



U.S. Small Business  
Administration

# Paycheck Protection Program

## *Direct Forgiveness Portal User Guide*

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# Direct Forgiveness Portal

## *Registration*

# Direct Forgiveness Portal

- The PPP Direct Forgiveness Portal can be accessed at <https://directforgiveness.sba.gov>
- The Direct Forgiveness Portal allows PPP borrowers whose loans are \$150,000 or less to apply for forgiveness directly to the SBA by submitting a simple pre-filled application.
- Using **MS Edge** or **Google Chrome** browsers is recommended for an optimal experience.
- New Registration will be required to utilize this portal.

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

## Welcome to the SBA PPP Forgiveness Portal

**Register and Apply for PPP Forgiveness**

This portal is made available by the US Small Business Administration to streamline forgiveness processing for PPP Borrowers. After registration, you may use this streamlined process to automatically submit your forgiveness request to your lender.

The SBA also offers live customer service to those PPP lenders who elect to make this service available to their Borrowers.

[Register to Start Your Request](#)

**Registered User Login**

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

Username

Password

Remember Me

[Sign In](#)

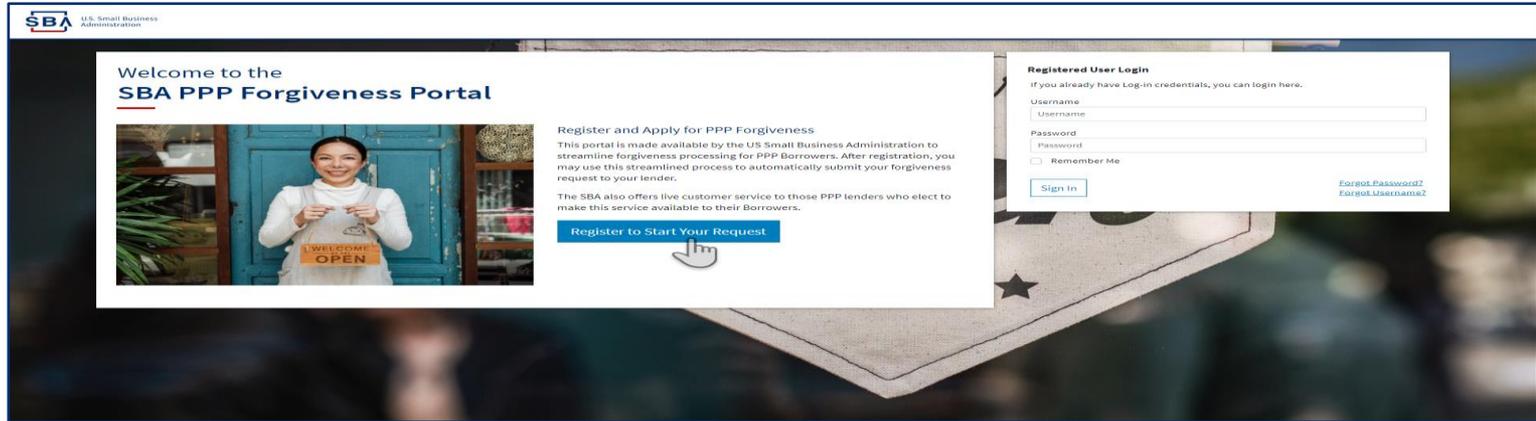
[Forgot Password?](#)  
[Forgot Username?](#)

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

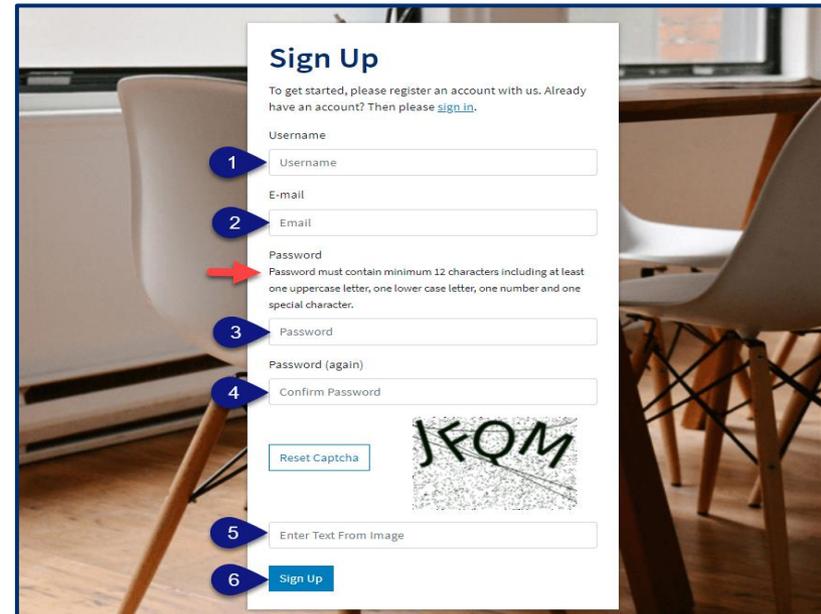
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# Direct Forgiveness Portal – New Registration

To begin, <click> - **Register to Start your Application**



1. Create a unique username
2. Use your email address
  - a) Business should have access to this email at any given time.
  - b) Email addresses **CAN NOT** be changed once registration is created.
3. <enter> a password
  - a) Passwords **MUST** meet security criteria
4. <re-enter> Password
5. <enter> Captcha Characters
6. <click> Sign Up



# Direct Forgiveness Portal – Registration Emails

Registrants will receive 2 emails to complete registration and grant access to the portal. Complete each step to gain access to the application portal.

