



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.

The screenshot displays the SBA PPP Forgiveness Portal interface. At the top left is the SBA logo. The main heading reads "Welcome to the SBA PPP Forgiveness Portal". Below this is a central image of a woman in a white apron holding an "OPEN" sign. To the right of the image, the text says "Register and Apply for PPP Forgiveness" and "This portal is made available by the U.S. 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." Below this text is a blue button that says "Register to Start Your Request". On the right side of the page, there is a "Registered user Login" section with fields for "Username" and "Password", a "Remember Me" checkbox, and a "Sign In" button. At the bottom right of the login section are links for "Forgot Password?" and "Create Account".

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](#)

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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.

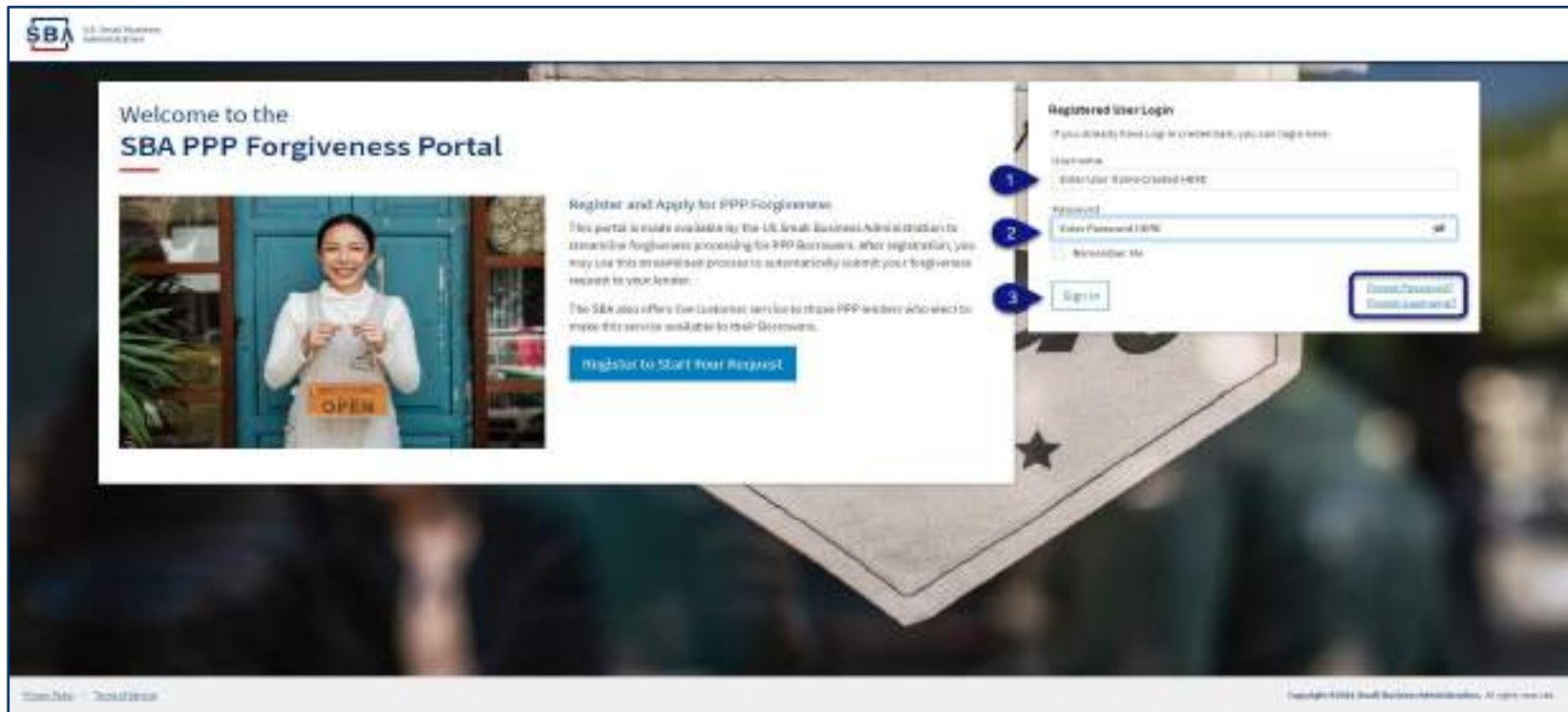
[Privacy Policy](#) | [Terms of Use](#) Copyright © SBA PPP Forgiveness Portal. All rights reserved.

