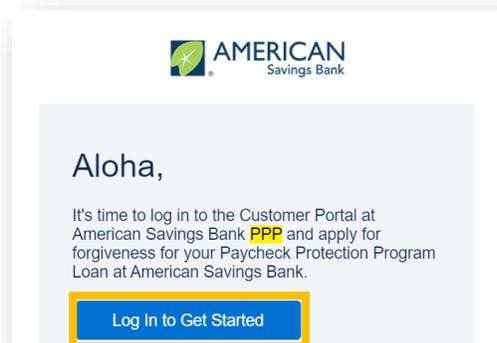


Login To Your Account

- Open your Internet browser – please use Google Chrome (the application **will not** work on Internet Explorer)



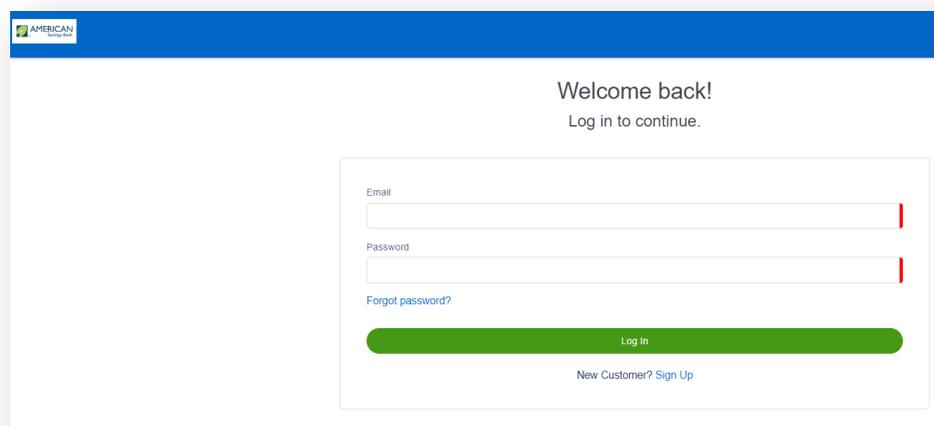
- Log into the portal via email link (you will receive a registration email similar to the one below)



- For future logins, you can also access the portal here:

<https://psomaster-16fa5354b62-171164-17256699144.force.com>

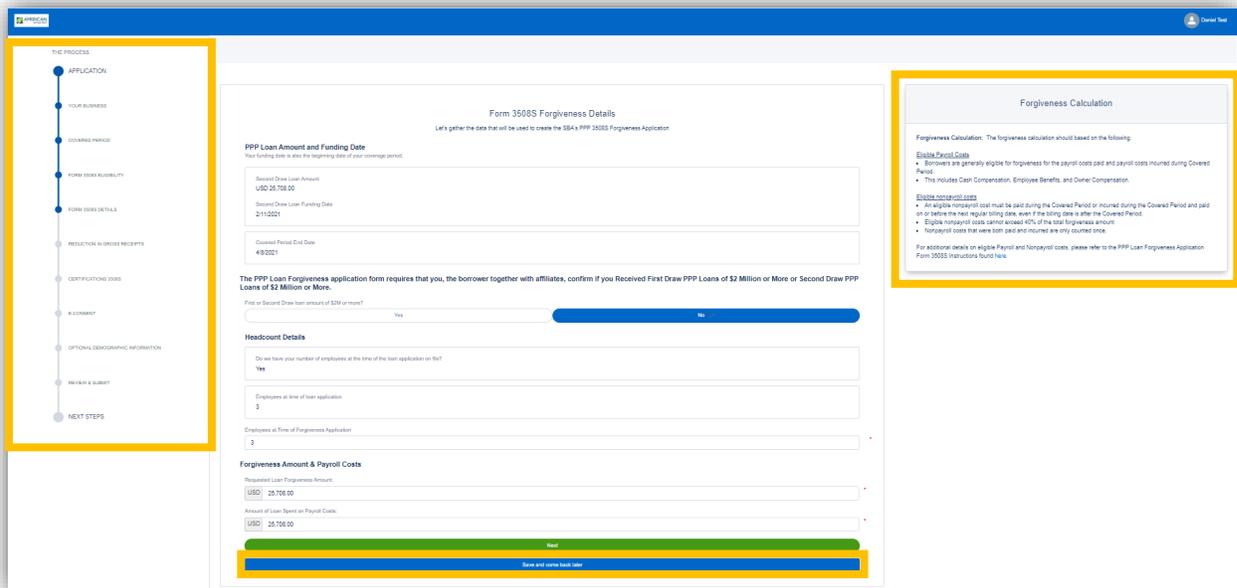
- If this is your first time logging in, you will be prompted to create a password. Your username is the **email used to process your PPP application**
- If you do not remember your credentials, please navigate to “Forgot password?” on the bottom left of the page to reset your password

A screenshot of the login page. At the top left is the American Savings Bank logo. The main heading is "Welcome back!" followed by "Log in to continue." Below this are two input fields: "Email" and "Password". To the left of the "Password" field is a link that says "Forgot password?". At the bottom of the form is a green "Log In" button. Below the button is a link that says "New Customer? Sign Up".

Screen Overview

- **Navigation bar** (left side of the screen)
 - Shows your progress through the application. It can also be used to revisit a previous section by clicking on the associated link
- **Help Box** (right side of the screen)
 - These boxes provide you helpful information related to the questions in the application
- **Next** (green button, bottom of the screen)
 - Takes you to the next section of the forgiveness application
- **Save and come back later** (blue button, bottom of the screen)
 - You can always save and return to complete the application at a later time

INSTRUCTIONS



THE PROCESS

- APPLICATION
- YOUR BUSINESS
- COVERED PERIOD
- FORM 3508S ELIGIBILITY
- FORM 3508S DETAILS
- REDUCTION IN GROSS RECEIPTS
- CERTIFICATION STATE
- IL COMMENT
- OPTIONAL DEMOGRAPHIC INFORMATION
- REVIEW & SUBMIT
- NEXT STEPS

Form 3508S Forgiveness Details

Let's gather the data that will be used to create the SBA's PPP 3508S Forgiveness Application

PPP Loan Amount and Funding Date
Your funding date is also the beginning date of your coverage period.

Second Draw Loan Amount
USD 25,708.00

Second Draw Loan Funding Date
2/11/2021

Covered Period End Date
4/9/2021

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you received First Draw PPP Loans of \$2 Million or More or Second Draw PPP Loans of \$2 Million or More.

First or Second Draw loan amount of \$2M or more?
Yes No

Headcount Details

Does your number of employees at the time of the loan application on? **Yes**

Employees at time of loan application
3

Employees at Time of Forgiveness Application
3

Forgiveness Amount & Payroll Costs

Requested Loan Forgiveness Amount
USD 25,708.00

Amount of Loan Spent on Payroll Costs
USD 25,708.00

Next

Save and come back later

Forgiveness Calculation

Forgiveness Calculation: The forgiveness calculation should be based on the following:

Eligible Payroll Costs

- Borrowers are generally eligible for forgiveness for the payroll costs paid and payroll costs incurred during Covered Period.
- This includes Cash Compensation, Employee Benefits, and Owner Compensation.