**1**

## Verify Your E-mail Address

We have sent an e-mail to you for verification. Follow the link provided to finalize the signup process. Please contact us if you do not receive it within a few minutes.

**3**

## Confirm E-mail Address

Please confirm that [redacted] is an e-mail address for user [redacted].

[Confirm](#)

**2**



## Greetings from the SBA PPP Forgiveness Fund

You're receiving this e-mail because user [redacted] has given yours as an e-mail address to connect their account. You can confirm your account by going to the link below.

[\[redacted\]](#)

[Click this link to continue registration](#)

[Privacy Policy](#) | [Terms of Use](#) Copyright © SBA PPP Forgiveness Portal. All rights reserved.

**4**



## Greetings from the SBA PPP Forgiveness Fund

You are receiving this email because you have successfully registered on the SBA PPP Forgiveness Platform. You may now continue with your application process and submission.

[Privacy Policy](#) | [Terms of Use](#) Copyright © SBA PPP Forgiveness Portal. All rights reserved.

**Once you provide and verify your e-mail address, it CANNOT be changed.**

# Direct Forgiveness Portal – Sign In

Once registration is complete and confirmation emails have been acknowledged, applicants can access the PPP Direct Forgiveness Portal.

1. **<enter>** the Username created
2. **<enter>** the Password created
3. **<click>** Sign In

The screenshot shows the SBA PPP Forgiveness Portal interface. On the left, there is a welcome message: "Welcome to the SBA PPP Forgiveness Portal" with a sub-header "Register and Apply for PPP Forgiveness". Below this is a photo of a woman in an apron holding a sign that says "WELCOME TO THE OPEN". To the right of the photo is a "Register to Start Your Request" button. Further right is a "Registered User Login" section with the text "If you already have Log-in credentials, you can login here." Below this are two input fields: "Username" (with placeholder "Enter User Name Created HERE") and "Password" (with placeholder "Enter Password HERE" and a toggle icon). There is a "Remember Me" checkbox and a "Sign In" button. At the bottom right of the login form are two links: "Forgot Password?" and "Forgot Username?". The SBA logo and "U.S. Small Business Administration" are in the top left corner. At the bottom left are links for "Privacy Policy" and "Terms of Service". At the bottom right is the copyright notice: "Copyright ©2021 Small Business Administration. All rights reserved."

Password reset and forgot password links are available.

# SMS Two-Factor Authentication

All Platform users will encounter two-factor authentication upon login. A US based mobile number must be used. **The provider must not be a VOIP (Voice Over IP) phone carrier.**

The screenshot shows the SBA logo and 'U.S. Small Business Administration' in the top left. The main heading is 'Setup SMS Two-Factor Authentication'. Below the heading, there is a paragraph: 'Please enter a **United States based mobile phone number** in order to protect your account. Business Phone (solutions such as Google Voice or related VOIP) services may not work properly.' There is a text input field labeled 'Phone Number' and a blue 'Verify' button below it. At the bottom of the page, there are links for 'Privacy Policy' and 'Terms of Service', and a copyright notice: 'copyright © 2021 Small Business Administration. All rights reserved.'

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

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

A red-bordered box highlights a text message that says: 'Your SBA PPP Forgiveness Production security code is 2642409'. Below the message is a text input field with a camera icon, a microphone icon, the text 'Text Message', and a green send button.



U.S. Small Business  
Administration

# Direct Forgiveness Portal

## *Application Submission*

# Direct Forgiveness Portal – Home Page

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

1. Start New Forgiveness Request
2. Access previously started/submitted Forgiveness Requests
3. View and Edit Profile
4. View Inbox (Messages to/from SBA)
5. Help – Review FAQs and tips for Application submission
6. Take a Guided Tour – This provides step by step instructions to the application.

The screenshot shows the SBA Direct Forgiveness Portal Home Page. At the top left is the SBA logo and "U.S. Small Business Administration". To its right is a "2" callout pointing to a "All Requests" link. At the top right is a "Sign Out" button with "3" and "4" callouts. The main content area is titled "SBA PPP Forgiveness Requests" and features a table with columns for "Business Name", "SBA Number", "PPP Loan Draw", and "Status". Below the table are two buttons: "+ Start New Forgiveness Request" (callout 1) and "Take a Guided Tour" (callout 6). On the left, a box contains a clock icon and the text "Your request can be finished in 10 minutes or less." Below this is an "Important" notice and a list of requirements. At the bottom left are links for "Privacy Policy" and "Terms of Service". At the bottom right is a "5" callout pointing to a "Need Help?" link. The footer includes "Copyright ©2021 Small Business Administration".

