

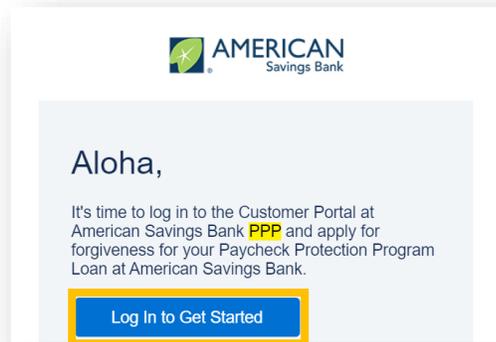
Login To Your Account

INSTRUCTIONS

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



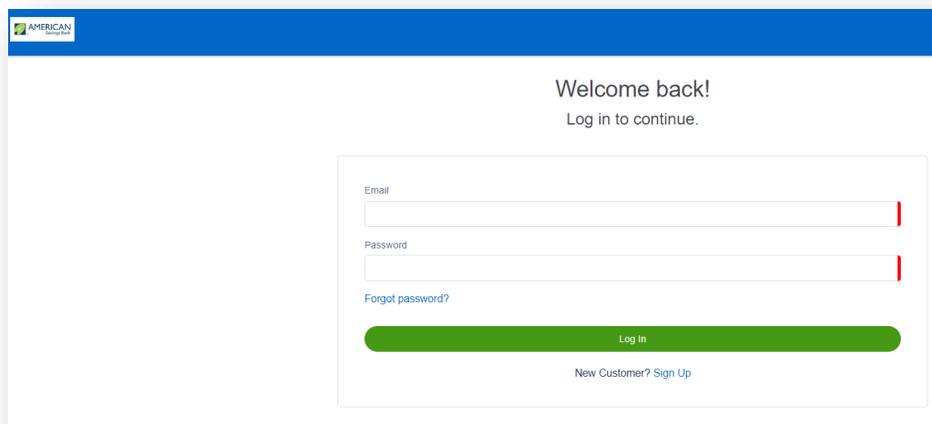
- Log into the portal via email link (you will receive a registration email similar to the one below)



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

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

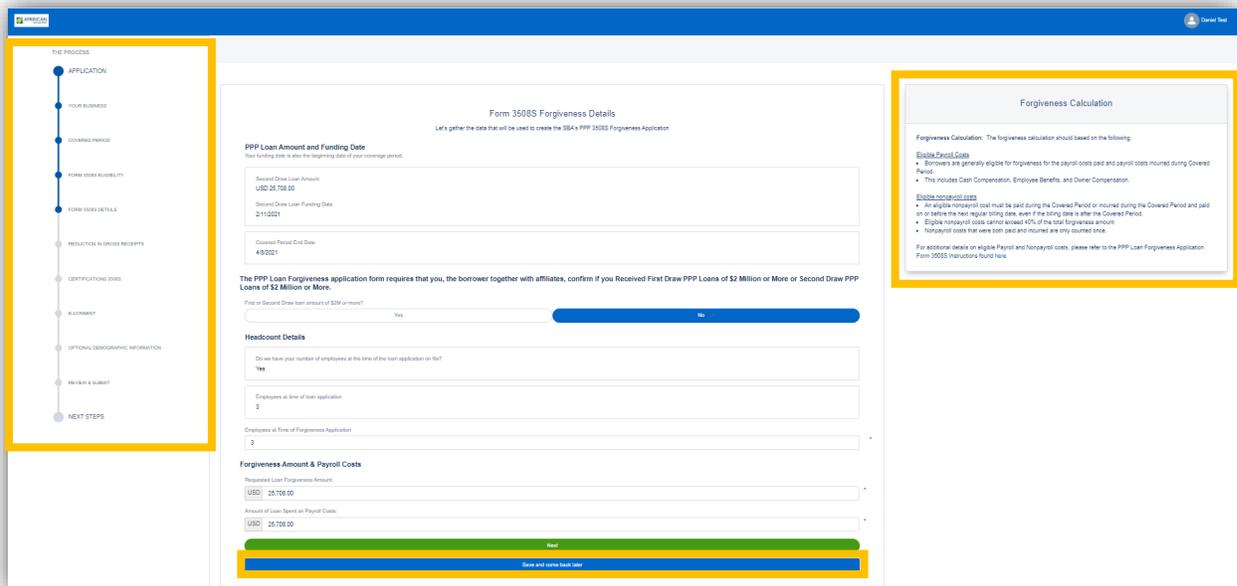
- If this is your first time logging in, you will be prompted to create a password. Your username is the **email used to process your PPP application**
- If you do not remember your credentials, please navigate to “Forgot password?” on the bottom left of the page to reset your password



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
- REDUCTIONS 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?