Eligible nonpayroll costs

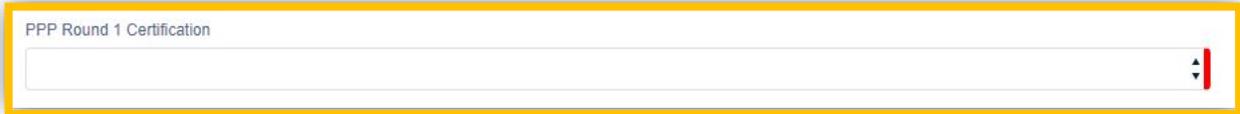
- An eligible nonpayroll cost must be paid during the Covered Period or incurred during the Covered Period and paid on or before the next regular billing date, even if the billing date is after the Covered Period.
- Eligible nonpayroll costs cannot exceed 40% of the total forgiveness amount.
- Nonpayroll costs that were both paid and incurred are only counted once.

For additional details on eligible Payroll and nonpayroll costs, please refer to the PPP Loan Forgiveness Application Form 3508S instructions found here.

Stuck on a section of the app?

INSTRUCTIONS

- If you are unable to click the **Next** button, go back and double check that you have:
 - Responded to all fields. Fields with red lines or red asterisks must be answered



PPP Round 1 Certification

- Answered **Yes** or **No** to all response questions



Did any individual employee, sole proprietor, or independent contractor receive compensation in excess of \$100,000 over the 4-quarter period reflected in the IRS Form 941s submitted?

Yes No

Total number of individuals receiving compensation in excess of \$100,000: (includes w-2, 1099 or sole prop)

1.00

Total compensation paid to these individuals over the 4 quarter period: (includes w-2, 1099 or sole prop)

USD 125,000.00

Section C:

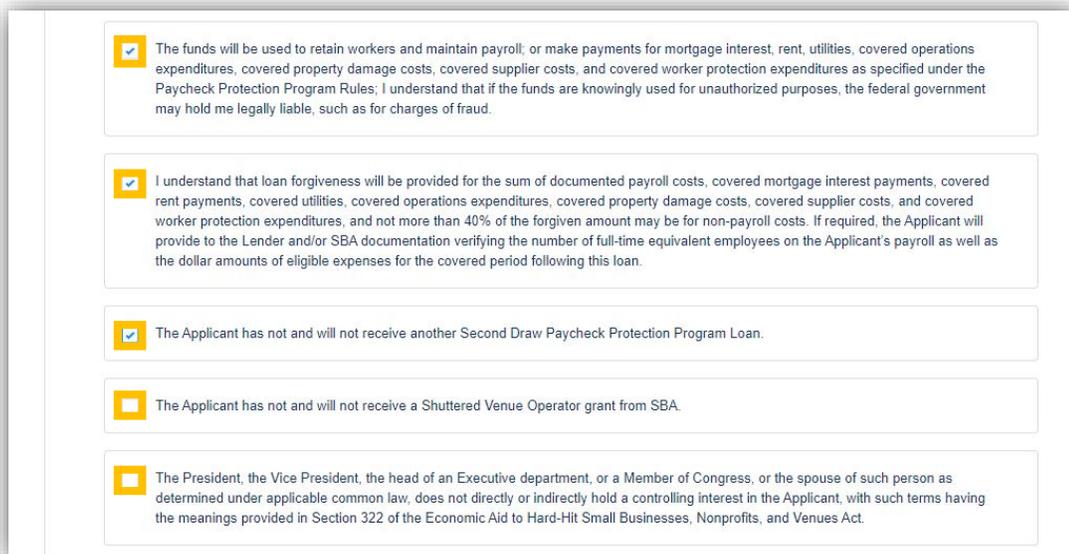
Do any of your employees have a principal place of residence located outside of the United States?

Yes No

Total compensation paid to employee(s) with a principal place of residence outside of the United States over the 4 quarter period reflected above?

USD 0.00

- Checked any necessary checkboxes on a page



The funds will be used to retain workers and maintain payroll; or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.

I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.

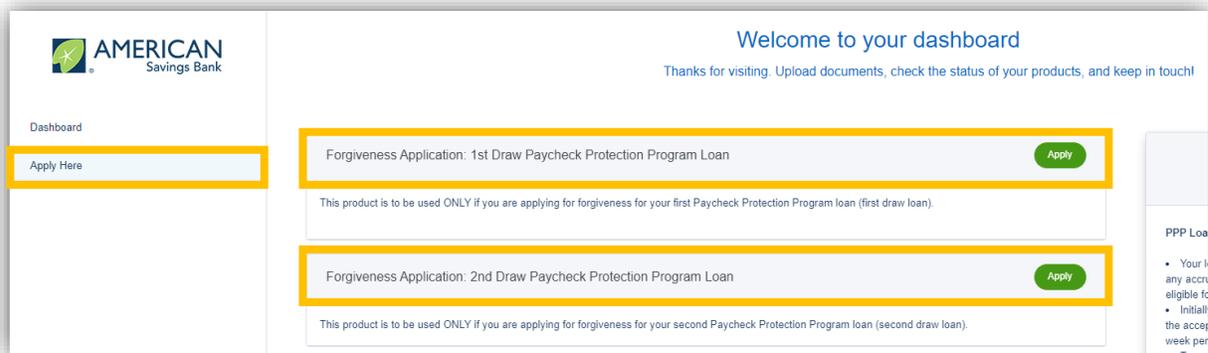
The Applicant has not and will not receive another Second Draw Paycheck Protection Program Loan.

The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.

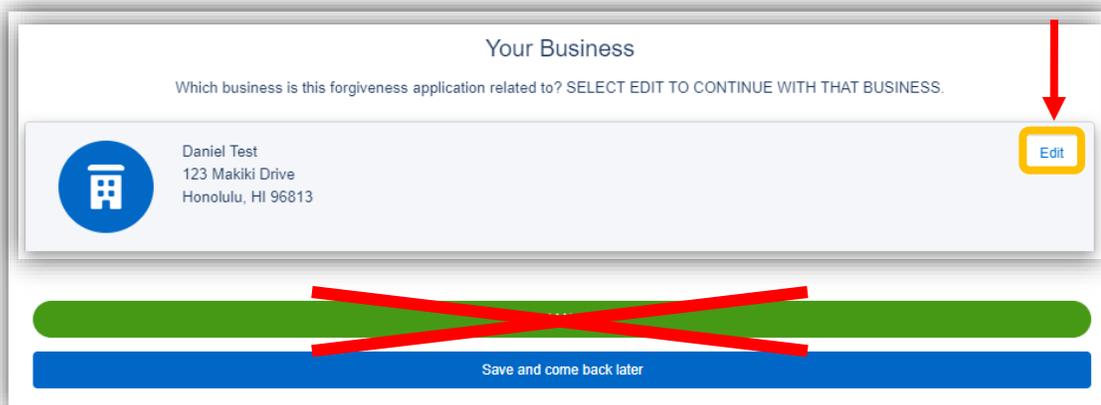
The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.

