

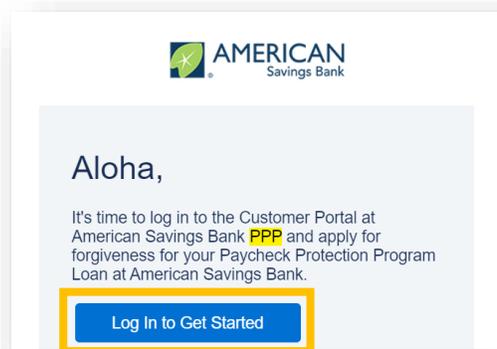
Log Into Your Account

INSTRUCTIONS

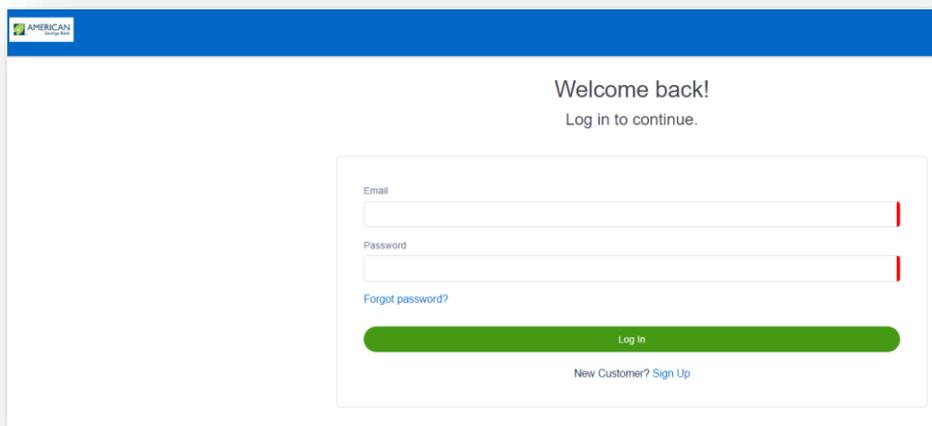
- Navigate to the link with your browser, **Chrome is preferred** internet browser (the application will not work in Internet Explorer)



- Open the portal via email. You will receive a registration email similar to the one below.

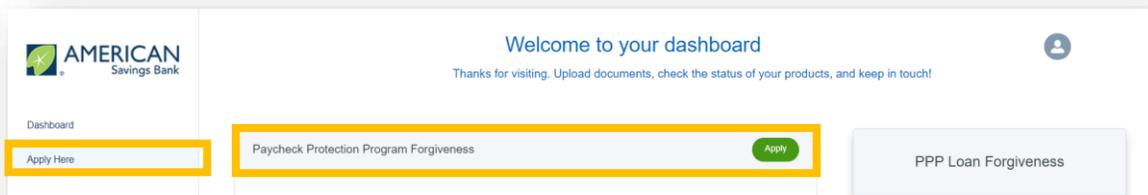


- For future log ins, you can also access the portal here: [Portal Link](#)
- If this is your first time logging in, you will be prompted to create a password. Your username is your **Email**. For future log ins, if you do not remember your credentials please navigate to Forgot Password to reset your password.

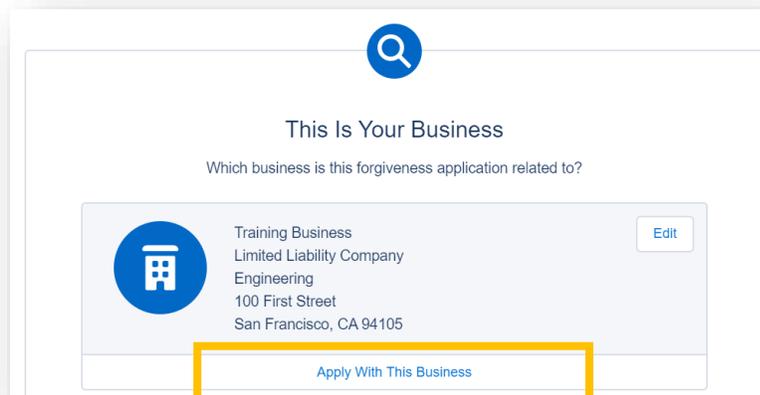


Apply for Forgiveness

- After logging in you will be directed to your Dashboard
- Use the Navigation Bar on the left side of the screen. Click on **Marketplace** to see your application options: **SBA 7(a)** and **Paycheck Protection Program Forgiveness**
- Click on **Apply** for the **Forgiveness** option to begin your application for loan forgiveness



- After clicking Apply you should see **Your Business** listed. This is the business (or businesses) that you used to secure the Paycheck Protection loan
- Click **Apply With This Business** to begin applying for Forgiveness of your loan related to this business



Screen Overview

- **The Process** bar on the left side of the screen shows your progress through the application. It can also be used to revisit a previous section by clicking on that section
- Throughout the application process you will find helpful hints in the box on the right side of the screen. These boxes do not require you to enter data or navigate to any links, they are only meant to provide you helpful information related to the questions in the application
- If you do not want to complete the application at this time, you can always select **Save and come back later** at the bottom of each screen

INSTRUCTIONS

Alternative Payroll Covered Period

Alternative Payroll Covered Period: For contractual agreements, Borrowers with a contract or other financial agreement may need to calculate eligible payroll costs using the agreement (8-day period) that begins on the first day of the first pay period following the PPP loan disbursement date (the "Alternative Payroll Covered Period").

For example, this Borrower received a PPP loan proceeds on Monday, April 20, and the first day of the first pay period following the PPP loan disbursement is Sunday, April 26. For this day the Alternative Payroll Covered Period will begin on the day after the Alternative Payroll Covered Period is Sunday, April 26.

Borrowers will not be able to use the Alternative Payroll Covered Period that applies the Alternative Payroll Covered Period unless there is a reference in the application to the Covered Period in the Alternative Payroll Covered Period. However, Borrowers that apply the Covered Period that is the Alternative Payroll Covered Period, whether there is a reference in the application to the Covered Period or not.

Tell Us About Your Covered Period

- Select the appropriate answers to **tell us about your Covered Period & Payroll** during the period covered by your Loan
- The Help Box to the right will provide information helpful for determining eligible expenses
- Click **Next** or **Save and Come Back Later** when finished

INSTRUCTIONS



Covered Period & Payroll

Covered Period Begin Date

Covered Period Begin Date based on the PPP loan disbursement date
6/1/2020

Are you eligible to elect a covered period?