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



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.**



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





U.S. Small Business
Administration

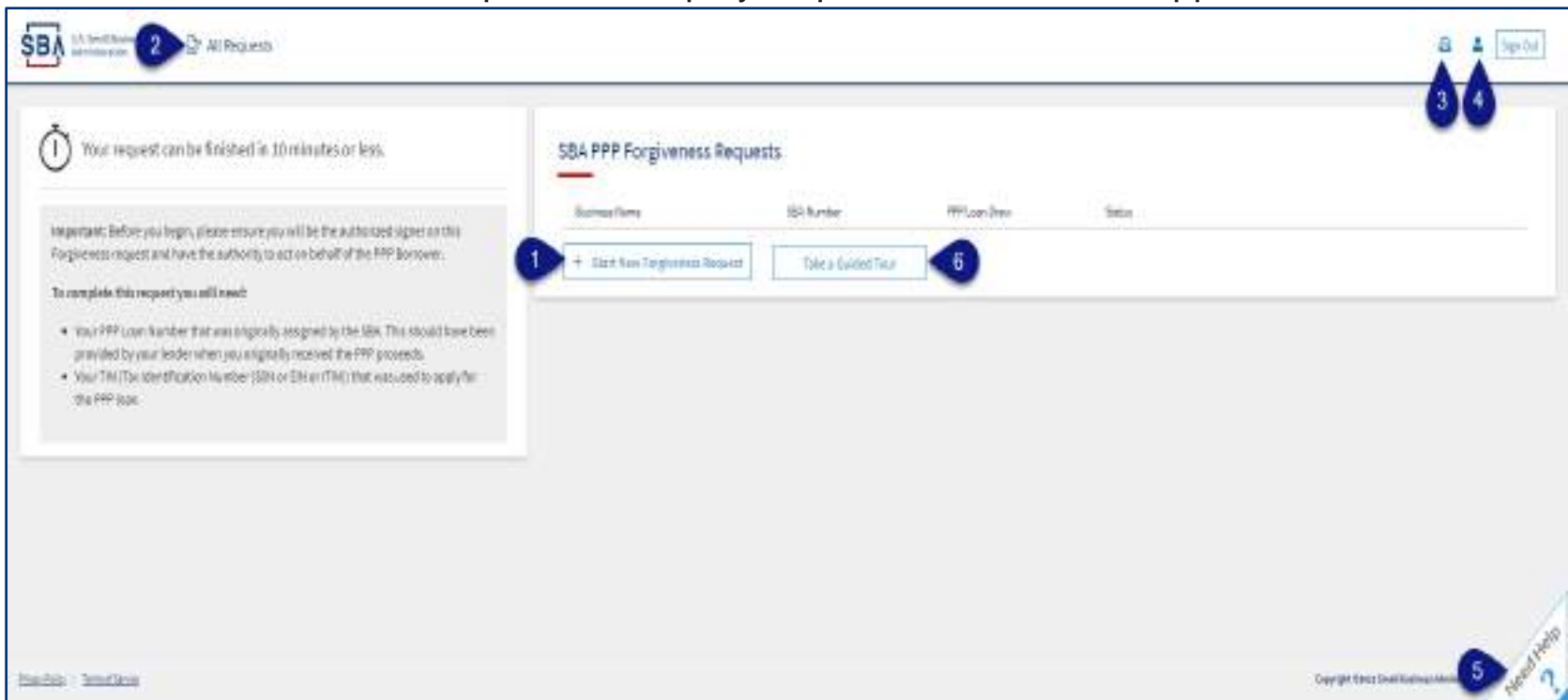
Direct Forgiveness Portal

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.