Apply for Forgiveness

- Upon log in, you will be directed to your Dashboard
- Use the Navigation Bar on the left side of the screen. Click on **Apply Here** to see your application options:
 - **Forgiveness Application: 1st Draw Paycheck Protection Program Loan**
 - **Forgiveness Application: 2nd Draw Paycheck Protection Program Loan**
- Click on **Apply** for the specific **Forgiveness** option (depending on 1st or 2nd draw) to begin your application for loan forgiveness



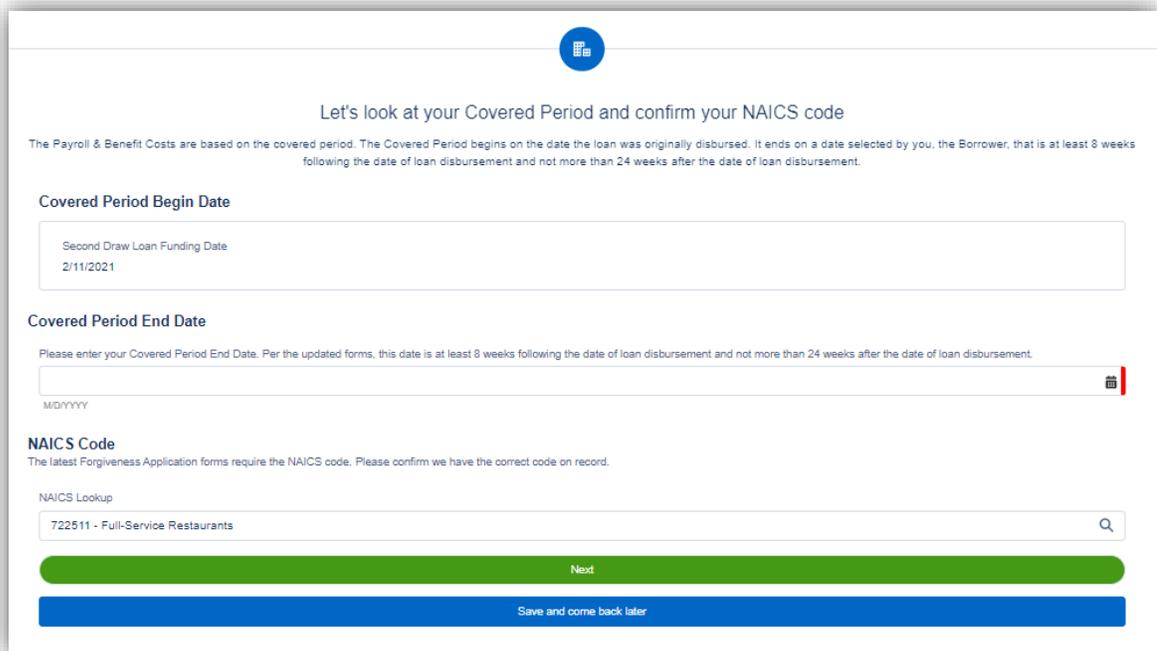
- After clicking Apply you should see **Your Business** listed. This is the business (or businesses) that you used to secure the Paycheck Protection loan
- Click the **Edit button** to select your business; please confirm the information displayed is correct



- **NOTE: PLEASE DO NOT CLICK Add New at the bottom of the page (green button); this will cause errors with your forgiveness application!!!**

Covered Period and NAICS Code

- Select the appropriate answers to tell us about your **Covered Period and NAICS Code**
- If you're unsure of your NAICS Code, the **NAICS Lookup** line has a built in tool that can help you figure out the proper code based off of a few keywords



Let's look at your Covered Period and confirm your NAICS code

The Payroll & Benefit Costs are based on the covered period. The Covered Period begins on the date the loan was originally disbursed. It ends on a date selected by you, the Borrower, that is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

Covered Period Begin Date

Second Draw Loan Funding Date
2/11/2021

Covered Period End Date

Please enter your Covered Period End Date. Per the updated forms, this date is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

MD/YYYY

NAICS Code

The latest Forgiveness Application forms require the NAICS code. Please confirm we have the correct code on record.

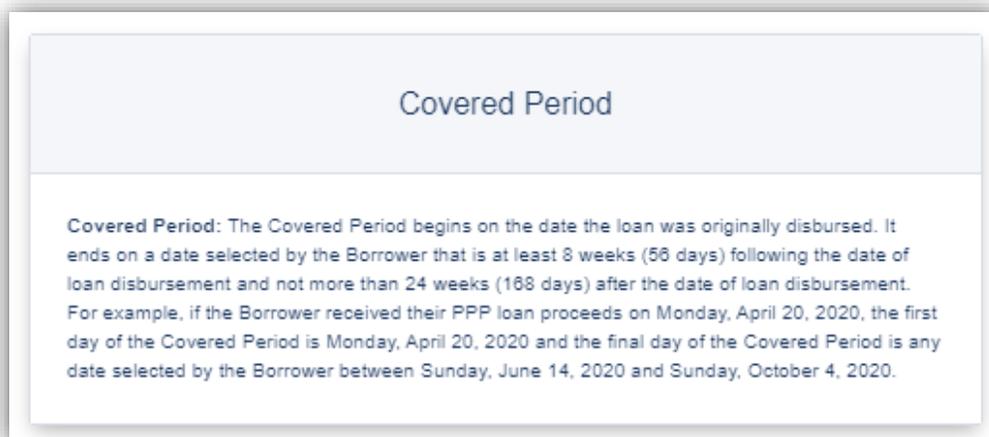
NAICS Lookup
722511 - Full-Service Restaurants

Next

Save and come back later

INSTRUCTIONS

- The **Help Box** to the right of the screen will provide information defining the “Covered Period”



Covered Period

Covered Period: The Covered Period begins on the date the loan was originally disbursed. It ends on a date selected by the Borrower that is at least 8 weeks (56 days) following the date of loan disbursement and not more than 24 weeks (168 days) after the date of loan disbursement. For example, if the Borrower received their PPP loan proceeds on Monday, April 20, 2020, the first day of the Covered Period is Monday, April 20, 2020 and the final day of the Covered Period is any date selected by the Borrower between Sunday, June 14, 2020 and Sunday, October 4, 2020.