Payroll Schedule

Select your Payroll Schedule (the frequency with which payroll is paid to employees)

Weekly

Biweekly (every other week)

Twice a month

Monthly ✓

Other

Next

Save and come back later

Tell Us About Your Application Type

- Select the appropriate answers to **the Qualification Options**. This will determine whether a borrower submits the 3508 or the 3508EZ
- The Help Box to the right will provide information helpful for determining eligible expenses

INSTRUCTIONS



Application Type

Qualification Option 1
The Borrower is a self-employed individual, independent contractor, or sole proprietor who had no employees at the time of the PPP loan application and did not include any employee salaries in the computation of average monthly payroll in the Borrower Application Form (SBA Form 2483).

Do you meet the criteria for Qualification Option 1 above?

Yes

No

Qualification Option 2
The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period or the Alternative Payroll Covered Period (as defined below) compared to the period between January 1, 2020 and March 31, 2020 (for purposes of this statement, “employees” means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000); AND The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period. (Ignore reductions that arose from an inability to rehire individuals who were employees on February 15, 2020 if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020. Also ignore reductions in an employee’s hours that the Borrower offered to restore and the employee refused. See 85 FR 33004, 33007 (June 1, 2020) for more details.

Do you meet the criteria for Qualification Option 2 above?

Yes

No



Tell Us About Your Application Type

INSTRUCTIONS

- Select the appropriate answers to **the Qualification Options**. This will determine whether a borrower submits the 3508 or the 3508EZ
- The Help Box to the right will provide information helpful for determining eligible expenses
- Click **Next** or **Save and Come Back Later** when finished

Qualification Option 3

The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period or the Alternative Payroll Covered Period (as defined below) compared to the period between January 1, 2020 and March 31, 2020 (for purposes of this statement, “employees” means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000); AND The Borrower was unable to operate during the Covered Period at the same level of business activity as before February 15, 2020, due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020 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, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

Do you meet the criteria for Qualification Option 3 above?

Yes No

Next

Save and come back later

- If the options are selected to meet the criteria for an EZ form the following will appear

Based on your response above, you are eligible to use the 3508EZ form.

Would you like to use the 3508EZ form to submit your PPP Forgiveness Application?

Yes No

- By selecting yes they will only have to complete some of the sections that follow. If there is a difference in what appears the slide title will denote Non EZ or EZ. If they show the same the slide title will denote All.

Tell Us About Your Payroll Costs (All)

- Select the appropriate answers to **Payroll Costs** during the period covered by your Loan.
- The Help Box to the right will provide information helpful for determining eligible expenses

INSTRUCTIONS



Let's gather information about your payroll costs

The Payroll & Benefit Costs are based on the covered period (or Alternative Payroll Covered Period). Depending on when you received your PPP loan, you may have the option to decide between an 8 week or 24 week period. For loans funded after the "Paycheck Protection Program Flexibility Act of 2020" was signed into law, you will be using the earlier of a 24 week period or 12/31/2020.

Covered Period Summary

Covered Period Begin Date based on the PPP loan disbursement date
6/1/2020

Covered Period End Date
11/15/2020

Payroll Schedule
Monthly

Alternative Payroll Covered Period Begin Date

Alternative Payroll Covered Period End Date

Eligible payroll costs

The total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period. For an 8-week Covered Period, that total is \$15,385. For a 24-week Covered Period, that total is \$46,154.

Enter the total cash compensation for employees making less than \$100K. This will be (Box 1) from PPP Schedule A Worksheet, Table 1:

USD 150,000.00 *

Enter the total cash compensation for employees making greater than \$100K. This will be (Box 4) from PPP Schedule A Worksheet, Table 2:

USD 150,000.00 *

Enter the total amount paid for employer contributions for employee health insurance:

USD 50,000.00 *

Enter the total amount paid for employer contributions to employee retirement plans:

USD 75,000.00 *

Enter the total amount paid for employer state and local taxes assessed on employee compensation:

USD 35,000.00 *



Tell Us About Your Payroll Costs (All)

- Select the appropriate answers to **Payroll Costs** during the period covered by your Loan.
- Click **Next** or **Save and Come Back Later** when finished
- The Help Box to the right will provide information helpful for determining eligible expenses

Compensation to Owners

The total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period. For an 8-week Covered Period, that total is \$15,385. For a 24-week Covered Period, that total is \$20,833.

Compensation to Owners

USD 20,000.00 *

Number of Owners

2 *

Next

Save and come back later

INSTRUCTIONS



Tell Us About Your Headcount (Non-EZ)

- Select the appropriate answers to **tell us about your Headcount and Salary information** by filling out the required fields
- The Help Box on the right will give you information helpful for determining Headcount

INSTRUCTIONS



Headcount & Salary Information

Let's gather information about your employee headcount and salaries.

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
7

Employees at Time of Forgiveness Application
7

PPP Forgiveness Calculation Specific Headcount Details

Was there a reduction in the number of employees or average paid hours between January 1, 2020 and the end of the Covered Period?

Yes No

If you're a seasonal businesses, is any part of the Feb. 15th to June 30th time period part of your business season? If you're not a seasonal business please select No.

Yes No

Enter the average weekly number of FTEs during your chosen reference period. Details about the reference period are provide in the FTE & Safe Harbor section of this page

7.0

Enter the average number FTEs during the during the Covered Period or the Alternative Payroll Covered Period with compensation <= \$100k. This will be (Box 2) Table 1

7.0

Enter the average number FTEs during the during the Covered Period or the Alternative Payroll Covered Period with compensation > \$100k. This will be (Box 5) Table 2.

0.0



Tell Us About Your Headcount

- Select the appropriate answers to **tell us about your Headcount and Salary information** by filling out the required fields
- The Help Box on the right will give you information helpful for determining Headcount
- Click **Next** or **Save and Come Back Later** when finished

FTE Reduction Safe Harbor 1:

Were you unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020, 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 related to the maintenance of standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19?

Do you meet the criteria for the FTE Reduction Safe Harbor 1 requirement described above?

Yes ✓

No

FTE Reduction Safe Harbor 2:

Leveraging the Schedule A worksheet, you can determine if you meet the criteria for the FTE Reduction Safe Harbor 2 option.

