests Sign Out

**Request not Submitted** Messages Save Request Exit Wizard

Status Helpful Links

**EtranDemoBank**

General Support Phone Number:  
(877)552-2692

PPP Loan Amount  
**\$150,000.00**

Forgiveness Amount:  
**\$150,000.00**

Your SBA Number  
[REDACTED]

Your Lender Loan Number  
[REDACTED]

Your Current Request Status

- Request not Submitted (action required)
- E-Signature Required
- E-Signature Processing
- Submission to Lender Pending
- Submitted to Lender
- Lender Decision
- SBA Review

**Summary of Forgiveness Request**

Review your Forgiveness Request

Business Name	EtranDemoBank	Address Line 1	Sample Test add1
TIN	[REDACTED]	Address Line 2	Sample Test add2
SBA Number	[REDACTED]	Primary Contact Phone	[REDACTED]
Loan Number	[REDACTED]	Primary Email	[REDACTED]

**Requested Forgiveness Amount**

**\$150,000.00**

**IMPORTANT!** Once you 'Submit' your request it will become unavailable for changes unless you choose to 'Decline to Sign' in the following step. If you choose 'Finish Later' or navigate back to the request, you will no longer be able to edit. Only choosing 'Decline to Sign' will release your request for changes. Once you have made any changes, you can then 'Submit' again to finish signing.

**1** [Submit and Continue to Electronic Signature](#)

[Withdraw Request](#)

[Need Help?](#)

# 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. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', and 'All Requests'. The user is logged in as 'EtranDemoBank'. The status is 'Request not Submitted'. The main content area is titled 'Summary of Forgiveness Request' and features a red banner for 'Missing Items'. A message states: 'Your Request cannot be submitted because you are missing important information! Please follow the prompts below back to the fields in question. Once you have provided all necessary data, you will be able to submit this request.' A blue callout box with the number '1' points to the 'Missing Items' section, which lists 'Title of person signing - Field is missing or unanswered'. 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. The 'Requested Forgiveness Amount' is displayed as \$150,000.00. At the bottom, there are buttons for 'Submit and Continue to Electronic Signature' (which is inactive) and 'Withdraw Request'. A blue callout box explains: 'The Submit button will become ACTIVE once all Missing Items are resolved.'





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 ▾

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 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 the PPP loan.