Determine your 3508EZ Eligibility

- 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 3508EZ eligibility



Determining Your Eligibility to use the 3508EZ Form

You (the Borrower) can apply for forgiveness of your First or Second Draw Paycheck Protection Program (PPP) Loan using this SBA Form 3508EZ if your PPP loan amount is more than \$150,000 and you can answer 'Yes' to at least one of the qualification options below. If you cannot answer 'Yes' to either of the qualification options AND your loan amount is more than \$150,000, you will need to complete Form 3508. If your loan amount is \$150,000 or less, please use SBA Form 3508S. Do not submit this Checklist with your SBA Form 3508EZ. Each PPP loan must use a separate loan forgiveness application form. You cannot use one form to apply for forgiveness of both a First Draw PPP Loan and a Second Draw PPP loan. For a Second Draw PPP Loan in excess of \$150,000, you must submit a loan forgiveness application for your First Draw PPP Loan before or simultaneously with the loan forgiveness application for your Second Draw PPP Loan, even if the calculated amount of forgiveness on your First Draw PPP Loan is zero.

Qualification Option 1

The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period compared to the most recent full quarter before the Covered Period. (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 (or, for a PPP loan made after December 27, 2020, the last day of the Covered Period). 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 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 compared to the most recent full quarter before the Covered Period. (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 (or, for a PPP loan made after December 27, 2020, requirements established or guidance issued between March 1, 2020 and the last day of the 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, 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 2 above?

Yes
 No

INSTRUCTIONS

- If Borrower meets any of the two above criteria, a link to the 3508EZ form will appear:
 - Selecting **Yes** will lead the 3508EZ application. The EZ application requires only a portion of the calculations required by the 3508 form.
 - Selecting **No** will lead to a 3508 application. The 3508 is the **most work intensive of all 3 available forgiveness forms**.

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

Tell Us About Your Payroll Costs (Both Applications)

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



Let's gather information about your payroll costs

Borrowers are generally eligible for forgiveness for the payroll costs paid and payroll costs incurred during the Covered Period.

Covered Period Begin and End Dates

Covered Period Begin Date based on the PPP loan disbursement date

2/8/2021

Covered Period End Date

8/8/2021

- Note: the 3508 splits employee cash compensation between those making greater than and less than \$100,000 (annually). The 3508EZ does not, and simply asks for a lump sum.

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 (Both Applications)

- Fill in your **Compensation to Owners** during the period covered by your Loan
 - Be sure to read the explanation detailing compensation caps
- The **Help Box** to the right will provide information helpful for determining eligible expenses

Compensation to Owners
For each owner (owner-employees (with an ownership stake of 5% or more), a self-employed individual, or general partners). For each individual owner in total across all businesses, this amount is capped at (a) \$20,833 (the 2.5-month equivalent of \$100,000 per year), or (b) the 2.5-month equivalent of the individual's applicable compensation in the year that was used to calculate the loan amount (2019 or 2020), whichever is lower.

Compensation to Owners
USD 1,000.00

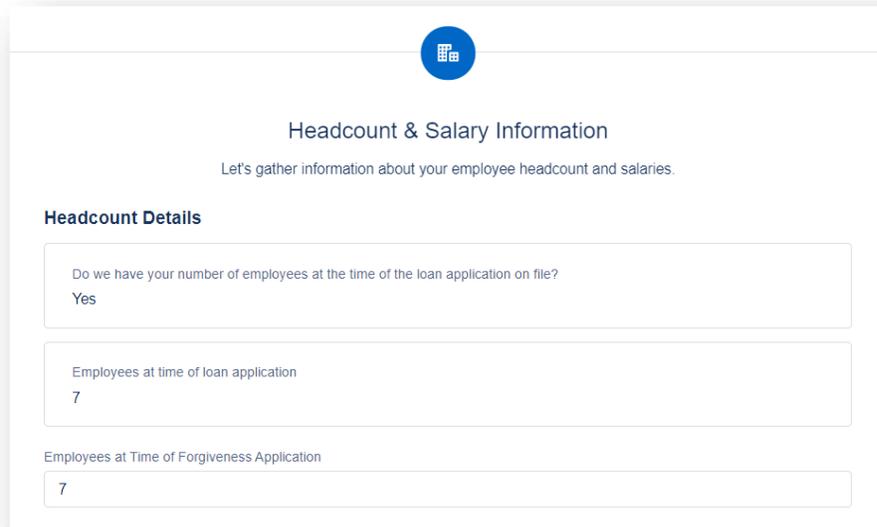
Number of Owners
1

Next

Save and come back later

Headcount & Salary Information (For 3508 Applications Only)

- 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



Headcount & Salary Information
Let's gather information about your employee headcount and salaries.

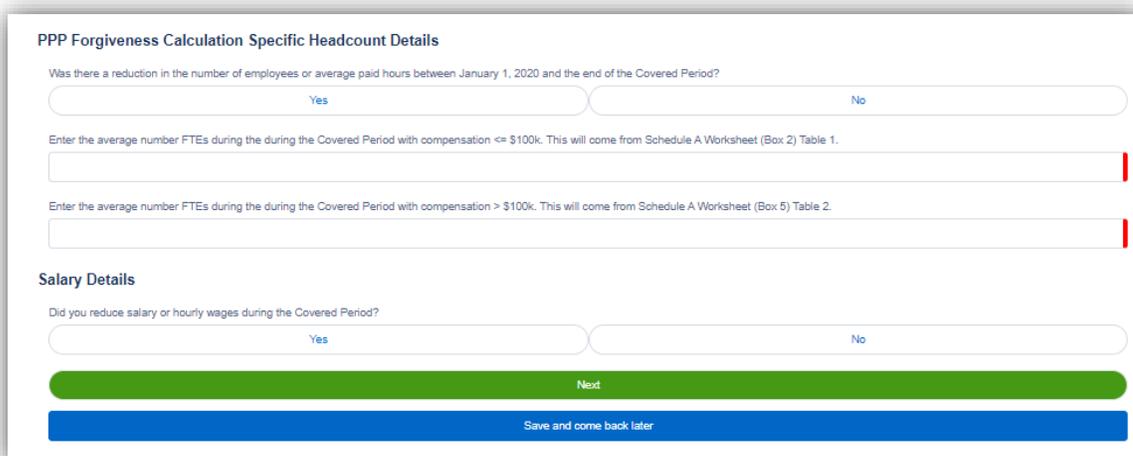
Headcount Details

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

- Clicking **Yes** to any of the questions will prompt you for additional information and ask about applicable “Safe Harbors.” For more information, refer to the **Help Box** on the right.
- Questions may reference the **Schedule A Worksheet**. To view a copy of the worksheet, and worksheet instructions visit: <https://www.sba.gov/sites/default/files/2021-01/PPP%20-%20Forgiveness%20Application%20and%20Instructions%20--%203508%20%281.19.2021%29-508.pdf>



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

Enter the average number FTEs during the during the Covered Period with compensation <= \$100k. This will come from Schedule A Worksheet (Box 2) Table 1.

Enter the average number FTEs during the during the Covered Period with compensation > \$100k. This will come from Schedule A Worksheet (Box 5) Table 2.