Do you meet the criteria for the FTE Reduction Safe Harbor 2 requirement described above?

Yes

No

Salary Details

Did you reduce salary or hourly wages during the Covered Period or the Alternative Payroll Covered Period?

Yes ✓

No

Will any employee get a salary reduction over 25%?

Yes

No ✓

Next

Save and come back later

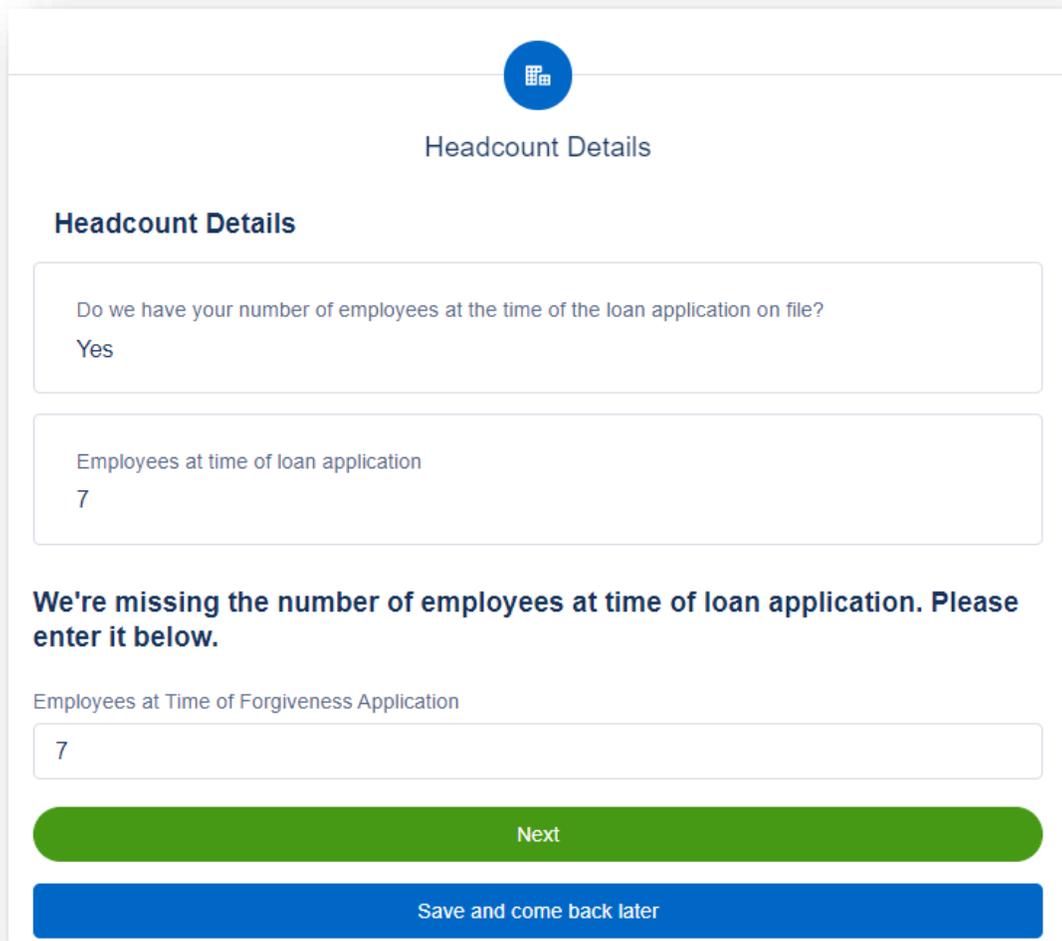
INSTRUCTIONS



Tell Us About Your Headcount (EZ Form)

- Select the appropriate answers to **tell us about your Headcount and Salary information** by filling out the required fields
- The Help Box on the right will give you information helpful for determining Headcount
- Click **Next** or **Save and Come Back Later** when finished

INSTRUCTIONS

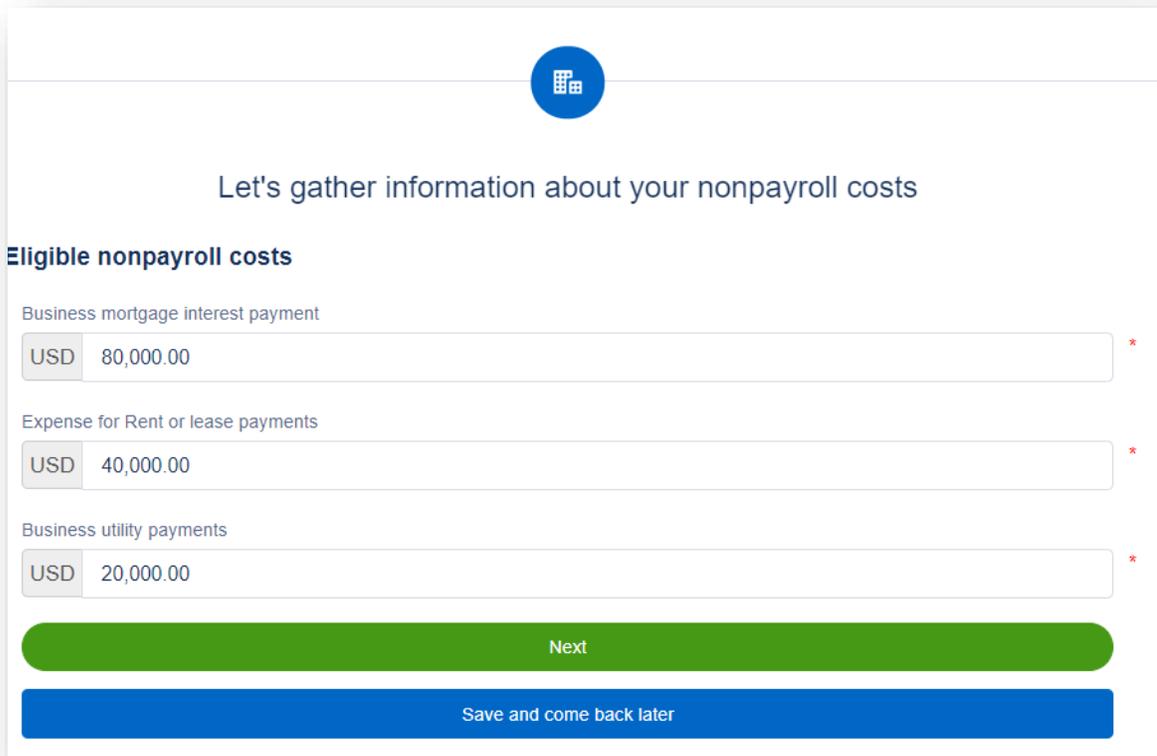


The screenshot shows a web form titled "Headcount Details" with a blue icon of a building. The form contains the following elements:

- A section titled "Headcount Details" with a question: "Do we have your number of employees at the time of the loan application on file?" and a "Yes" response.
- A text input field labeled "Employees at time of loan application" with the value "7".
- A message: "We're missing the number of employees at time of loan application. Please enter it below."
- A text input field labeled "Employees at Time of Forgiveness Application" with the value "7".
- A green "Next" button.
- A blue "Save and come back later" button.

Tell Us About Your Non Payroll Costs (All)

- Select the appropriate answers to **Non Payroll Costs** by filling out the required fields
- The Help Box on the right will give you information helpful for determining Headcount
- Click **Next** or **Save and Come Back Later** when finished



Let's gather information about your nonpayroll costs

Eligible nonpayroll costs

Business mortgage interest payment

USD 80,000.00 *

Expense for Rent or lease payments

USD 40,000.00 *

Business utility payments

USD 20,000.00 *

Next

Save and come back later

INSTRUCTIONS



Loan Details (All)

INSTRUCTIONS

- The next screen will show the details of your original Paycheck Protection Loan
- If you received an Economic Injury Disaster Loan from the SBA you will enter the amount of any advances you received otherwise leave these fields blank.

Additional Forgiveness Detail

Let's review some details about your original Paycheck Protection Loan

Paycheck Protection Loan Amount
USD 95,800.00

Date that the funds of your PPP loan were disbursed

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you received a PPP loans in excess of \$2 million.

Did you the Borrower (together with affiliates, if applicable) receive PPP loans in excess of \$2 million?

Yes No

If you did not receive an Economic Injury Disaster Loan (EIDL) loan you may leave these fields blank.

EIDL Application Number

Enter the amount of any advance on your COVID-19 Economic Injury Disaster Loan (EIDL) you received.

USD

- Click **Next** or **Save and Come Back Later** when finished



Estimated Forgiveness Calculation (Non EZ)

- Review the data you have entered and confirm it is correct. . If something is incorrect you can use the navigation bar on the left to return to a previous section to update it.

INSTRUCTIONS

Estimated Forgiveness Calculation

Let's review the data that will be used to create the SBA's PPA Forgiveness Application

Payroll and Nonpayroll Costs

Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10):
USD 1,040,000.00

Line 2. Business Mortgage Interest Payments:
USD 20,000.00

Line 3. Business Rent or Lease Payments:
USD 0.00

Line 4. Business Utility Payments:
USD 3,000.00

Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions

Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3): Note: if this number is 0, then you have indicated that no employees have had a salary reduction in excess of 25% or you meet the Safe Harbor requirements.

Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5:
1.00

Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13):
1.00

Potential Forgiveness Amounts

Line 8. Modified Total (multiply line 6 by line 7):

Line 9. PPP Loan Amount:
USD 95,800.00

Line 10. Payroll Cost 75% Requirement (divide line 1 by 0.75):
USD 1,386,666.67

Forgiveness Amount

Line 11. Forgiveness Amount (enter the smallest of lines 8, 9, and 10):

- Click **Next** or **Save and Come Back Later** when finished

Next

Save and come back later



Estimated Forgiveness Calculation (EZ)

INSTRUCTIONS

- Review the data you have entered and confirm it is correct. . If something is incorrect you can use the navigation bar on the left to return to a previous section to update it.

Estimated Forgiveness Calculation

Let's review the data that will be used to create the SBA's PPA Forgiveness Application

Payroll and Nonpayroll Costs

Line 1. Payroll Costs:	USD 330,000.00
Line 2. Business Mortgage Interest Payments:	USD 80,000.00
Line 3. Business Rent or Lease Payments:	USD 40,000.00
Line 4. Business Utility Payments:	USD 20,000.00

Potential Forgiveness Amounts

Line 5. Add the amounts on lines 1, 2, 3, and 4:	USD 470,000.00
Line 6. PPP Loan Amount:	USD 1,276,000.00
Line 7. Payroll Cost 60% Requirement (divide Line 1 by 0.60):	USD 550,000.00

Forgiveness Amount

Line 8. Forgiveness Amount (enter the smallest of Lines 5, 6, and 7):	USD 470,000.00
---	----------------

- Click **Next** or **Save and Come Back Later** when finished

Next

Save and come back later



PPP Schedule A (Non EZ)

- Review the data you have entered and confirm it is correct. If something is incorrect you can use the navigation bar on the left to return to a previous section to update it.

INSTRUCTIONS

PPP Schedule A

Based on the information that you entered, here is a summary of your "Schedule A" of the PPP Loan Forgiveness Application.

PPP Schedule A Worksheet, Table 1 Totals

Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1:
USD 300,000.00

Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1:
25

Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1: Note: if this number is 0, then you have indicated that no employees have had a salary reduction in excess of 25% or you meet the Safe Harbor requirements.

PPP Schedule A Worksheet, Table 2 Totals

Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2:
USD 400,000.00

Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2:
5

Non-Cash Compensation Payroll Costs During the Covered Period or the Alternative Payroll Covered Period

Line 6. Total amount paid by Borrower for employer contributions for employee health insurance:
USD 30,000.00

Line 7. Total amount paid by Borrower for employer contributions to employee retirement plans:
USD 50,000.00

Line 8. Total amount paid by Borrower for employer state and local taxes assessed on employee compensation:
USD 10,000.00

Compensation to Owners

Line 9. Total amount paid to owner-employees/self-employed individual/general partners:
USD 250,000.00

Total Payroll Costs

Line 10. Payroll Costs (add lines 1, 4, 6, 7, 8, and 9):
USD 1,040,000.00



PPP Schedule A (Non EZ)

- Review the data you have entered and confirm it is correct. If something is incorrect you can use the navigation bar on the left to return to a previous section to update it.