# Direct Forgiveness Portal – Start New Request

<click> Start New Forgiveness Request

The screenshot shows the SBA Direct Forgiveness Portal interface. At the top left is the SBA logo and 'U.S. Small Business Administration'. A navigation bar includes 'All Requests' and a 'Sign Out' button. A timer icon indicates 'Your request can be finished in 10 minutes or less.' An important notice states: 'Important: Before you begin, please ensure you will be the authorized signer on this Forgiveness request and have the authority to act on behalf of the PPP Borrower.' Below this, a list of requirements is provided: 'To complete this request you will need: • Your PPP Loan Number that was originally assigned by the SBA. This should have been provided by your lender when you originally received the PPP proceeds. • Your TIN (Tax Identification Number (SSN or EIN or ITIN)) that was used to apply for the PPP loan.' The main heading is 'SBA PPP Forgiveness Requests'. Below it are fields for 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status'. Two buttons are visible: '+ Start New Forgiveness Request' (highlighted with a hand cursor) and 'Take a Guided Tour'. At the bottom right, there is a 'Need Help?' link.

1. <enter> EIN, SSN, or ITIN
2. <enter> SBA Loan Number
3. <click> Find your loan

The screenshot shows the SBA Direct Forgiveness Portal interface at the 'Start Your Forgiveness Request' step. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', and 'Requests'. A 'Sign Out' button is in the top right. A timer icon indicates 'Your request can be finished in 10 minutes or less.' An important notice states: 'Important: Before you begin, please ensure you will be the authorized signer on this Forgiveness request and have the authority to act on behalf of the PPP Borrower.' Below this, a list of requirements is provided: 'To complete this request you will need: • Your PPP Loan Number that was originally assigned by the SBA. This should have been provided by your lender when you originally received the PPP proceeds • Your TIN (Tax Identification Number (SSN or EIN or ITIN)) that was used to apply for the PPP loan.' The main heading is 'Start Your Forgiveness Request'. Below it, instructions state: 'In order to start the SBA PPP Loan Forgiveness process, please provide your EIN or SSN or ITIN (associated with your original PPP Loan request) and SBA Loan number.' There are two input fields: 'EIN or SSN or ITIN' and 'SBA Loan Number'. Below the first field is a 'Find your loan' button. Three numbered callouts (1, 2, 3) point to the input fields and the 'Find your loan' button respectively. At the bottom right, there is a 'Need Help?' link.

Security measures are in place that will prevent duplicate applications.

# Direct Forgiveness Portal – Loan Details (Section 1)

Most Loan information will populate and be locked for edit. Any incorrect information must be updated through PPP Lender prior to Forgiveness request submission.

1. **<select>** Appropriate **Title** from Drop-Down.
2. **<enter>** Primary Contact (First/Last) Name.
3. **<enter>** Business Industry Lookup (*Select Best Option*).

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and 'U.S. Small Business Administration' are visible. The page title is 'All Requests'. A status indicator shows 'Request not Submitted'. A callout box points to the 'Messages' link, stating 'Send Messages to directly to SBA associated with this Application.' The main content area is divided into three tabs: 'Loan Details', 'Documentation', and 'Summary'. The 'Loan Details' tab is active, showing a warning: 'This request is to be completed by applicants who are applying for forgiveness of an existing SBA PPP Loan. Prefilled data (locked) was provided by your Financial Institution during the initial loan request submission to the SBA and cannot be updated here. If there are any discrepancies in loan details, please consult your Financial Institution, changes cannot be made in this platform.' A callout box explains: 'All locked (GRAY) fields must be updated by lender prior to Direct Forgiveness Request Submission.' The form includes a 'Section 1: Business Information' with fields for Business Legal Name, DBA or Tradename (if Applicable), Business TIN (EIN/SSN/ITIN), and Phone Number. Below this is the Business Address section with two address lines. The Primary Contact section includes fields for Title, Primary Contact Name, and Primary Email. The Business Industry Lookup (NAICS) field is highlighted with a red question mark and a callout box: 'Type an explicit term or set of terms like "Farming" or "Industrial", then choose a code from the list.' A 'Need Help?' button is located in the bottom right corner. On the left side, there is a 'Helpful Links' section with a callout box: 'Resources to assist in applying can be found HERE.' and a 'Your Current Request Status' section with a green dot indicating 'Request not Submitted (action required)' and a list of status options: E-Signature Required, E-Signature Processing, Submission to Lender Pending, Submitted to Lender, Lender Decision, and SBA Review.

“Hover” over RED Question Marks for details relevant to those fields.