Salary Details

Did you reduce salary or hourly wages during the Covered Period?
Yes No

Next

Save and come back later

Headcount & Salary Information (For 3508 Applications Only)

INSTRUCTIONS

- Select the appropriate answers and fill out the required fields

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

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 (or, with respect to a PPP loan made on or after December 27, 2020, between March 1, 2020 and the last day of the Covered Period with respect to such loan), 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

Enter the average number FTEs during the during the Covered Period with compensation <= \$100k. This will come from Schedule A Worksheet (Box 2) Table 1.

Enter the average number FTEs during the during the Covered Period with compensation > \$100k. This will come from Schedule A Worksheet (Box 5) Table 2.

Salary Details

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

Yes No

Will any employee get a salary reduction over 25%?

Yes No

Safe Harbor Requirements specific to Salary/Hourly Wage Reduction/Restoration levels
Please use the Safe Harbor Calculation in the PPP Schedule A worksheet to determine if you meet Safe Harbor requirements specific to Salary/Hourly Wage Restoration levels.

Do you meet the Salary/Hourly Wage Restoration Safe Harbor requirements?

Yes No

You've indicated that you have not met the Salary/Hourly Wage Safe Harbor requirements. Please enter the total amount of salary reductions over 25%. This will come from Schedule A Worksheet (Box 3) Table 1.

USD

Headcount Details (For 3508EZ Applications Only)

- 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 Details

The SBA Form 3508EZ (Paycheck Protection Program PPP Loan Forgiveness Application Form 3508EZ) specifically asks for the "Employees at Time of Loan Application" and "Employees at Time of Forgiveness Application". While this is required for the application form, it will not impact your forgiveness calculation.

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
1

We're missing the number of employees at time of loan application. Please enter it below.

Employees at Time of Forgiveness Application
0

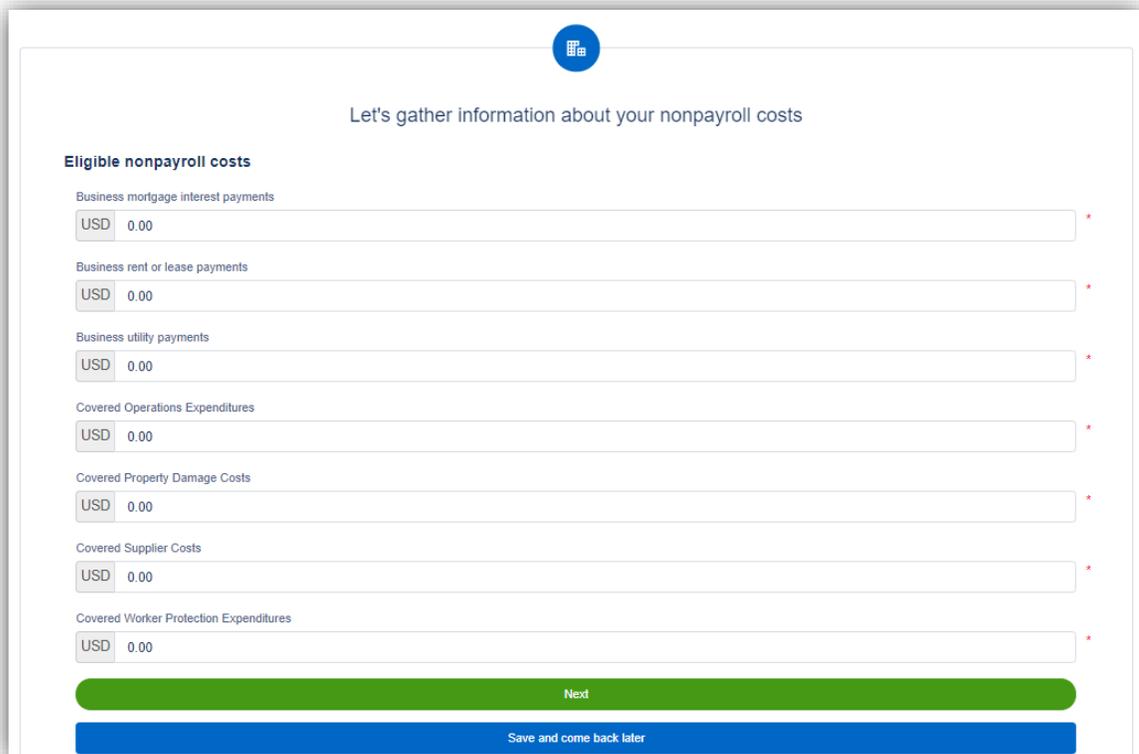
Next

Save and come back later

Nonpayroll Costs (Both Applications)

- Input your **Nonpayroll Costs** by completing the required fields
- The **Help Box** on the right will provide information helpful for determining Nonpayroll Costs

INSTRUCTIONS



Let's gather information about your nonpayroll costs

Eligible nonpayroll costs

Business mortgage interest payments
USD 0.00 *

Business rent or lease payments
USD 0.00 *

Business utility payments
USD 0.00 *

Covered Operations Expenditures
USD 0.00 *

Covered Property Damage Costs
USD 0.00 *

Covered Supplier Costs
USD 0.00 *

Covered Worker Protection Expenditures
USD 0.00 *

Next

Save and come back later

Additional Forgiveness Details (Both Applications)

- The next screen will display the details of your selected Paycheck Protection Loan
- Confirm that you (together with your affiliates) did not receive a PPP loan of \$2 million or more

INSTRUCTIONS

Additional Forgiveness Detail

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

Paycheck Protection Loan Amount
USD 12,200.00

Date that the funds of your PPP loan were disbursed
4/28/2020

Covered Period End Date
6/30/2020

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you Received First Draw PPP Loans of \$2 Million or More or Second Draw PPP Loans of \$2 Million or More.

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

Yes No

Estimated Forgiveness Calculation (For 3508 Applications Only)

- Review the data you 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

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 26,000.00

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

Line 3. Business Rent or Lease Payments:
USD 2,000.00

Line 4. Business Utility Payments:
USD 2,000.00

Line 5. Covered Operations Expenditures:
USD 2,000.00

Line 6. Covered Property Damage Costs:
USD 2,000.00

Line 7. Covered Supplier Costs:
USD 2,000.00

Line 8. Covered Worker Protection Expenditures:
USD 2,000.00

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

Line 9. 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.
USD 0.00

Line 10. Sum the amounts on lines 1 through 8, then subtract the amount entered in line 9:
USD 40,000.00

Line 11. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13):
1.000000000

Potential Forgiveness Amounts

Line 12. Modified Total (multiply line 10 by line 11):
USD 40,000.00

Line 13. PPP Loan Amount:
USD 461,000.00

Line 14. Payroll Cost 60% Requirement (divide line 1 by 0.60):
USD 43,333.33

Forgiveness Amount

Line 15. Forgiveness Amount (enter the smallest of lines 12, 13, and 14):
USD 40,000.00

Estimated Forgiveness Calculation (For 3508EZ Applications Only)

- Review the data you 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

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:	USD 38,133.00
Line 2. Business Mortgage Interest Payments:	USD 0.00
Line 3. Business Rent or Lease Payments:	USD 0.00
Line 4. Business Utility Payments:	USD 0.00
Line 5. Covered Operations Expenditures:	USD 0.00
Line 6. Covered Property Damage Costs:	USD 0.00
Line 7. Covered Supplier Costs:	USD 0.00
Line 8. Covered Worker Protection Expenditures:	USD 0.00

Potential Forgiveness Amounts

Line 9. Sum the amounts on lines 1 through 8:	USD 38,133.00
Line 10. PPP Loan Amount:	USD 12,200.00
Line 11. Payroll Cost 60% Requirement (divide Line 1 by 0.60):	USD 63,555.00

Forgiveness Amount

Line 12. Forgiveness Amount (enter the smallest of Lines 9, 10, and 11):	USD 12,200.00
--	---------------

PPP Schedule A (For 3508 Applications Only)

- Review the data you 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.