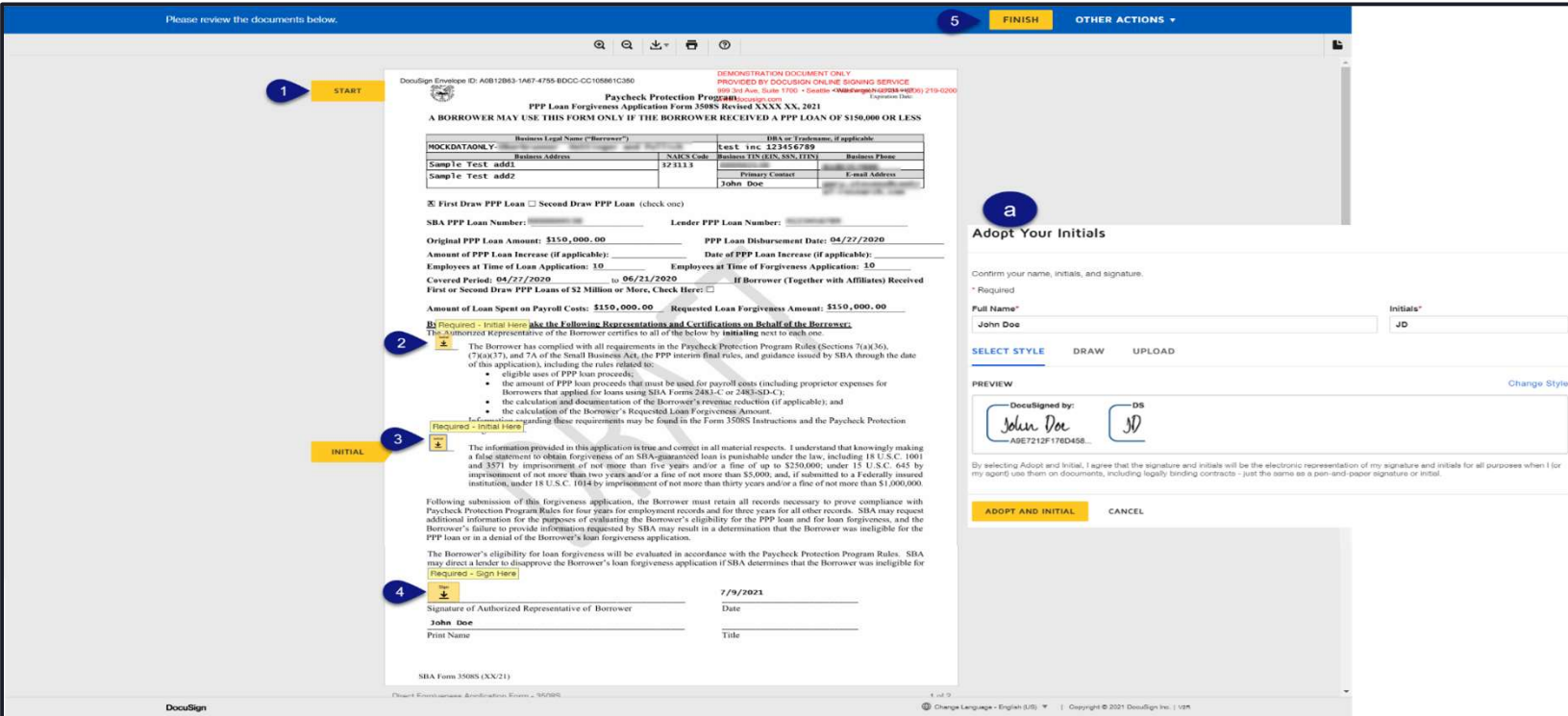
7/9/2021

DocuSign

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

# 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.



Please review the documents below.

5 FINISH OTHER ACTIONS

1 START

DocuSign Envelope ID: A0B12B63-1A67-4755-EDCC-CC105861C350

DEMONSTRATION DOCUMENT ONLY  
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE  
950 3rd Ave., Suite 1700 • Seattle • WA 98101 • DocuSign • 1-800-368-6868 (TDD) 219-6200  
Expires Dec

Paycheck Protection Program  
PPP 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	
MOCKDATAONLY		Test Inc.	123456789
Business Address	SAKS Code	Business ID (US, SSN, EIN)	Business Phone
Sample Text add1	1234567		
Sample Text add2		Primary Contact	E-mail Address
		John Doe	

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

**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 7(a)(5), 7(a)(7), 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 2483-C or 2483D-C);
  - the calculation and documentation of the borrower's revenue reduction (if applicable); and
  - the calculation of the borrower's Requested Loan Forgiveness Amount.

**Required - Initial Here**  
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 \$50,000; 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 three 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 **Required - Sign Here**

7/9/2021  
Date

Signature of Authorized Representative of Borrower  
John Doe  
Print Name

Title

SBA Form 3508S (XX21)

DocuSign

1 of 2  
Change Language - English (US) | Copyright © 2021 DocuSign Inc. | 1/21

2 Adopt Your Initials

Confirm your name, initials, and signature.

\* Required

Full Name\*  
John Doe

Initials\*  
JD

SELECT STYLE DRAW UPLOAD

PREVIEW

DocuSigned by:  
John Doe  
A0E7212F17ED458...







DS  
JD

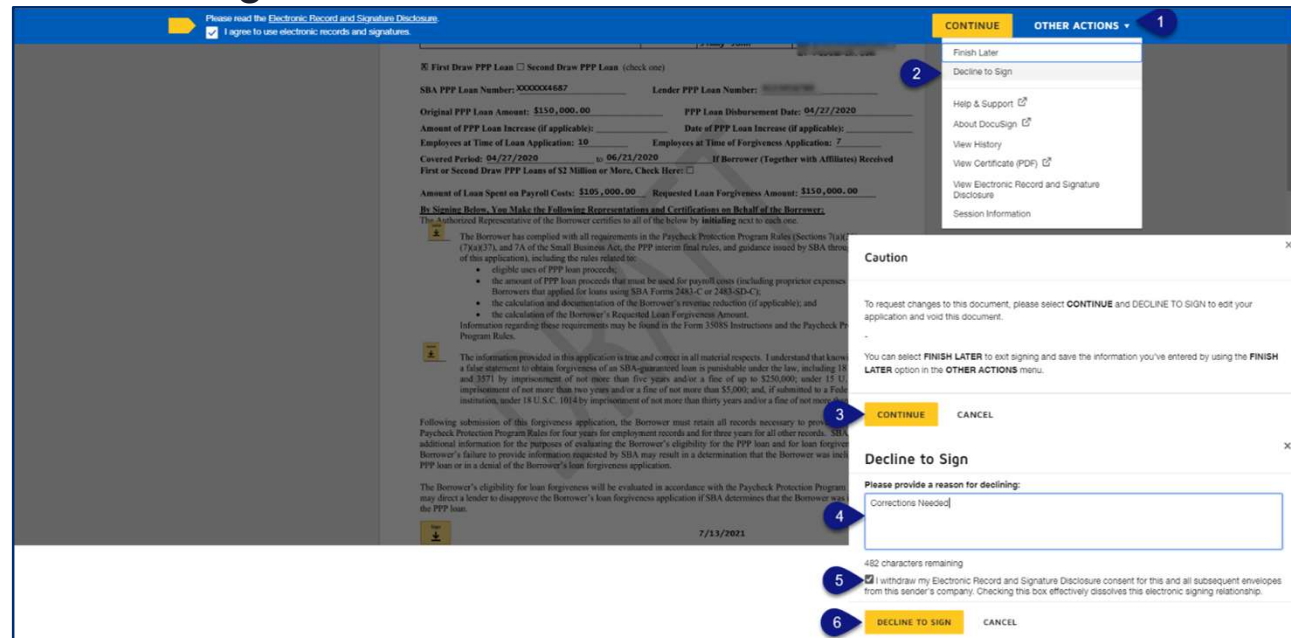
By selecting Adopt and Initial, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I for my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