# Direct Forgiveness Portal – Loan Details (Section 2)

1. **<checkbox>** If lender provided additional funds as part of a PPP loan increase after initial disbursement. (*Not Common*)
2. **<select>** Covered Period from Drop-Down (*8 Weeks, 24 Weeks, Other*)
3. **<enter/update>** Gross Receipts amount for 2019.
4. **<enter/update>** Gross Receipts amount for 2020.

The screenshot displays the 'Section 2: Loan Information' form in the SBA Direct Forgiveness Portal. The form is titled 'Request not Submitted' and includes a 'Helpful Links' section. The main form fields are:

- PPP Loan Draw: Second Draw
- PPP Loan Amount: \$150,000.00
- PPP Loan Disbursement Date (YYYY-MM-DD): 2020-11-27
- Covered Period Start Date (YYYY-MM-DD): 2020-11-27
- Covered Period: 8 Weeks
- Covered Period End Date (YYYY-MM-DD): 2021-01-21
- Gross Receipts for 2019: \$
- Gross Receipts for 2020: \$

A red question mark icon is located next to the 'Covered Period' field. A blue box highlights the checkbox for 'Click this box if your lender provided you additional funds as part of a PPP loan increase. (Note: this is not a common scenario, most borrowers won't check this box)'. A 'Need Help?' button is in the bottom right corner.

“Hover” over RED Question Marks for details relevant to those fields.

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

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

The screenshot displays the SBA Direct Forgiveness Portal interface. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', and 'All Requests'. The main content area is titled 'Request not Submitted' and shows the 'Loan Details' section. The form includes the following fields and elements:

- Employees at Time of Loan Application:** A text input field with a red question mark icon above it, indicated by callout box 1.
- Employees at Time of Forgiveness Request:** A text input field with a red question mark icon above it, indicated by callout box 2.
- Did you (together with Affiliates) receive a first or second draw PPP loans of \$2 Million or more?:** A dropdown menu with 'No' selected, indicated by callout box 3.
- Amount of Loan Spent on Payroll:** A text input field with a red question mark icon above it, indicated by callout box 4.
- Requested Forgiveness Amount:** A text input field with a red question mark icon above it, indicated by callout box 5.
- Demographic Details (optional):** A section with a red question mark icon above it, indicated by callout box 6. It includes:
  - 1. Demographic of:** A sub-section with a red question mark icon above it, indicated by callout box 7.
  - Principal Name:** A text input field with a red question mark icon above it.
  - Principal Position:** A text input field with a red question mark icon above it.
  - Veteran:** A dropdown menu with '--Select--' selected.
  - Gender:** A dropdown menu with '--Select--' selected.
  - Ethnicity:** A dropdown menu with '--Select--' selected.
  - Race (more than 1 may be selected):** A text input field.
- Add Demographic:** A button with a plus icon and a red question mark icon above it, indicated by callout box 7.
- Next >:** A button with a red question mark icon above it, indicated by callout box 8.

The left sidebar shows the user's current request status as 'Request not Submitted (action required)' and lists various steps in the process, such as 'E-Signature Required' and 'Submission to Lender Pending'. The bottom of the page includes a footer with 'Privacy Policy', 'Terms of Service', 'Customer Support', and 'Need Help?'.

“Hover” over RED Question Marks for details relevant to those fields.

# Direct Forgiveness Portal – No Documentation

Required documents will be shown on the screen below (if applicable).

1. Select type of document from Drop-Down, Name Document, and **<click>** Choose file. Locate and select file from your device. **Listed file types are acceptable.**
2. **<click>** Upload.
  - a) Repeat steps 1-2 until all necessary documents have been uploaded.
3. **<click>** Next.

The screenshot displays the SBA Direct Forgiveness Portal interface. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', 'All Requests', and a 'Sign Out' button. The main content area is divided into three tabs: 'Loan Details', 'Documentation', and 'Summary'. The 'Documentation' tab is active, showing the 'Supporting Documents' section. A message box states: 'No Documents Required. As a result of your COVID Revenue Reduction Score and/or the characteristics of your request, the SBA has determined that no documentation is required to support your Forgiveness Request at this time. You may continue to the next step to submit your Request. The SBA may subsequently request information and documents to review as part of its loan review or audit processes.' Below this is the 'Document Uploader' section, which includes instructions to name files contextually and not to encrypt them. A dropdown menu for file types is open, showing options: pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, png. A 'Name' field and a 'Choose File' button are present. An 'Upload' button is also visible. The 'Uploaded Documents' section is currently empty. At the bottom, there are 'Previous' and 'Next' navigation buttons. A 'Need Help?' link is located in the bottom right corner.

# Direct Forgiveness Portal – Documentation Needed

Required documents will be shown on the screen below (if applicable).

1. Select type of document from Drop-Down, Name Document, and **<click>** Choose file. Locate and select file from your device. **Listed file types are acceptable.**
2. **<click>** Upload.
  - a) Repeat steps 1-2 until all necessary documents have been uploaded.
3. **<click>** Next.