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 5,000.00

Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1:
22.0

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.
USD 0.00

PPP Schedule A Worksheet, Table 2 Totals

Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2:
USD 5,000.00

Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2:
22.0

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

Line 6. Total amount paid or incurred by Borrower for employer contributions for employee health insurance:
USD 5,000.00

Line 7. Total amount paid or incurred by Borrower for employer contributions to employee retirement plans:
USD 5,000.00

Line 8. Total amount paid or incurred by Borrower for employer state and local taxes assessed on employee compensation:
USD 5,000.00

PPP Schedule A (For 3508 Applications Only)

- Review the data you 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

INSTRUCTIONS

Compensation to Owners

Line 9. Total amount paid to owner-employees/self-employed individual/general partners:
USD 1,000.00

Total Payroll Costs

Line 10. Payroll Costs (add lines 1, 4, 6, 7, 8, and 9):
USD 28,000.00

Full-Time Equivalency (FTE) Reduction Calculation

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

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

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met:
1.000000000

Certifications (Both Applications)

- Please read and acknowledge each statement on the Certifications page
 - Note: You must click the checkbox next to each Certification to move to the next step

INSTRUCTIONS


Certifications

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. 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.

- The dollar amount for which forgiveness is requested (which does not exceed the principal amount of the PPP loan): 1 - was used to pay business costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments; business rent or lease payments; business utility payments; covered operations expenditures; covered property damage costs; covered supplier costs; or covered worker protection expenditures); 2 - includes all applicable reductions due to decreases in the number of full-time equivalent employees and salary/hourly wage reductions; 3 - includes payroll costs equal to at least 60% of the forgiveness amount; 4 - for any owner-employee (with an ownership stake of 5% or more) or self-employed individual/general partner, does not exceed 2.5 months' worth of compensation received during the year used to calculate the PPP loan amount, capped at \$20,833 per individual in total across all businesses.
- 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, business utility payments, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures.
- If this application is being submitted for a Second Draw PPP Loan, the Borrower used all First Draw PPP Loan amounts on eligible expenses prior to disbursement of the Second Draw PPP Loan.
- 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 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.

EZ Certifications (For 3508EZ Applications Only)

- You **must** make a selection for each of the EZ certifications

INSTRUCTIONS

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 (or, for a PPP loan made after December 27, 2020, before the last day of the Covered Period), 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 (or, for a PPP loan made after December 27, 2020, requirements established or guidance issued before the last day of the 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, 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

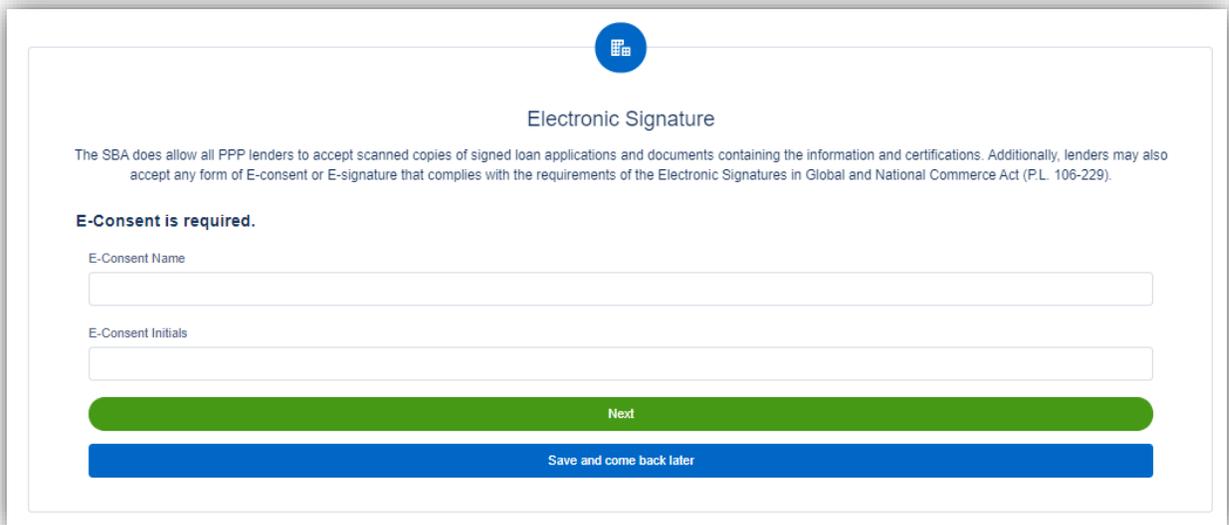
[Next](#)

[Save and come back later](#)

E-Consent (Both)

- Complete your electronic signature
- Both full name and initials **are required** to proceed

INSTRUCTIONS



The screenshot shows a web form titled "Electronic Signature" with a blue icon of a document and a checkmark. Below the title is a paragraph of text: "The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also 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)." Below this text is the heading "E-Consent is required." followed by two input fields: "E-Consent Name" and "E-Consent Initials". At the bottom of the form are two buttons: a green "Next" button and a blue "Save and come back later" button.

Electronic Signature

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also 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 is required.

E-Consent Name

E-Consent Initials

Next

Save and come back later

PPP Borrower Demographic Information Form (Optional)

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

INSTRUCTIONS

PPP Borrower Demographic Information Form (Optional)