- 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:

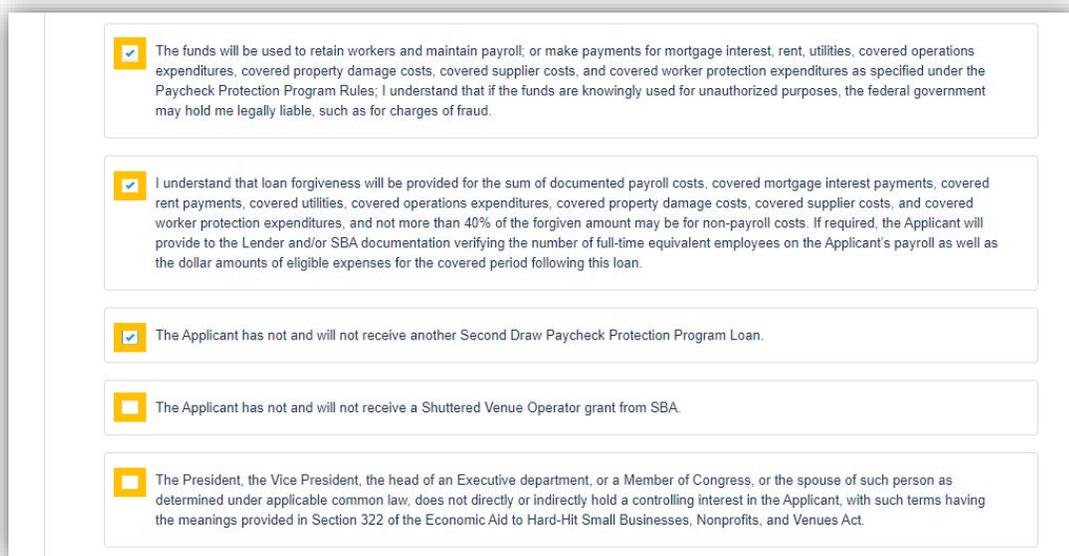
Do any of your employees have a principal place of residence located outside of the United States?

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.

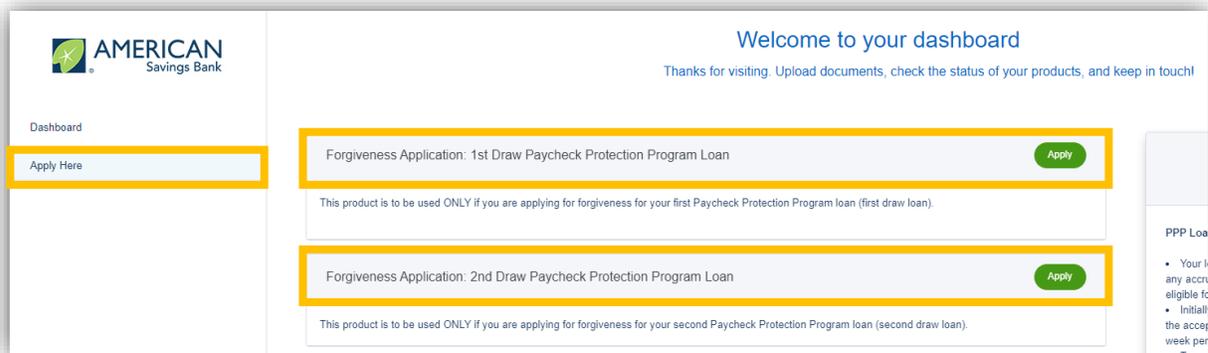
The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.

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.