Full-Time Equivalency (FTE) Reduction Calculation

Line 11. Average FTE during the Borrower's chosen reference period:

30

Line 12. Total Average FTE (add lines 2 and 5):

30

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met:

1.00

- Click **Next** or **Save and Come Back Later** when finished

Next

Save and come back later

INSTRUCTIONS



Certifications (All)

- You must click the checkbox next to each Certification to move to the next step

INSTRUCTIONS



Certifications

The dollar amount for which forgiveness is requested: 1 - was used to pay costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments; business rent or lease payments; or business utility payments); 2 - includes all applicable reductions due to decreases in the number of full-time equivalent employees and salary/hourly wage reductions; 3 - does not include nonpayroll costs in excess of 25% of the amount requested; and 4 - does not exceed eight weeks' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$15,385 per individual.

I understand that if the funds were knowingly used for unauthorized purposes, the federal government may pursue recovery of loan amounts and/or civil or criminal fraud charges.

The Borrower has accurately verified the payments for the eligible payroll and nonpayroll costs for which the Borrower is requesting forgiveness.

I have submitted to the Lender the required documentation verifying payroll costs, the existence of obligations and service (as applicable) prior to February 15, 2020, and eligible business mortgage interest payments, business rent or lease payments, and business utility payments.

The information provided in this application and the information provided in all supporting documents and forms 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 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.



Certifications (All)

INSTRUCTIONS

- You must click the checkbox next to each Certification to move to the next step

The tax documents I have submitted to the Lender are consistent with those the Borrower has submitted/will submit to the IRS and/or state tax or workforce agency. I also understand, acknowledge, and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of ensuring compliance with PPP requirements and all SBA reviews.

I understand, acknowledge, and agree that SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and that 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 a denial of the Borrower's loan forgiveness application.

I understand that Lender will calculate the actual dollar amount which will be forgiven based upon information and documents that I provide in this application and that forgiven amounts and that Lender has made no representations regarding the amount of the loan that will actually be forgiven. Forgiven amounts will be reported to the Small Business Association (SBA). In the event that the full amount of the loan is not forgiven, Lender may recalculate and reduce the required monthly payment for my PPP loan, based upon the remaining unforgiven amount due.

- Click **Next** or **Save and Come Back Later** when finished

Next

Save and come back later



EZ Certifications (EZ)

- You must make a selection for each of the EZ certifications
- Click **Next** or **Save and Come Back Later** when finished

Additional Form 3508EZ Certifications

In addition, the Authorized Representative of the Borrower must certify by selecting "Yes" to at least ONE of the following two items:

Item 1

The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period (other than any reductions that arose from an inability to rehire individuals who were employees on February 15, 2020, if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020, and reductions in an employee's hours that a borrower offered to restore and were refused).

Do you certify that you meet the criteria for Option 1 above?

Yes

No

Item 2

The Borrower was unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020, 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, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

Do you certify that you meet the criteria for Option 2 above?

Yes

No

Next

Save and come back later

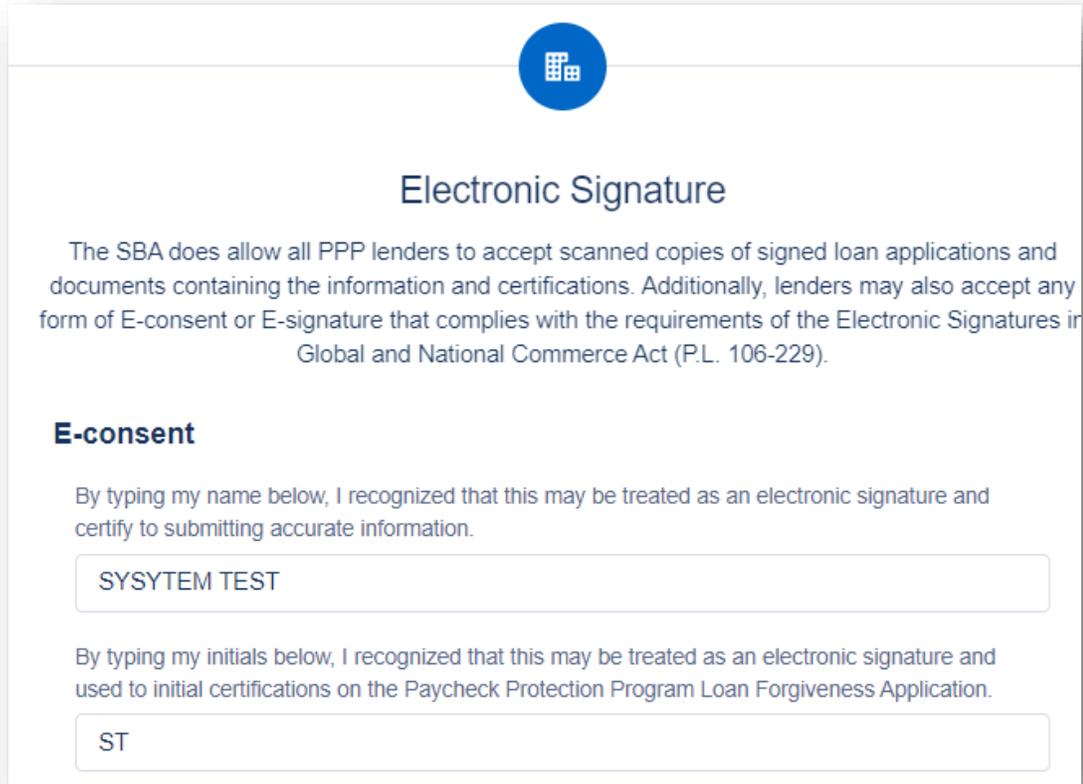
INSTRUCTIONS



E-Consent

INSTRUCTIONS

- Complete your electronic signature



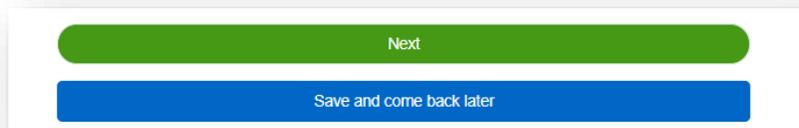
The screenshot shows a web page titled "Electronic Signature" with a blue icon of a building. The text explains that the SBA allows PPP lenders to accept scanned copies of signed loan applications and documents. It also mentions that lenders may accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

E-consent

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

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.