Direct Forgiveness Portal – Start New Request

<click> Start New Forgiveness Request



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



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 shows the 'Loan Details' page in the SBA Direct Forgiveness Portal. The page is divided into several sections:

- Header:** SBA logo, 'All Requests', and 'Send Messages to directly to COA associated with this Application.' button.
- Left Sidebar:** 'Request not Submitted' status, 'Request Links', 'BorrowerBank', 'Central Support Phone Number: (877)832-6882', 'PPP Loan Amount: \$150,000.00', 'Forgiveness Amount: \$0', 'Your SBA Number', 'Your Lender Loan Number', and 'Your Current Request Status' (Request not Submitted).
- Main Content Area:**
 - Loan Details:** A warning box states: 'This request is to be completed by applicants who are applying for forgiveness of an existing SBA PPP loan. If related data (errors) 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 your data file, please consult your financial institution, changes cannot be made to this profile.'
 - Section 1: Business Information:** Fields for Business Legal Name, EIN or Taxpayer ID (if applicable), Business Title (SIC/NAICS/NA), Phone Number, Business Address, and County. Some fields are grayed out.
 - Form Fields:** 'Title' (with a red question mark), 'Primary Contact Name', 'Primary Email', and 'Business Industry Lookup (SIC/NAICS)' (with a red question mark).
- Bottom Right:** 'Need Help?' link.

Annotations in blue boxes highlight key instructions: 'Resource to assist in applying can be found HERE.' (pointing to the Request Links), 'All locked (GRAY) fields must be updated by lender prior to Direct Forgiveness Request Submission.' (pointing to the grayed-out fields), and 'Send Messages to directly to COA associated with this Application.' (pointing to the top right button). Red question marks are placed over the 'Title' and 'Business Industry Lookup' fields.

“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 for a loan from 'EtruscanBank' with a loan amount of \$150,000.00. The 'Request not Submitted' status is shown. The form fields include:

- PPP Loan Date: [Dropdown]
- PPP Loan Amount: \$150,000.00
- PPP Loan Disbursement Date (YYYY-MM-DD): 2020-11-01
- Check this box if your lender provided you additional funds as part of a PPP loan increase after initial disbursement. (Note: This is NOT a common scenario, most lenders won't check this box.) [Checkbox]
- Covered Period Start Date (YYYY-MM-DD): 2020-11-01
- Covered Period End Date (YYYY-MM-DD): [Dropdown]
- Gross Receipts for 2019: 0
- Gross Receipts for 2020: 0

Numbered callouts (1-4) indicate the fields mentioned in the list above. A red question mark icon is located next to the 'Covered Period Start Date' field.

“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 form is titled "Request not Submitted" and includes a sidebar with account information for EtranDemoBank. The main form fields are:

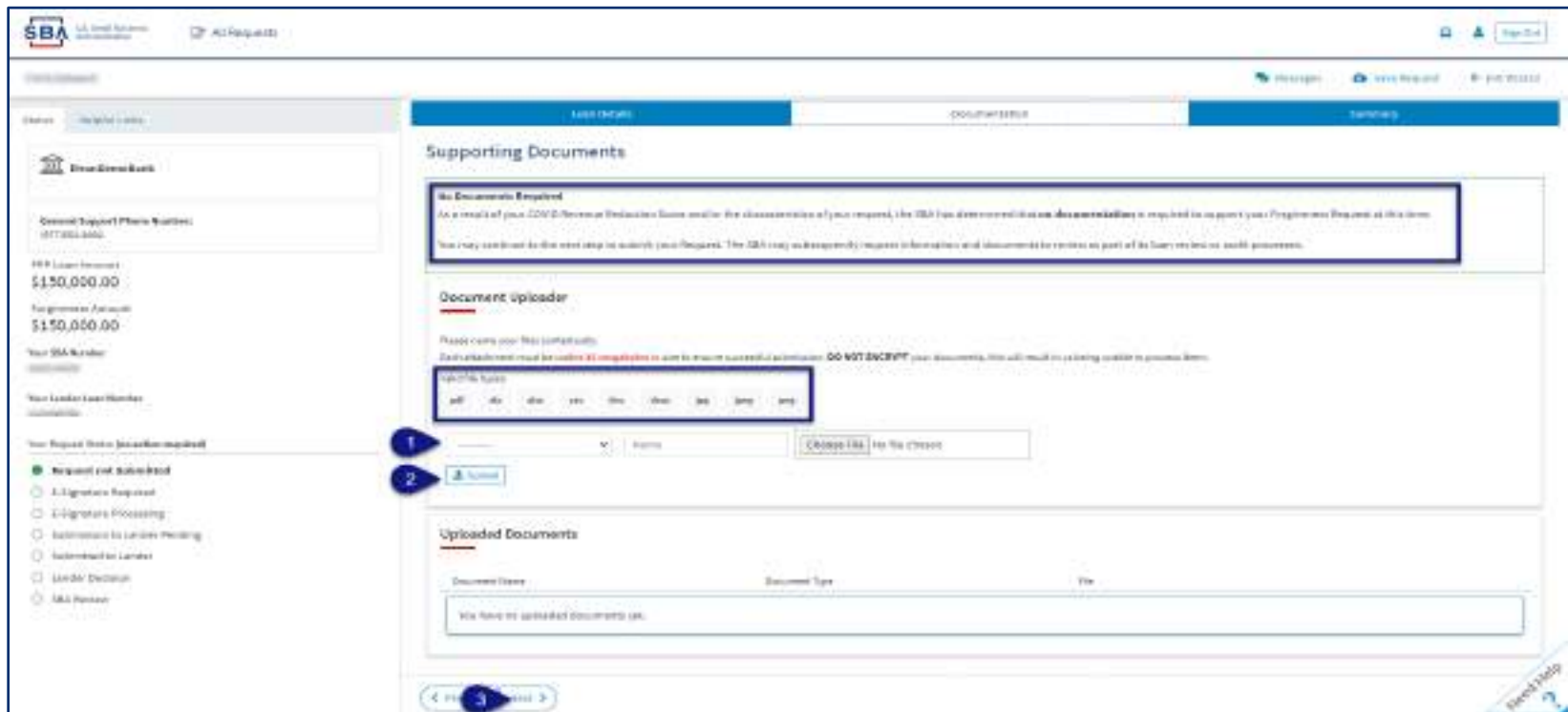
- 1. Employees at Time of Loan Application (input field)
- 2. Employees at Time of Forgiveness Request (input field)
- 3. Did you (together with Affiliates) receive a first or second draw PPP loans of \$2 Million or more? (dropdown menu with "No" selected)
- 4. Amount of Loan Spent on Payroll (input field)
- 5. Requested Forgiveness Amount (input field)
- 6. Demographic Details (optional) section, including:
 - 1. Demographic of:
 - Principal Name (input field)
 - Principal Position (input field)
 - Veteran (dropdown menu)
 - Ethnicity (dropdown menu)
 - Gender (dropdown menu)
 - Race (more than 1 may be selected) (input field)
- 7. Add Demographic (button)
- 8. Next (button)

“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.



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 Numbers: (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.		

< Previous 3 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 navigation options like 'All Requests' and 'Sign Out' are visible. The main content area is titled 'Summary of Forgiveness Request' and includes a 'Review your Forgiveness Request' section. A table lists key details: Business Name (Example Bank), EIN (123456789), SBA Number (12345678), Loan Number (123456789), Address Line 1 (1234 Main St), Address Line 2 (SUITE 100), Primary Contact Name (John Doe), and Primary Email (john.doe@example.com). A prominent box shows the 'Requested Forgiveness Amount' as \$150,000.00. A progress indicator on the left shows the current status as 'Request not Submitted'. A large blue button at the bottom reads 'Submit and Continue to Electronic Signature', with a 'Withdraw Request' link below it. A 'Need Help?' link is in the bottom right corner.