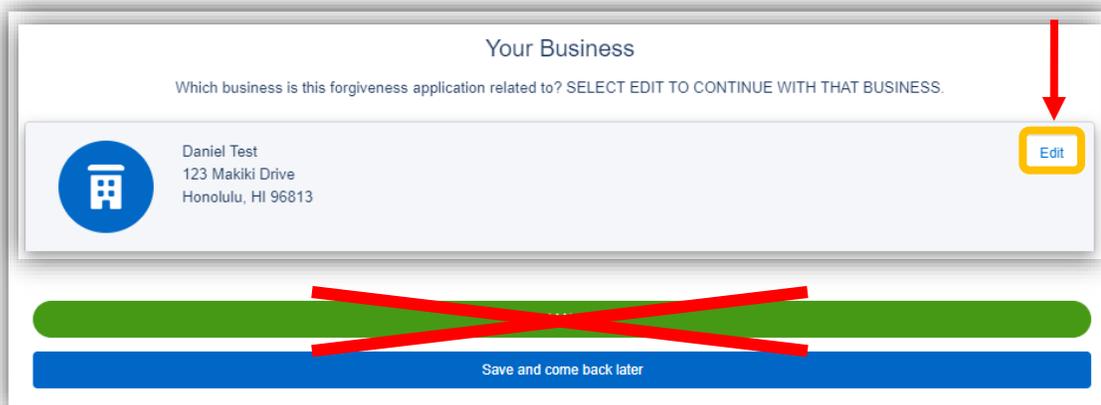
Apply for Forgiveness

INSTRUCTIONS

- 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

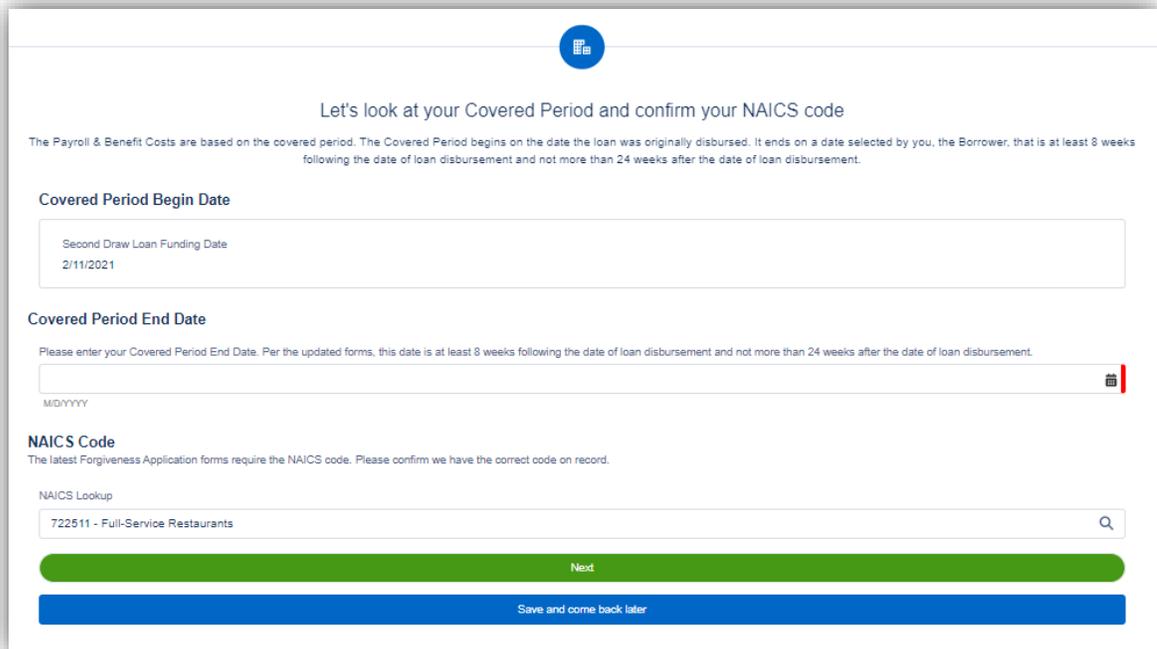


- **NOTE: PLEASE DO NOT CLICK Add New at the bottom of the page (green button); this will cause errors with your forgiveness application!!!**