- Click **Next** or **Save and Come Back Later** when finished



The screenshot shows two buttons: a green button labeled "Next" and a blue button labeled "Save and come back later".

PPP Borrower Demographic Information Form (Optional)

- The following set of information is optional and will have no bearing on the forgiveness amount.
- At your discretion fill out the Demographic Information Form.



PPP Borrower Demographic Information Form (Optional)

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

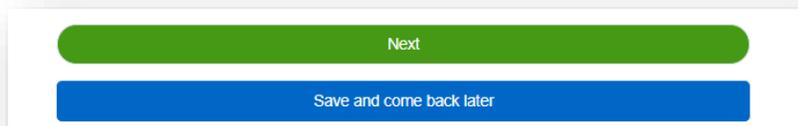
Veteran
1=Non-Veteran

Gender
X=Not Disclosed

Race (more than 1 may be selected)
X=Not Disclosed

Ethnicity
X=Not Disclosed

- Click **Next** or **Save and Come Back Later** when finished



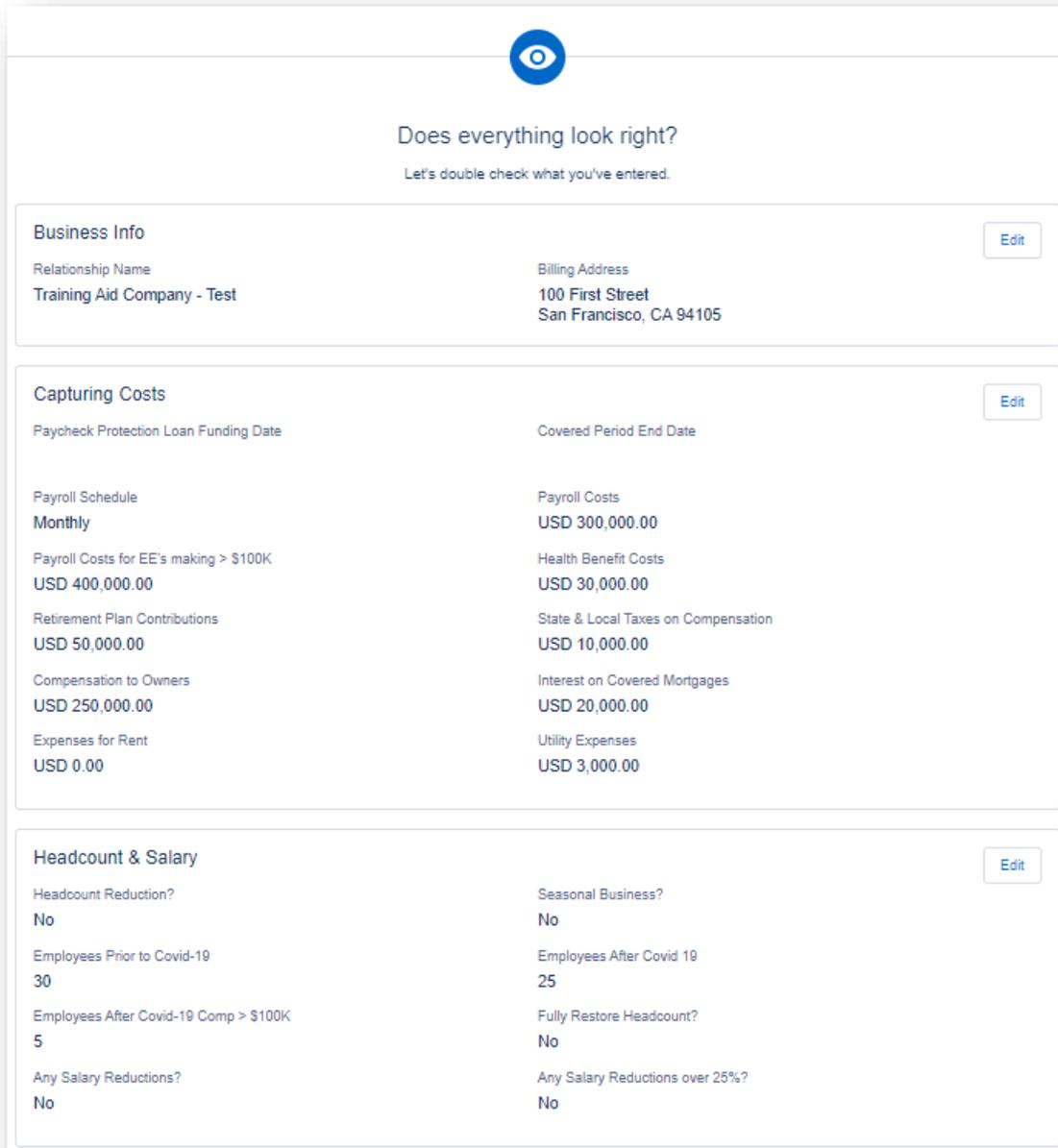
Next

Save and come back later

INSTRUCTIONS

Review and Submit

- Do a **final check** of all your entries before hitting **Submit** (The populated fields will change slightly based on the EZ or non EZ form and the selections made to the questions)



Does everything look right?
Let's double check what you've entered.

Business Info [Edit](#)

Relationship Name Training Aid Company - Test	Billing Address 100 First Street San Francisco, CA 94105
--	--

Capturing Costs [Edit](#)

Paycheck Protection Loan Funding Date	Covered Period End Date
Payroll Schedule Monthly	Payroll Costs USD 300,000.00
Payroll Costs for EE's making > \$100K USD 400,000.00	Health Benefit Costs USD 30,000.00
Retirement Plan Contributions USD 50,000.00	State & Local Taxes on Compensation USD 10,000.00
Compensation to Owners USD 250,000.00	Interest on Covered Mortgages USD 20,000.00
Expenses for Rent USD 0.00	Utility Expenses USD 3,000.00

Headcount & Salary [Edit](#)

Headcount Reduction? No	Seasonal Business? No
Employees Prior to Covid-19 30	Employees After Covid 19 25
Employees After Covid-19 Comp > \$100K 5	Fully Restore Headcount? No
Any Salary Reductions? No	Any Salary Reductions over 25%? No