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

Chris Edward | Request not Submitted | Messages | Save Request | Exit Wizard

Status: Helpful Links

**EtranDemoBank**

General Support Phone Number:  
(877)552-2692

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

Forgiveness Amount  
**\$150,000.00**

Your SBA Number  
3928134909

Your Lender Loan Number  
4123456789

Your Current Request Status

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

**Supporting Documents**

**Revenue Reduction Documentation Required**

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

Such documentation may include any of the following:

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

**Documentation requirements will be explained HERE.**

**Document Uploader**

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

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

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

2 [Upload]

**Uploaded Documents**

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

3 [Previous] [Next]

Privacy Policy | Terms of Service | Customer Service: 877-552-2692 | copyright ©2021 Small Business Administration. All rights reserved. | Need Help?

# Direct Forgiveness Portal – Complete Summary

**Review all relevant information for accuracy, once signed and submitted, edits can not be made to the application.**

1. **<click>** Submit and Continue to Electronic Signature
  - a) *Withdraw Request* will delete submission
  - b) *Previous* will go back in unsubmitted application to allow edits.

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and 'U.S. Small Business Administration' are visible, along with 'All Requests' and a 'Sign Out' button. The main header shows 'Request not Submitted' with a green dot and navigation options for 'Messages', 'Save Request', and 'Exit Wizard'. The left sidebar contains 'Status' and 'Helpful Links' tabs, a bank selection dropdown for 'EtranDemoBank', and a 'General Support Phone Number' (877)552-2692. Below this, it lists 'PPP Loan Amount' and 'Forgiveness Amount' as \$150,000.00, followed by fields for 'Your SBA Number' and 'Your Lender Loan Number'. The 'Your Current Request Status' section shows a green dot for 'Request not Submitted (action required)' and a list of steps: E-Signature Required, E-Signature Processing, Submission to Lender Pending, Submitted to Lender, Lender Decision, and SBA Review. The main content area has tabs for 'Loan Details', 'Documentation', and 'Summary'. The 'Summary' tab is active, showing a 'Summary of Forgiveness Request' with a 'Review your Forgiveness Request' section. This section contains a table with fields for Business Name, TIN, SBA Number, Loan Number, Address Line 1, Address Line 2, Primary Contact Phone, and Primary Email. Below the table, a 'Requested Forgiveness Amount' box displays '\$150,000.00'. An 'IMPORTANT!' note explains that once submitted, the request becomes uneditable unless 'Decline to Sign' is chosen. At the bottom, a blue button '1 Submit and Continue to Electronic Signature' is highlighted with a red circle and arrow, and a red 'Withdraw Request' button is visible below it. A 'Need Help?' link is in the bottom right corner.

# Direct Forgiveness Portal – Missing Items Summary

**Missing Items will be outlined prior to submission. The Submit button will be inactive until all Missing Items have been corrected.**

1. Review the specific Missing Item details and then **<click>** The Missing Item link to update the appropriate field.
  - a) This step may need to be complete multiple times.

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

Check Request Request not Submitted Messages Save Request Exit Wizard

Status Helpful Links

EtranDemoBank

General Support Phone Number: (877)552-2692

PPP Loan Amount \$150,000.00

Forgiveness Amount \$150,000.00

Your SBA Number

Your Lender Loan Number

Your Current Request Status

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

### Summary of Forgiveness Request

#### Missing Items

Your Request cannot be submitted because you are missing important information! Please follow the prompts below back to the fields in question. Once you have provided all necessary data, you will be able to submit this request.

← Loan Details

- Title of person signing - Field is missing or unanswered

#### Review your Forgiveness Request

Business Name	Sample Test add1	Address Line 1	Sample Test add1
TIN	Sample Test add2	Address Line 2	Sample Test add2
SBA Number	Sample Test add3	Primary Contact Phone	Sample Test add3
Loan Number	Sample Test add4	Primary Email	Sample Test add4

#### Requested Forgiveness Amount

**\$150,000.00**

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

Submit and Continue to Electronic Signature

Withdraw Request

Previous

The Submit button will become ACTIVE once all Missing Items are resolved.



U.S. Small Business  
Administration

# Direct Forgiveness Portal

*Application Signing*

# Direct Forgiveness Portal – DocuSign

- *Applications will be signed electronically via DocuSign.*
1. **<click>** I agree to use electronic records and signature.
  2. **<click>** Continue.

Please Review & Act on These Documents

DocuSign

Direct Forgiveness Demo

Thank you for your continued business, please contact us directly for any questions going forward.

Please read the Electronic Record and Signature Disclosure.

I agree to use electronic records and signatures.