Covered Period and NAICS Code

INSTRUCTIONS

- 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

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

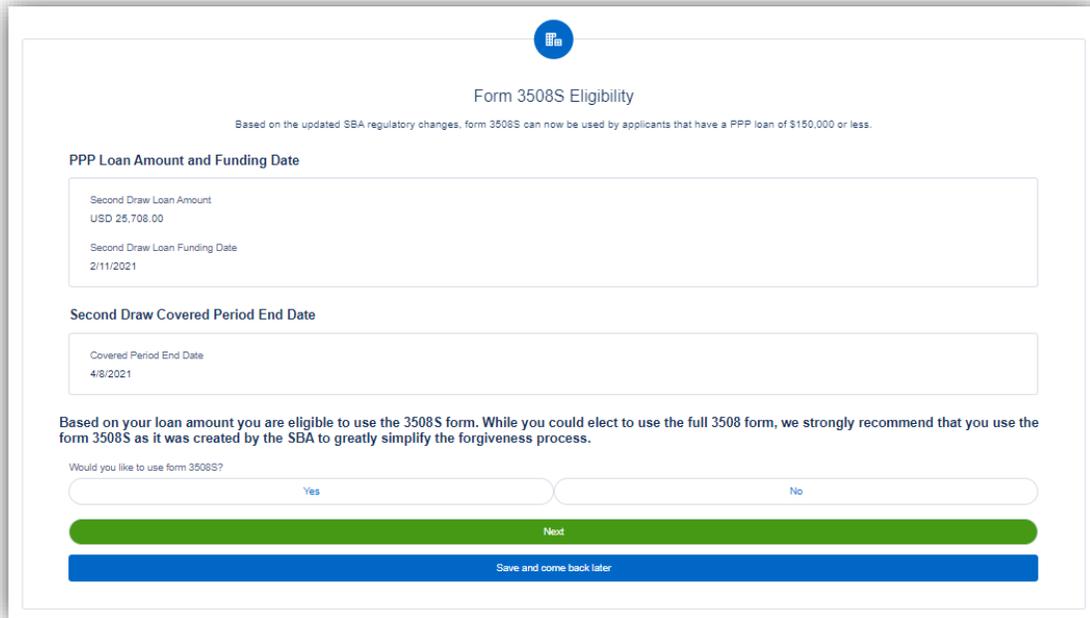
Covered Period

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.

Form 3508S Eligibility – For Loans under \$150,000

- Choose whether or not you'd like to fill out the simplified 3508S forgiveness application
- This application is streamlined to provide a quick and efficient process to apply for forgiveness
- Applicants utilizing the 3508S are **not required** to upload supporting documentation
 - **NOTE:** Borrowers must maintain supporting documents in their personal files for three years after forgiveness submission (four years for employment records/payroll documents)