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.



The screenshot displays the Direct Forgiveness Portal interface. At the top, there is a blue header with a yellow arrow pointing to the right, labeled "Please read the Electronic Record and Signature Disclosure" and a checked box for "I agree to use electronic records and signatures". Below this, the main content area shows loan details for a "First Draw PPP Loan" with an amount of \$150,000.00. A dropdown menu labeled "OTHER ACTIONS" is open, showing options: "Finish Later", "Decline to Sign", "Help & Support", "About DocuSign", "View History", "View Certificate (PDF)", "View Electronic Record and Signature Disclosure", and "Session Information". A "Caution" dialog box is overlaid on the screen, stating: "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." Below the dialog, the "Decline to Sign" form is visible, with a text area for "Please provide a reason for declining:" containing the text "Corrections Needed". At the bottom of the form, there is a "DECLINE TO SIGN" button and a "CANCEL" button. The date "7/13/2021" is displayed at the bottom of the page.

# 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, the SBA logo and 'U.S. Small Business Administration' are visible, along with a navigation menu containing 'All Requests' and 'Sign Out'. 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 loan details:

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	MOCKDATAONLY-0000000000@mock.com

Below the table, the 'Requested Forgiveness Amount' is displayed as **\$150,000.00**. On the left sidebar, the 'Your Request Status' section shows several radio button 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 of the page, there are links for 'Privacy Policy' and 'Terms of Service', a copyright notice for 2021, and a 'Need Help?' button.



U.S. Small Business  
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# 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 "U.S. Small Business Administration" are visible, along with a navigation bar for "All Requests" and a "Sign Out" button. The user's name, "MOCKDATAONLY-Oberbrunner Hettinger and Pollich", is shown in the top right corner, along with "Messages", "Save Request", and "Exit Wizard" options.

The main content area is divided into three tabs: "Loan Details" (selected), "Documentation", and "Summary". A green checkmark icon and a message state: "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 message is a "Review your Forgiveness Request" section with a table of fields:

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	guy.demo@small-business.com

Below the table is a "Requested Forgiveness Amount" section with a large black box containing the text "\$150,000.00".

On the left side, there is a "Your Request Status" section with a list of radio buttons:

- Request not Submitted
- E-Signature Required
- E-Signature Processing
- Submission to Lender Pending (no action required)
- Submitted to Lender (no action required)
- Lender Decision (no action required)
- SBA Review (no action required)

At the bottom left, there is a "Previous" button. At the bottom right, there is a "Need Help?" button with a question mark icon. The footer contains "Privacy Policy | Terms of Service" and "copyright © 2021 Small Business Administration. All rights reserved."

# 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 'U.S. Small Business Administration' are visible, along with 'All Requests' and a 'Sign Out' button. The main header shows 'Lender Decision (Correction)' with a red dot indicating an action is required. Below this, there are tabs for 'Loan Details', 'Documentation', and 'Summary'. A prominent yellow warning icon with an exclamation mark is shown, accompanied by the text: '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.' A red arrow points to a 'Withdraw Request' button. Below the warning, a section titled 'What to expect next' lists four steps: 1. Note corrections, 2. Withdraw request, 3. Complete request with corrections, and 4. Sign and submit. It also states that the SBA will inform the lender and update the portal with the final decision. A section titled 'What if I realize that I made a mistake?' advises contacting the lender if the withdraw option is unavailable. Another section, 'What if I have additional questions?', directs users to contact the SBA PPP Forgiveness Customer Service team. The 'Forgiveness Request Summary' table includes fields for Business Name, TIN, SBA Number, Loan Number, Address Line 1, Address Line 2, Primary Contact Phone, and Primary Email. At the bottom, the 'Requested Forgiveness Amount' is displayed as '\$150,000.00'. A 'Previous' button is located at the bottom left, and a 'Need Help?' link is at the bottom right.

# 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.



U.S. Small Business  
Administration

# 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.