Business Name	EIN	SBA Number	Loan Number	Address Line 1	Address Line 2	Primary Contact Name	Primary Email
Example Bank	123456789	12345678	123456789	1234 Main St	SUITE 100	John Doe	john.doe@example.com

Requested Forgiveness Amount

\$150,000.00

Submit and Continue to Electronic Signature

[Withdraw Request](#)

[Need Help?](#)

Direct Forgiveness Portal – Missing Items Summary

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

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

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and 'U.S. Small Business Administration' are visible. The user is logged in as 'EtranDemoBank'. The page shows a 'Summary of Forgiveness Request' with a red banner indicating 'Missing Items'. A message states: 'Your Request cannot be submitted because you are missing important information! Please follow the prompts below back to the fields in question. Once you have provided all necessary data, you will be able to submit this request.' A blue callout '1' points to a link under 'Loan Details' for 'Title of person signing - Field is missing or unanswered'. Below this is a 'Review your Forgiveness Request' section with fields for Business Name, TIN, SBA Number, Loan Number, Address Line 1, Address Line 2, Primary Contact Phone, and Primary Email. The 'Requested Forgiveness Amount' is shown as '\$150,000.00'. At the bottom, the 'Submit and Continue to Electronic Signature' button is inactive, and a blue callout explains: 'The Submit button will become ACTIVE once all Missing Items are resolved.' The 'Withdraw Request' button is also visible.



U.S. Small Business
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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.



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.

Please review the documents below.

5 FINISH OTHER ACTIONS ▾

1 START

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

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
959 3rd Ave, Suite 1700 • Seattle • WA 98101-3208 • (206) 219-4200
Expires On: _____

Paycheck Protection Program
PPP Loan Forgiveness Application Form 3508S Revised XXXX XX, 2021

A BORROWER MAY USE THIS FORM ONLY IF THE BORROWER RECEIVED A PPP LOAN OF \$150,000 OR LESS

Business Legal Name ("Borrower")		DBA or Tradename, if applicable	
[Redacted]		[Redacted]	
Business Address	SACS Code	Bus. E. Inc. 12 345 67 89	Business Phone
Sample Test add1	123113	Business ID (EIN, SSN, TIN)	[Redacted]
Sample Test add2	[Redacted]	Primary Contact	E-mail Address
		John Doe	[Redacted]

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

SBA PPP Loan Number: _____ Lender PPP Loan Number: _____

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

Amount of PPP Loan Increase (if applicable): _____ Date of PPP Loan Increase (if applicable): _____

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

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

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

Required - Initial Here [Click Here](#) **Required - Initial Here** [Click Here](#)
The Borrower certifies to all of the below by **initialing** next to each one.
The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(5), (7)(a)(7), and 7A of the Small Business Act), the PPP interim final rules, and guidance issued by SBA through the date of this application, including the rules related to:
• eligible uses of PPP loan proceeds;
• the amount of PPP loan proceeds that must be used for payroll costs (including proprietor expenses for borrowers that applied for loans using SBA Forms 2484-C or 2483-SB-C);
• the calculation and documentation of the Borrower's revenue reduction (if applicable); and
• the calculation of the Borrower's Requested Loan Forgiveness Amount.
Required - Initial Here [Click Here](#)
The information provided in this application is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$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 three years and/or a fine of not more than \$1,000,000.

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

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the Paycheck Protection Program Rules. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for **Required - Sign Here** [Click Here](#)

SBA Form 3508S (XX21)

7/9/2021

Signature of Authorized Representative of Borrower: John Doe Date: _____
Print Name: _____ Title: _____

2 a Adopt Your Initials

Confirm your name, initials, and signature.

* Required

Full Name* John Doe Initials* JD

SELECT STYLE DRAW UPLOAD

PREVIEW Change Style

DocuSigned by: John Doe ASB7212P176D458... DS JD

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

ADOPT AND INITIAL CANCEL

DocuSign

Printed Environment (Application Form) - 3508S

1 of 2

Change Language - English (US) | Copyright © 2021 DocuSign Inc. | 1025



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 1106 (7)(a)(3), 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 making 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 18 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 \$50,000.
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. The 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.