INSTRUCTIONS

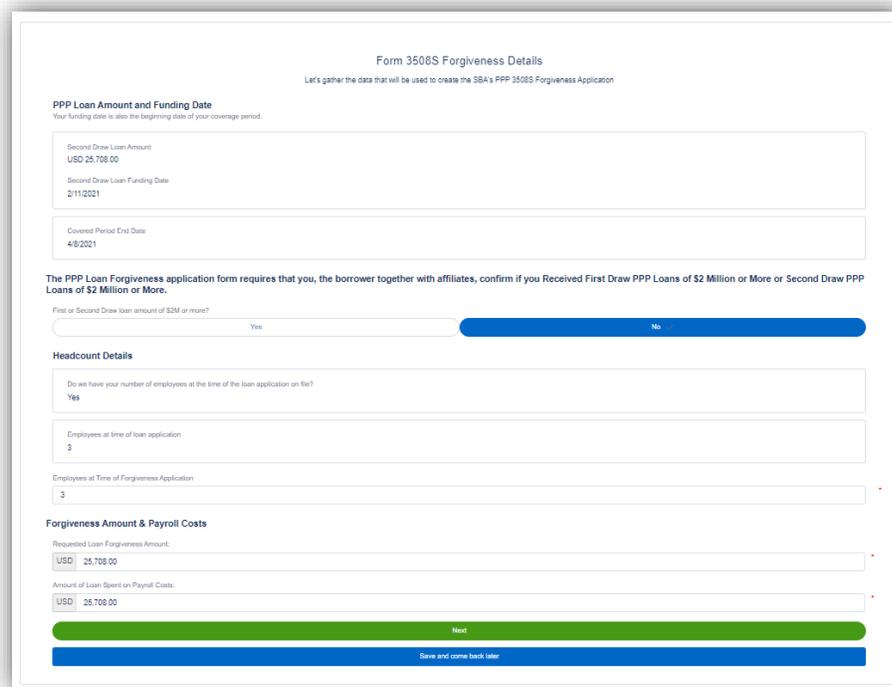


The screenshot shows a web application interface for Form 3508S Eligibility. At the top center is a blue circular icon with a white 'm'. Below it, the title "Form 3508S Eligibility" is displayed. A small note states: "Based on the updated SBA regulatory changes, form 3508S can now be used by applicants that have a PPP loan of \$150,000 or less." The form is divided into two main sections. The first section, "PPP Loan Amount and Funding Date", contains two input fields: "Second Draw Loan Amount" with the value "USD 25,708.00" and "Second Draw Loan Funding Date" with the value "2/11/2021". The second section, "Second Draw Covered Period End Date", contains one input field: "Covered Period End Date" with the value "4/8/2021". Below these sections, a message reads: "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." A question "Would you like to use form 3508S?" is followed by two radio buttons labeled "Yes" and "No". At the bottom, there are two buttons: a green "Next" button and a blue "Save and come back later" button.

Form 3508S Forgiveness Details

- Confirm that you (together with your affiliates) did not receive a PPP loan of \$2 million or more
- The **Help Box** to the right will provide information helpful for determining eligible expenses
- Confirm number of employees at time of forgiveness, and fill out your requested **Loan Forgiveness Amount** and **Amount Spent on Payroll Costs**

INSTRUCTIONS



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 25,700.00

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

Do we have your number of employees at the time of the loan application on file?
Yes

Employees at time of loan application
3

Employees at Time of Forgiveness Application
3

Forgiveness Amount & Payroll Costs

Requested Loan Forgiveness Amount
USD 25,700.00

Amount of Loan Spent on Payroll Costs
USD 25,700.00

[Next](#)
[Save and come back later](#)

Reduction in Gross Receipts (2nd Draw Loans Only)

- Select the appropriate answer to the **Reduction of Gross Receipts Documentation**
- The **Help Box** to the right will provide information explaining more about this certification

INSTRUCTIONS

Reduction in Gross Receipts details for your Draw 2 Paycheck Protection Program Loan

Do we have the reduction in gross receipts details 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
Please select "Yes" to confirm that you have submitted or will submit, as part of the forgiveness application process, the documentation supporting the 25% reduction in gross receipts.