**CONTINUE** OTHER ACTIONS ▾

**1**

First Draw PPP Loan  Second Draw PPP Loan (check one)

SBA PPP Loan Number: \_\_\_\_\_ Lender PPP Loan Number: \_\_\_\_\_

Original PPP Loan Amount: **\$150,000.00** PPP Loan Disbursement Date: **04/27/2020**

Amount of PPP Loan Increase (if applicable): \_\_\_\_\_ Date of PPP Loan Increase (if applicable): \_\_\_\_\_

Employees at Time of Loan Application: **10** Employees at Time of Forgiveness Application: **10**

Covered Period: **04/27/2020** to **06/21/2020** If Borrower (Together with Affiliates) Received First or Second Draw PPP Loans of \$2 Million or More, Check Here:

Amount of Loan Spent on Payroll Costs: **\$150,000.00** Requested Loan Forgiveness Amount: **\$150,000.00**

**By Signing Below, You Make the Following Representations and Certifications on Behalf of the Borrower.**

The Authorized Representative of the Borrower certifies to all of the below by **INITIALING** next to each one.

**1**

The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(36), (7)(a)(37), and 7A of the Small Business Act, the PPP interim final rules, and guidance issued by SBA through the date of this application), including the rules related to:

- eligible uses of PPP loan proceeds;
- the amount of PPP loan proceeds that must be used for payroll costs (including proprietor expenses for Borrowers that applied for loans using SBA Forms 2483-C or 2483-SD-C);
- the calculation and documentation of the Borrower's revenue reduction (if applicable); and
- the calculation of the Borrower's Requested Loan Forgiveness Amount.

Information regarding these requirements may be found in the Form 3508S Instructions and the Paycheck Protection Program Rules.

**2**

The information provided in this application is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

Following submission of this forgiveness application, the Borrower must retain all records necessary to prove compliance with Paycheck Protection Program Rules for four years for employment records and for three years for all other records. SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or in a denial of the Borrower's loan forgiveness application.

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the Paycheck Protection Program Rules. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

**Sign**

**7/9/2021**

DocuSign

Change Language - English (US) | Copyright © 2021 DocuSign Inc. | v20

# Direct Forgiveness Portal – DocuSign - Signing

1. <click> Start.
2. <click> Initial.
  - a) A Pop-Up will allow systematic, drawn, or uploaded signatures to be applied.
3. <click> Initial.
4. <click> Sign.
5. <click> Finish.

The screenshot displays the DocuSign interface for a PPP Loan Forgiveness Application Form 3508S. The document is titled "Paycheck Protection Program Loan Forgiveness Application Form 3508S Revised XXXX XX, 2021". The form includes fields for Business Legal Name, Business Address, SACS Code, and Business Phone. The borrower is identified as "John Doe". The form also includes sections for "First Draw PPP Loan" and "Second Draw PPP Loan" with checkboxes. The "Original PPP Loan Amount" is \$150,000.00, and the "Requested Loan Forgiveness Amount" is \$150,000.00. The "Covered Period" is from 04/22/2020 to 06/21/2020. The form includes a section for "Required - Initial Here" where the borrower certifies that the information provided is true and correct. The "Signature of Authorized Representative of Borrower" is "John Doe", dated 7/9/2021. The form is signed by "John Doe" on 7/9/2021. The DocuSign interface includes a "START" button, a "FINISH" button, and a "OTHER ACTIONS" dropdown menu. A pop-up window titled "Adopt Your Initials" is visible, showing the borrower's name "John Doe" and initials "JD". The pop-up window includes a "SELECT STYLE" button, a "DRAW" button, and an "UPLOAD" button. The "PREVIEW" section shows the signature and initials. The "ADOPT AND INITIAL" button is highlighted.



# Direct Forgiveness Portal – DocuSign – Decline to Sign

- If, after reviewing the application and prior to finishing, corrections are necessary, Applicants can – **Decline to Sign**.
1. <**click**> Other Actions.
  2. <**click**> Decline to Sign.
  3. <**click**> Continue.
  4. <**enter**> a reason for declining.
  5. <**checkbox**> Acknowledgement.
  6. <**click**> Decline to Sign.

Please read the [Electronic Record and Signature Disclosure](#).  
 I agree to use electronic records and signatures.

First Draw PPP Loan  Second Draw PPP Loan (check one)

SBA PPP Loan Number: XXXXXX4687 Lender PPP Loan Number: \_\_\_\_\_

Original PPP Loan Amount: \$150,000.00 PPP Loan Disbursement Date: 04/27/2020  
Amount of PPP Loan Increase (if applicable): \_\_\_\_\_ Date of PPP Loan Increase (if applicable): \_\_\_\_\_  
Employees at Time of Loan Application: 10 Employees at Time of Forgiveness Application: 7  
Covered Period: 04/27/2020 to 06/21/2020 If Borrower (Together with Affiliates) Received  
First or Second Draw PPP Loans of \$2 Million or More, Check Here:

Amount of Loan Spent on Payroll Costs: \$105,000.00 Requested Loan Forgiveness Amount: \$150,000.00

**By Signing Below, You Make the Following Representations and Certifications on Behalf of the Borrower:**

The Authorized Representative of the Borrower certifies to all of the below by **initialing** next to each one.