INSTRUCTIONS



Review and Submit

- Do a **final check** of all your entries before hitting **Submit**

Estimated Forgiveness Calculation		Edit
Total Payroll Costs	Interest on Covered Mortgages	
USD 1,040,000.00	USD 20,000.00	
Expenses for Rent	Utility Expenses	
USD 0.00	USD 3,000.00	
Total Amt. of salary reductions over 25%	Payroll&NonPayroll Cost-Wage Reductions	
FTE Reduction Quotient	Modified Total	
1.00		
Paycheck Protection Loan Amount	Payroll Cost 75% Requirement	
USD 95,800.00	USD 1,386,666.67	
Potential Forgiveness Amounts		

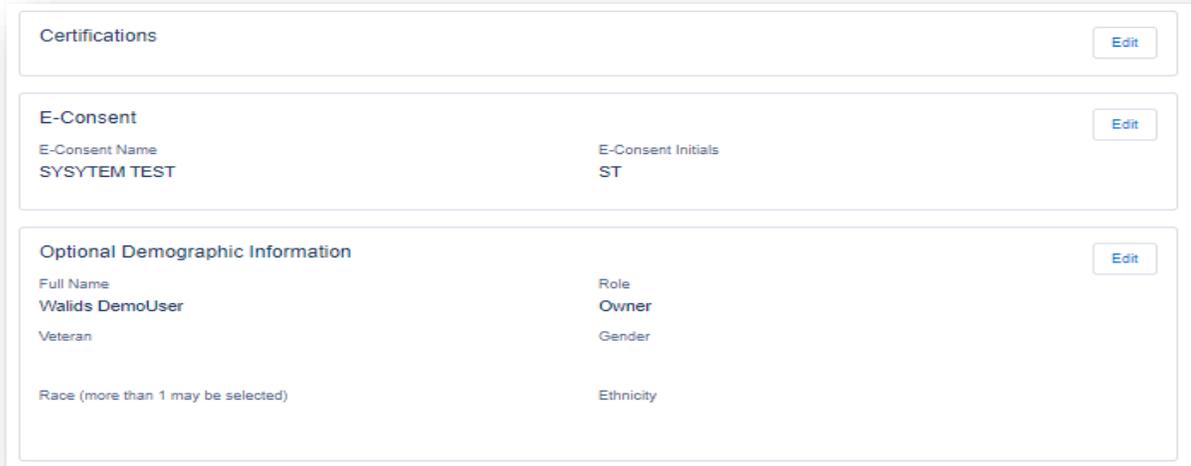
PPP Schedule A		Edit
Payroll Costs	Employees After Covid 19	
USD 300,000.00	25	
Total Amt. of salary reductions over 25%	Payroll Costs for EE's making > \$100K	
	USD 400,000.00	
Employees After Covid-19 Comp > \$100K	Health Benefit Costs	
5	USD 30,000.00	
Retirement Plan Contributions	State & Local Taxes on Compensation	
USD 50,000.00	USD 10,000.00	
Compensation to Owners	Total Payroll Costs	
USD 250,000.00	USD 1,040,000.00	
Employees Prior to Covid-19	Total Average FTE	
30	30	
FTE Reduction Quotient		
1.00		

- Click **Next** or **Save and Come Back Later** when finished

Submit Application
Save and come back later

Review and Submit

- Do a **final check** of all your entries before hitting **Submit**



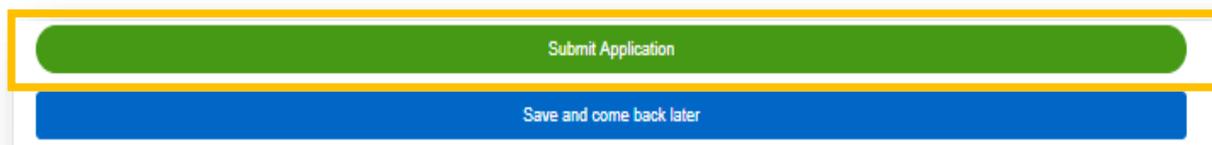
Certifications		Edit
E-Consent		Edit
E-Consent Name	E-Consent Initials	
SYSYTEM TEST	ST	
Optional Demographic Information		Edit
Full Name	Role	
Walids DemoUser	Owner	
Veteran	Gender	
Race (more than 1 may be selected)	Ethnicity	

- If any information is incorrect on the screen, click the Edit button in the right hand corner of that section. It will navigate you to that page to update that information. Once updated, Click the Next button on that page which will return you to the “Review and Submit” page. The only section that can not be edited is the Business information. If the Business information is incorrect please email asbcareshelp@asbhawaii.com.



Headcount & Salary		Edit
Headcount Reduction?	Seasonal Business?	
No	No	
Employees Prior to Covid-19	Employees After Covid 19	
30	25	
Employees After Covid-19 Comp > \$100K	Fully Restore Headcount?	
5	No	
Any Salary Reductions?	Any Salary Reductions over 25%?	
No	No	

- Once all information has been confirmed click Submit Application. Note: This will lock the record and you will no longer be able to edit the provided information.