Yes No

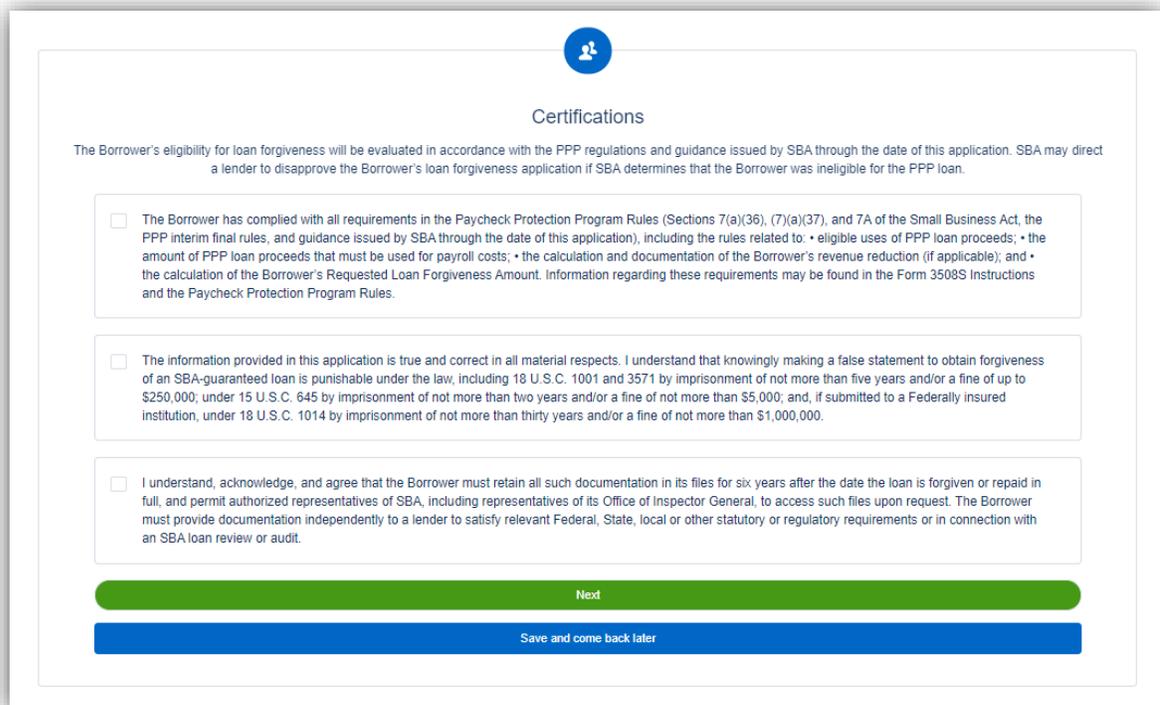
Next

Save and come back later

3508S Certifications

- 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 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; • 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.
- I understand, acknowledge, and agree that the Borrower must retain all such documentation in its files for six years after the date the loan is forgiven or repaid in full, and permit authorized representatives of SBA, including representatives of its Office of Inspector General, to access such files upon request. The Borrower must provide documentation independently to a lender to satisfy relevant Federal, State, local or other statutory or regulatory requirements or in connection with an SBA loan review or audit.

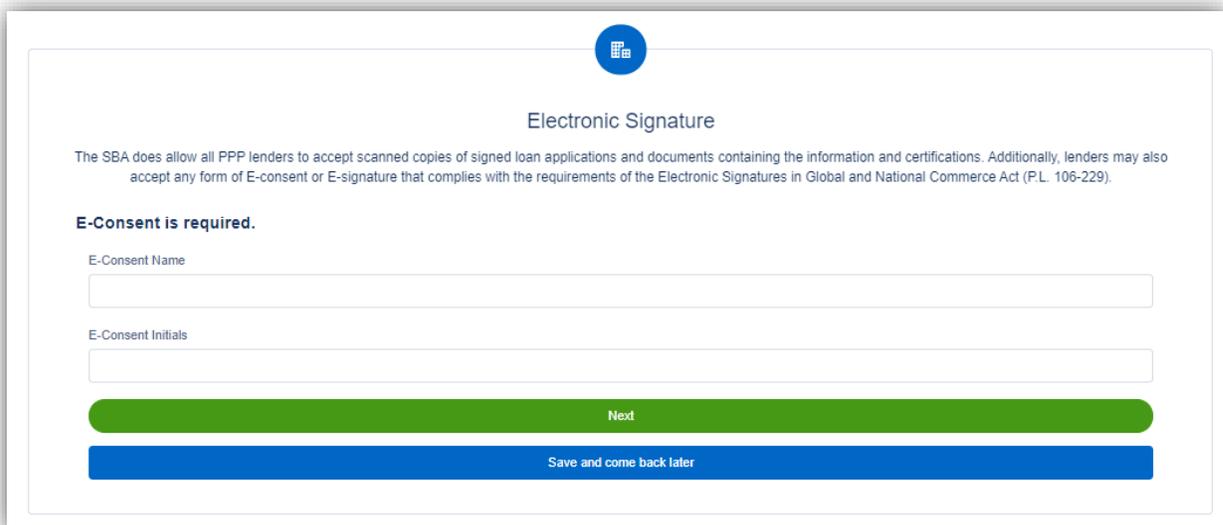
[Next](#)

[Save and come back later](#)