**✳** The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 1101 (7)(a)(37), and 7A of the Small Business Act), the PPP interim final rules, and guidance issued by SBA through this application), including the rules related to:

- eligible uses of PPP loan proceeds;
- the amount of PPP loan proceeds that must be used for payroll costs (including proprietor expenses) for Borrowers that applied for loans using SBA Forms 2483-C or 2483-SD-C);
- the calculation and documentation of the Borrower's revenue reduction (if applicable); and
- the calculation of the Borrower's Requested Loan Forgiveness Amount.

Information regarding these requirements may be found in the Form 3508S Instructions and the Paycheck Protection Program Rules.

**✳** The information provided in this application is true and correct in all material respects. I understand that knowingly a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1014 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 1014 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federal institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$500,000.

Following submission of this forgiveness application, the Borrower must retain all records necessary to provide the Paycheck Protection Program Rules for four years for employment records and for three years for all other records. SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness. Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was not eligible for a PPP loan or in a denial of the Borrower's loan forgiveness application.

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the Paycheck Protection Program Rules. The Borrower may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was not eligible for the PPP loan.

7/13/2021

482 characters remaining

I withdraw my Electronic Record and Signature Disclosure consent for this and all subsequent envelopes from this sender's company. Checking this box effectively dissolves this electronic signing relationship.

**OTHER ACTIONS**

- Finish Later
- Decline to Sign
- Help & Support
- About DocuSign
- View History
- View Certificate (PDF)
- View Electronic Record and Signature Disclosure
- Session Information

**Caution**

To request changes to this document, please select **CONTINUE** and **DECLINE TO SIGN** to edit your application and void this document.

You can select **FINISH LATER** to exit signing and save the information you've entered by using the **FINISH LATER** option in the **OTHER ACTIONS** menu.

**Decline to Sign**

Please provide a reason for declining:

Corrections Needed

**CONTINUE** **DECLINE TO SIGN** **CANCEL**



# Direct Forgiveness Portal – DocuSign – Declined Signature

- Applicants will experience a brief waiting period to make corrections after declining to sign. This should take no more than 5 minutes.
  - Applicants can return to All Requests or Exit Wizard to regain access to their application and make necessary edits.

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top left, the SBA logo and "U.S. Small Business Administration" are visible. A navigation bar includes "All Requests" and "Sign Out". The main content area is titled "MOCKDATAONLY" and features a "Helpful Links" sidebar on the left. The sidebar contains information for "EtranDemoBank", a "General Support Phone Number: (877)552-2892", and loan details: "PPP Loan Amount \$150,000.00" and "Forgiveness Amount \$150,000.00". Below this, the "Your Request Status" section shows a list of options, with "E-Signature Processing" selected and highlighted by a blue box. The main content area has tabs for "Loan Details", "Documentation", and "Summary". A prominent red warning box with an exclamation mark states "DocuSign request was declined" and "This can take a few minutes for processing, so check back shortly." Below this, a "Review your Forgiveness Request" section displays a table of business information. A "Requested Forgiveness Amount" section shows "\$150,000.00". At the bottom, there is a "Previous" button and a "Need Help?" link.

U.S. Small Business Administration

All Requests

Sign Out

MOCKDATAONLY

Messages Save Request Exit Wizard

Status Helpful Links

EtranDemoBank

General Support Phone Number: (877)552-2892

PPP Loan Amount \$150,000.00

Forgiveness Amount \$150,000.00

Your SBA Number

Your Lender Loan Number

Your Request Status

Request not Submitted

E-Signature Required

E-Signature Processing

Submission to Lender Pending (no action required)

Submitted to Lender (no action required)

Lender Decision (no action required)

SBA Review (no action required)

Loan Details Documentation Summary

**!** DocuSign request was declined  
This can take a few minutes for processing, so check back shortly.

Review your Forgiveness Request

Business Name	MOCKDATAONLY- MockBusiness Holdings and Profit	Address Line 1	Sample Test add1
TIN	MOCKDATAONLY- MockBusiness Holdings and Profit	Address Line 2	Sample Test add2
SBA Number	MOCKDATAONLY- MockBusiness Holdings and Profit	Primary Contact Phone	MOCKDATAONLY- MockBusiness Holdings and Profit
Loan Number	MOCKDATAONLY- MockBusiness Holdings and Profit	Primary Email	john.doe@mockbusiness.com

Requested Forgiveness Amount

**\$150,000.00**

Previous

Privacy Policy Terms of Service

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Need Help?



U.S. Small Business  
Administration

# Direct Forgiveness Portal

*Submitted Applications*

# Direct Forgiveness Portal – Submitted

- *Once applications are submitted, progress can be reviewed through the portal.*
- *The Call Center is not able to provide details to timelines of forgiveness.*

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and "U.S. Small Business Administration" are visible, along with a navigation bar containing "All Requests" and a "Sign Out" button. The user's business name, "MOCKDATAONLY-Oberbrunner Hettinger and Pollich", is shown in the top right corner, along with "Messages", "Save Request", and "Exit Wizard" options.