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

Principal Name
Daniel Test

Position
Owner

Veteran

Gender

Race (More than 1 may be selected)
0 options selected

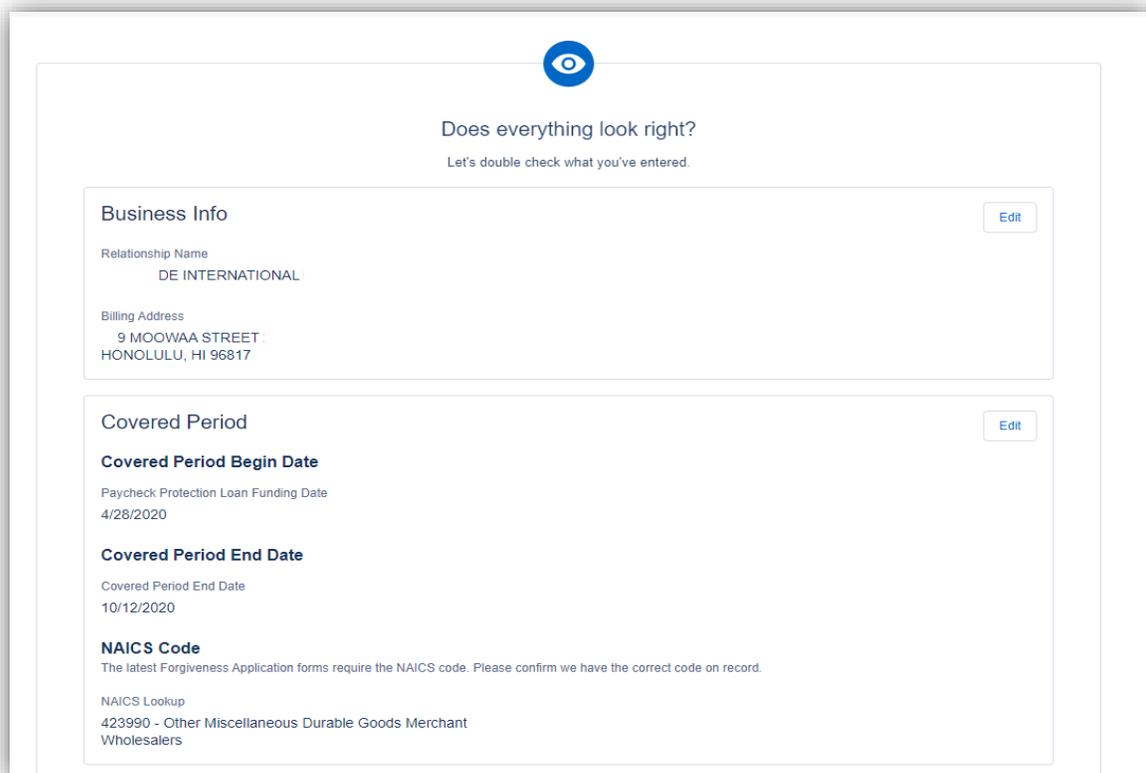
Ethnicity

Next

Save and come back later

Review and Submit (Both Applications)

- Do a **final check** of all your entries before **submitting** your application
- If any information is incorrect on the screen, click the **Edit** button in the right hand corner of that section
 - Once updated, click the **Next** button on that page which will return you back to the “Review and Submit” page



The screenshot shows a review screen with a blue eye icon at the top center. Below the icon, the text reads: "Does everything look right? Let's double check what you've entered." There are two main sections, each with an "Edit" button in the top right corner.

Business Info

Relationship Name
DE INTERNATIONAL

Billing Address
9 MOOWAA STREET :
HONOLULU, HI 96817

Covered Period

Covered Period Begin Date
Paycheck Protection Loan Funding Date
4/28/2020

Covered Period End Date
Covered Period End Date
10/12/2020

NAICS Code
The latest Forgiveness Application forms require the NAICS code. Please confirm we have the correct code on record.

NAICS Lookup
423990 - Other Miscellaneous Durable Goods Merchant
Wholesalers

Review and Submit (Both Applications)

- Please review the information entered before submitting your application

INSTRUCTIONS

Form 3508S Eligibility [Edit](#)

PPP Loan Amount and Funding Date
 Second Draw Loan Amount
 USD 25,708.00

Second Draw Covered Period End Date
 Covered Period End Date
 4/8/2021

Based on your loan amount you are eligible to use the 3508S form. While you could elect to use the full 3508 form, we strongly recommend that you use the form 3508S as it was created by the SBA to greatly simplify the forgiveness process.

Use 3508S?
 Yes

Form 3508S Details [Edit](#)

PPP Loan Amount and Funding Date
 Your funding date is also the beginning date of your coverage period.
 Second Draw Loan Amount
 USD 25,708.00

Covered Period End Date
 4/8/2021

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you Received First Draw PPP Loans of \$2 Million or More or Second Draw PPP Loans of \$2 Million or More.

Loan In Excess of 2M
 No

Headcount Details
 Do we have No of EEs at time of loan app
 Yes

No of Employees at time of Loan
 3

No of Employees at time of Forgive
 3

Forgiveness Amount & Payroll Costs

3508S Forgiveness Amount USD 25,708.00	Payroll Costs USD 25,708.00
---	--------------------------------

Reduction in gross receipts [Edit](#)

Reduction in Gross receipts on record?
 Yes

Reduction in Gross Receipts
 Below are the Reduction in Gross Receipts details that you provided as part of your PPP Draw 2 loan. If you have not done so already as part of the loan origination request, you will be required to submit supporting documentation as part of this forgiveness application.

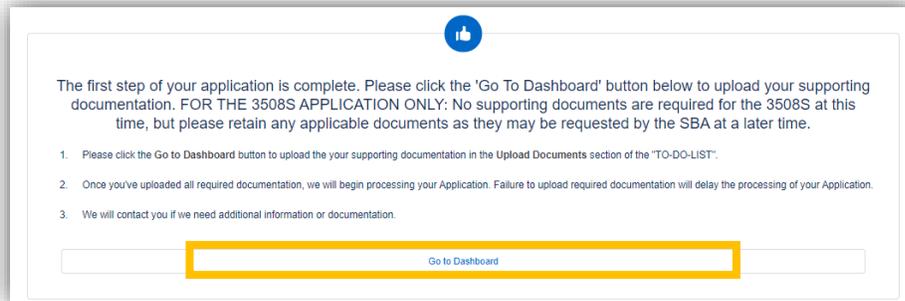
Reference Quarter Q3 2019	Gross Receipts Reference Quarter USD 183,370.00
Quarter 2020 Q3 2020	Gross Receipts 2020 USD 123,103.00

Change in Gross Receipts
 32.87 %

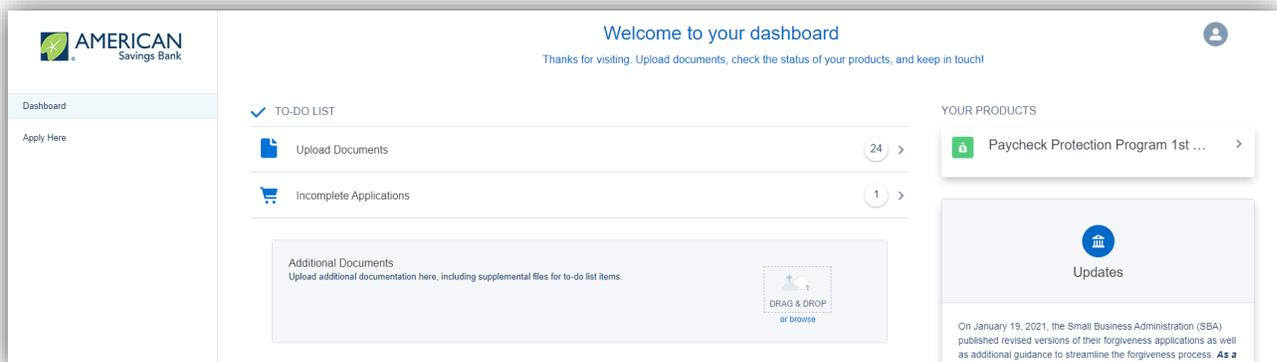
Reduction of Gross Receipts Documentation
 Confirm RR Docs have/will be sent
 Yes