E-Consent

- 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

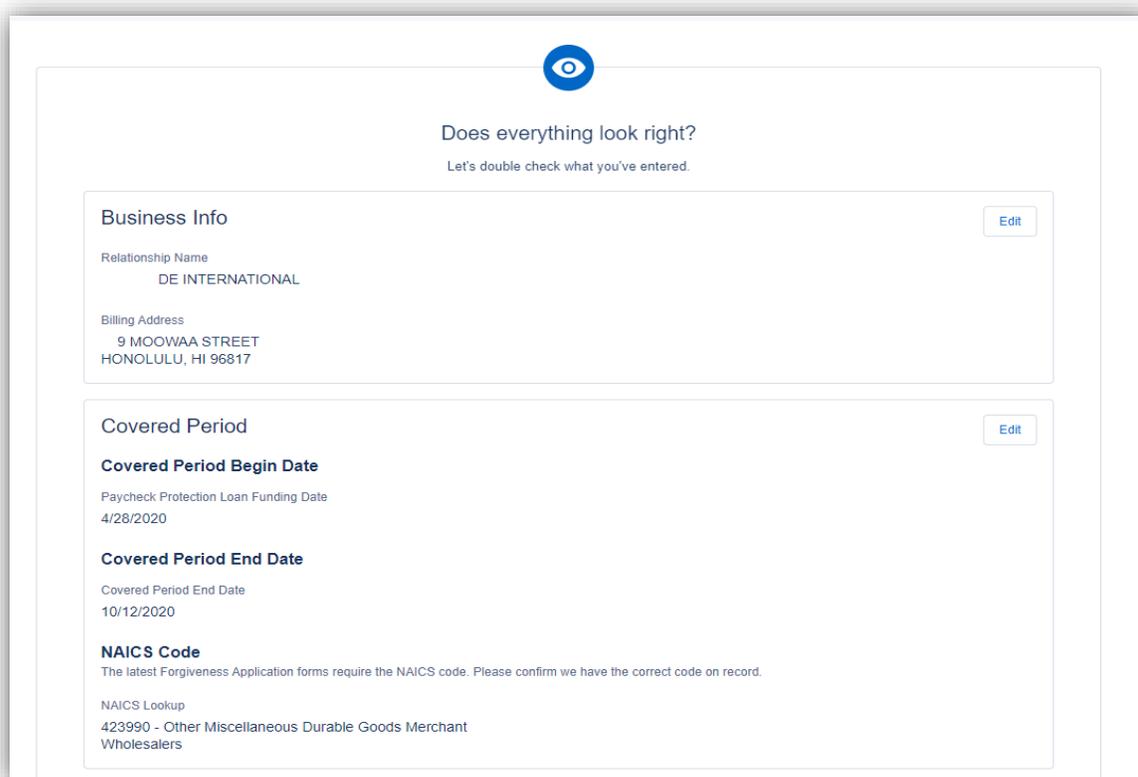
Next

Save and come back later

Review and Submit

- 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

INSTRUCTIONS



The screenshot displays 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." The screen is divided into 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

- 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	Payroll Costs
USD 25,708.00	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	Gross Receipts Reference Quarter
Q3 2019	USD 183,370.00
Quarter 2020	Gross Receipts 2020
Q3 2020	USD 123,103.00

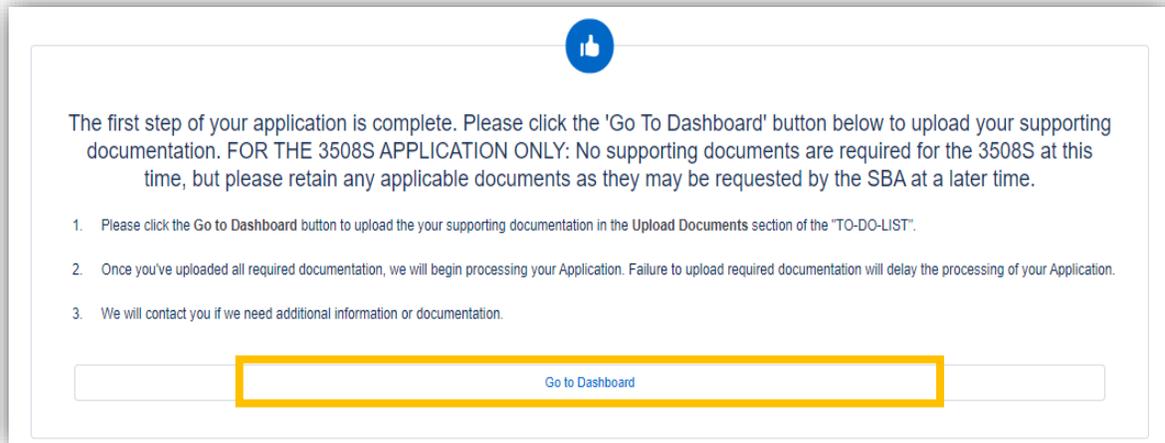
Change in Gross Receipts
 32.87 %

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
- Click **Go to Dashboard** to exit your application and return to the Dashboard



- 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!