Submit Application

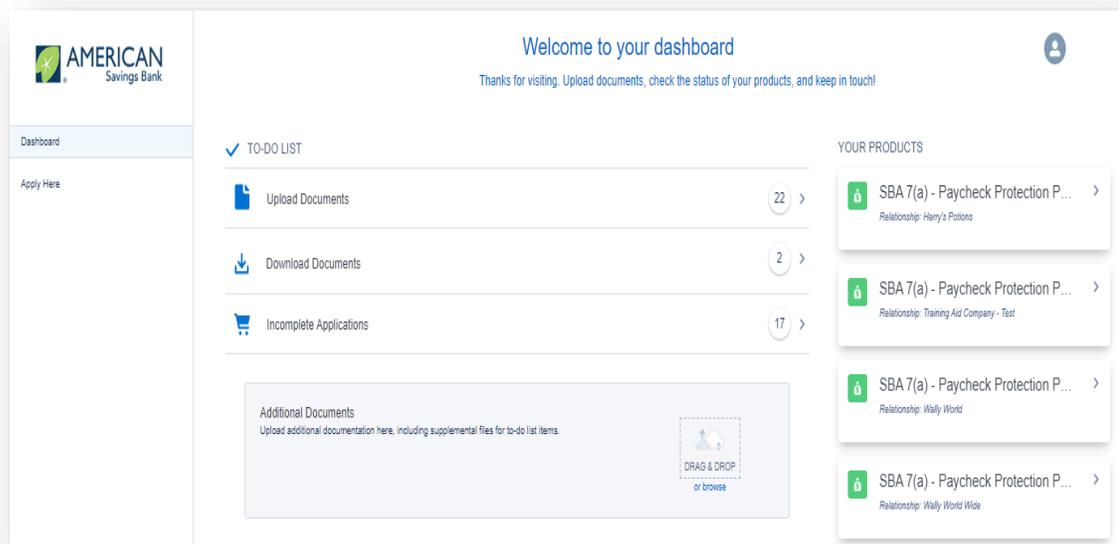
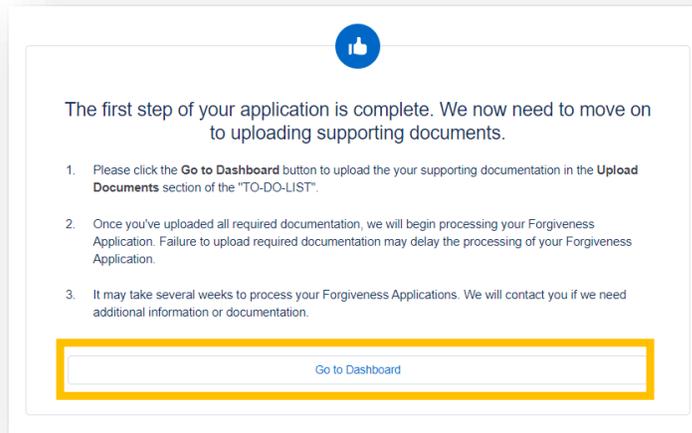
Save and come back later

INSTRUCTIONS



Submitted, Now Add Your Docs

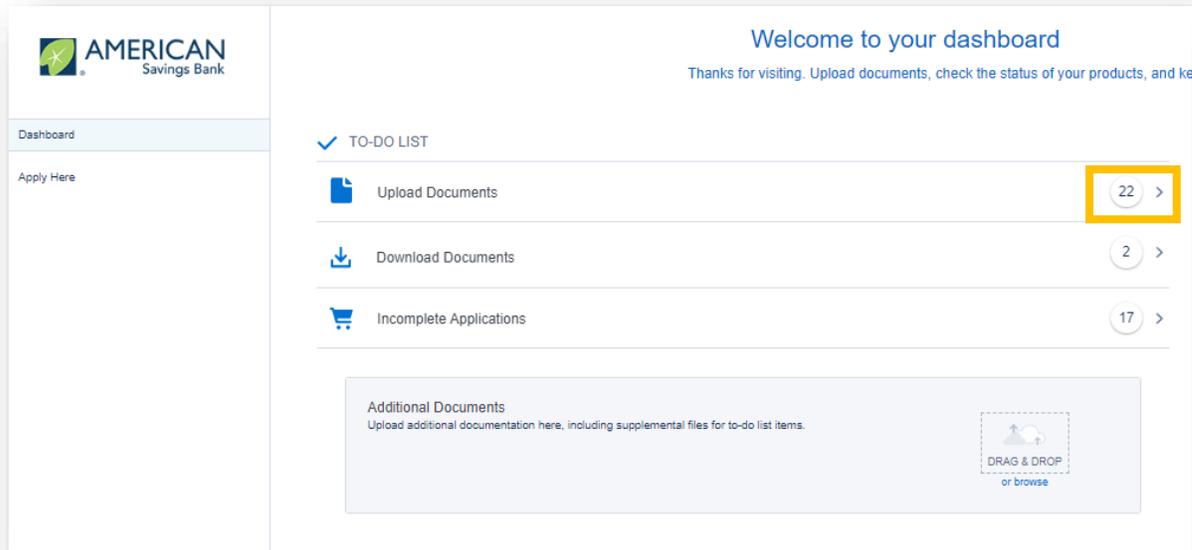
- Once you have submitted your application, you will get success message and an advisory to **take next steps, uploading your documents**.
- Click the **Go to Dashboard** button to go to upload your documents



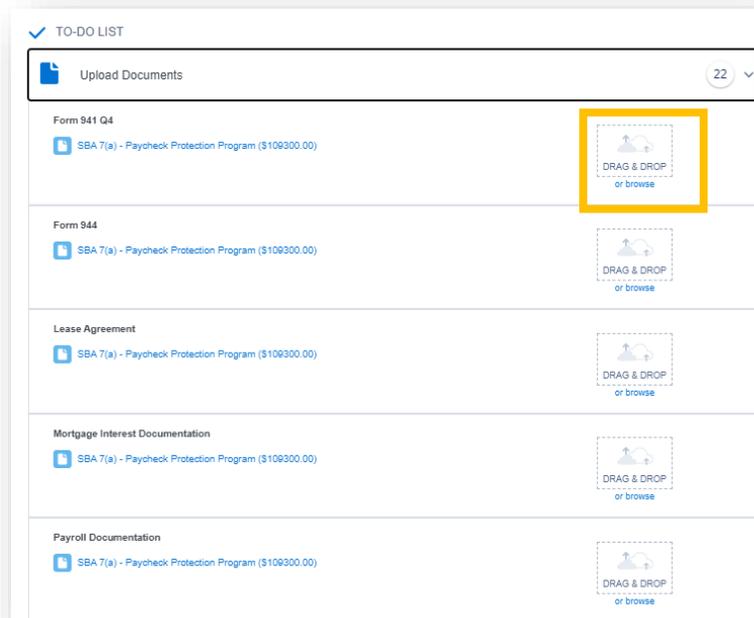
INSTRUCTIONS

Upload your Documents

- On the Dashboard page, click on the arrow for upload documents. The number next to the arrow shows how many documents remain to upload. Note If you have multiple businesses this is the number for all businesses.



- This will show you all the document placeholders in which you need to upload documents. From here you can drag and drop files or click the browse button to use the folder explorer to upload documents.



Upload your Documents

- Once a file has been uploaded it will appear with a check box next to the name and the drag and drop icon will be updated with a replace icon which can be used if the wrong file was selected.



INSTRUCTIONS

All Caught Up...We'll Notify You Soon

- You're **all caught up** will appear once you have uploaded all your required documents.
- Your bank will reach out if there are any additional required documents or steps you need to take to help them process the forgiveness of your loan