Next Steps

- A message will appear to confirm that your application has been submitted, and will prompt you to begin uploading your documents
- Click the **Go to Dashboard** button to upload your documents
- For a checklist of required documents, visit the “Loan Forgiveness” section at: <https://www.asbhawaii.com/business/sba-ppp#Forgiveness>

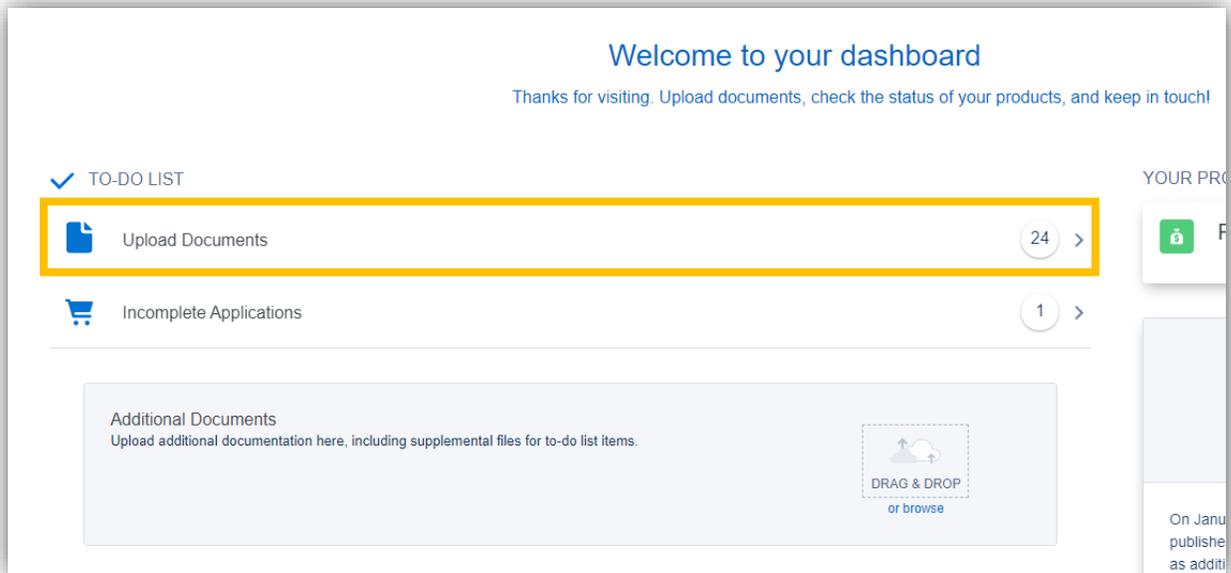


INSTRUCTIONS

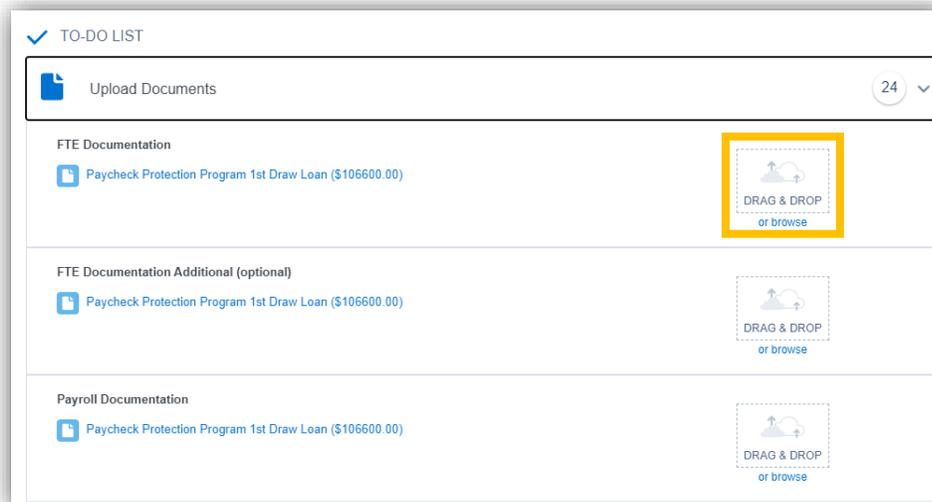


Upload your Documents

- On the Dashboard page, click on the arrow to **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 of required documents for all businesses



- You can Drag & Drop files or click the browse button to use the folder explorer to upload documents

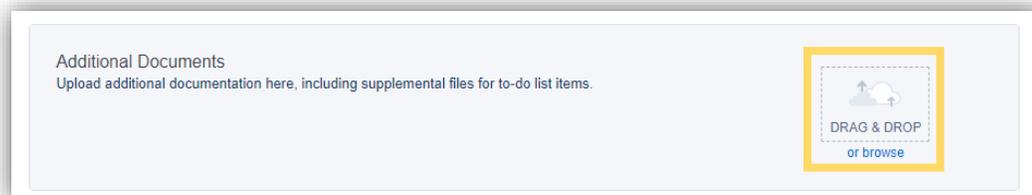


Upload your Documents

- Once a file has been uploaded it will appear with a check box next to the name and the Drag & Drop icon will be updated with a Replace icon which can be used if the wrong file was selected

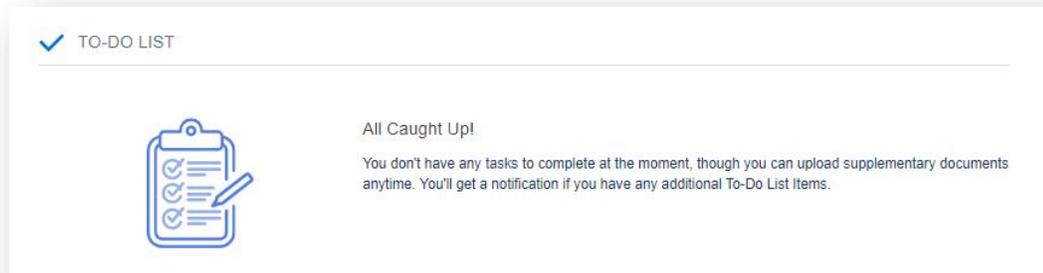


- If you run out of placeholders and have additional documents, feel free to submit using the **Additional Documents** tab



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

- **All Caught Up!** will appear once you have uploaded all your required documents
- We will reach out if there are any additional documents or steps you need to take to process your forgiveness application



Any other questions?

Feel free to contact us at asbcareshelp@asbhawaii.com

Mahalo!