The main content area is divided into three tabs: "Loan Details", "Documentation", and "Summary". The "Loan Details" tab is active, showing a confirmation message: "Thank you for Submitting your Request. Your DocuSign is being processed and will show up on this page when it is complete. This can take a few minutes, so check back shortly." Below this is a "Review your Forgiveness Request" section with a table of business information:

Business Name	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	Address Line 1	Sample Test add1
TIN	XXXXXXXXXX	Address Line 2	Sample Test add2
SBA Number	XXXXXXXXXX	Primary Contact Phone	XXXXXXXXXX
Loan Number	XXXXXXXXXX	Primary Email	john.doe@mockdataonly.com

Below the table, the "Requested Forgiveness Amount" is displayed as **\$150,000.00**. A "Previous" button is located at the bottom left of the main content area.

On the left side, there is a sidebar with "Status" and "Helpful Links" tabs. Under "Status", the "EtranDemoBank" logo is shown. Below that, the "General Support Phone Number" is listed as (877)552-2692. Further down, the "PPP Loan Amount" and "Forgiveness Amount" are both listed as \$150,000.00. The "Your Request Status" section shows a list of options with radio buttons, where "E-Signature Processing" is selected and highlighted with a green dot.

At the bottom of the page, there are links for "Privacy Policy" and "Terms of Service", a copyright notice for 2021 Small Business Administration, and a "Need Help?" button with a question mark icon.

# Direct Forgiveness Portal – Corrections

Applicants receive an email notifying of corrections. Details for the correction are located on the *Summary* page. Corrections will require an application withdrawal and resubmission.

The screenshot shows the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and 'U.S. Small Business Administration' are visible, along with 'All Requests' and a 'Sign Out' button. The main header indicates the user is logged in as 'Chris Stewart' and the request status is 'Lender Decision (Correction)'. The left sidebar shows the lender 'EtranDemoBank' and the loan amount of \$150,000.00. The main content area is divided into 'Loan Details', 'Documentation', and 'Summary' tabs. A prominent yellow warning icon and message box states: 'Borrower Correction is required. Below is a message from EtranDemoBank with the reason you need to withdraw your request and resubmit with the correction indicated. Reason: Please review documentation and submit correct file. Please withdraw request below and resubmit with corrected details.' A red arrow points to a 'Withdraw Request' button. Below this, a 'What to expect next' section lists four steps: 1. Note corrections, 2. Withdraw request, 3. Complete request with corrections, 4. Sign and submit again. Further down, there are sections for 'What if I realize that I made a mistake?' and 'What if I have additional questions?'. At the bottom, a 'Forgiveness Request Summary' table lists business details, and a large box displays the 'Requested Forgiveness Amount' as \$150,000.00. A 'Need Help?' button is in the bottom right corner.

# Direct Forgiveness Portal – SBA Decision

- *Once an application moves to SBA Decision, the below letter will be available within the Application Portal for Borrowers as confirmation of forgiveness.*



SMALL BUSINESS ADMINISTRATION  
WASHINGTON, DC 20416

## **NOTICE OF PAYCHECK PROTECTION PROGRAM FORGIVENESS PAYMENT**

**Borrower:**  
**Lender of Record:**  
**SBA Loan No.:**  
**Loan Approval Date:**  
**Loan Disbursement Amount: \$**

**Amount of Forgiveness Requested by Lender: \$**  
**Forgiveness Amount Remitted: \$ in principal and \$ in interest**  
**Forgiveness Payment Date:**

As authorized by Section 1106 of the CARES Act, SBA has remitted to the Lender of Record the payment listed above for forgiveness of the Borrower's Paycheck Protection Program (PPP) loan.

If any balance remains on the PPP loan after application of the forgiveness payment, the Lender must notify the Borrower of the date on which the first payment is due, and the loan must be repaid by the Borrower on or before the maturity date.

For loans of \$150,000 and less [except for those borrowers that together with their affiliates received loans of \$2 million or greater], the borrower must retain records relevant to the loan forgiveness application that prove compliance with the requirements of Section 7(a)(36) and Section 7A of the Small Business Act—with respect to employment records, for the 4-year period following submission of the loan forgiveness application, and with respect to other records, for the 3-year period following submission of the loan forgiveness application.

For loans greater than \$150,000, the Borrower must retain all records relating to the Borrower's PPP loan for six years from the date the loan is forgiven or repaid in full.

THIS DOCUMENT IS A NOTICE OF PAYMENT ONLY. ISSUANCE OF THIS NOTICE OF PAYMENT DOES NOT PROVIDE THE BORROWER WITH A RIGHT TO APPEAL TO THE SBA OFFICE OF HEARINGS AND APPEALS.



# Direct Forgiveness Portal

## *Resources*

# FAQ

## **How do I access the portal?**

This platform can be accessed by visiting <https://directforgiveness.sba.gov>.

## **How do I contact the SBA?**

The SBA's PPP Direct Forgiveness Hotline is **+1 (877) 552-2692**.

## **Where can I find information about Direct Forgiveness?**

A Knowledge Base of Frequently Asked Questions can be found [here](#). This resource is regularly updated.