Decline to Sign
Please provide a reason for declining:
Corrections Needed

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.

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

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. On the left sidebar, the 'Progress' section shows the current status as 'Signature Pending', which is highlighted with a blue box. The main content area features a red warning icon and the message: 'DocuSign request was declined. You can save the request for signing, or check back later.' Below this, a section titled 'Review your Forgiveness Request' contains a table with business details. At the bottom of the main area, a 'Suspended Forgiveness Amount' is displayed as '\$150,000.00'.

Business Name	HOCKETT/STOKES (HOCKETT/STOKES)	Address Line 1	Sample Text add 1
Tax ID	XXXXXXXXXX	Address Line 2	Sample Text add 2
SIN Number	XXXXXXXXXX	Primary Contact Name	XXXXXXXXXX
Loan Number	XXXXXXXXXX	Primary Email	XXXXXXXXXX@XXXXXXXXXX.COM

Suspended Forgiveness Amount

\$150,000.00



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. The top navigation bar includes the SBA logo, "48 Requests", and a "Sign Out" button. The main content area is titled "Review your Forgiveness Request" and features a green checkmark icon with the message: "Thank you for submitting your Request. Your Request is being processed and will show up on this page when it's complete. This can take a few weeks, so check back shortly." Below this, a table lists application details:

Business Name	WICKLIFF STORES (DirectForgivenessSettings-and-Policy)	Address (a)	Sample Text (a)(1)
Tax ID	XXXXXXXXXX	Address (a)	Sample Text (a)(1)
SBA Number	XXXXXXXXXX	Phone - Contact Phone	XXXXXXXXXX
Loan Number	XXXXXXXXXX	Primary Email	you@walmart.com

Below the table, a section titled "Requested Forgiveness Amount" displays a large black box with the amount "\$150,000.00" in white text. A "Previous" button is visible at the bottom left of the main content area.

On the left sidebar, a "Progress" section is highlighted with a blue box, showing a list of steps with radio buttons:

- Request not Submitted
- Eligibility Request
- Signature Processing
- Submission to center for filing (see when required)
- Submitted to center (see when required)
- Letter to owner (see when required)
- SBA Review (see when required)

The bottom of the page includes a footer with "SBA Home" and "Direct Forgiveness" links, and a copyright notice for 2019.

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.

SBA U.S. Small Business Administration All Requests Messages Save Request Exit Wizard Sign Out

UtranDemoBank Lender Decision (Correction)

Status Helpful Links

EtranDemoBank

General Support Phone Number: (877)552-2692

PPP Loan Amount: \$150,000.00
Forgiveness Amount: \$150,000.00

Your SBA Number: [REDACTED]
Your Lender Loan Number: [REDACTED]

Your Current Request Status

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

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.

[Withdraw Request](#)

What to expect next

1. You need to make note of the corrections above (Correction/Reason)
2. Withdraw your request using the link above (Withdraw Request)
3. Complete your request again with the corrections your provided
4. Sign and Submit your request again

Once the process is completed, the SBA will inform your lender that the Forgiveness request has been approved.

This portal will also be updated with SBA's final decision including a notification (if applicable) that the forgiveness payment was provided to your lender allowing them to fully forgive your PPP loan outstanding balance.

What if I realize that I made a mistake?

If the withdraw option is not available on the "All Requests" screen you must contact your Financial Institution to make corrections.

What if I have additional questions?

Contact our SBA PPP Forgiveness Customer Service team through the inbox messages at the top of the screen or at 877-552-2692.

Forgiveness Request Summary

Business Name	UtranDemoBank	Address Line 1	Sample Test add1
TIN	999999999	Address Line 2	Sample Test add2
SBA Number	999999999	Primary Contact Phone	999999999
Loan Number	999999999	Primary Email	999999999@sample.com

Requested Forgiveness Amount

\$150,000.00

[Previous](#)


Privacy Policy | Terms of Service | Customer Service: 877-552-2692

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Need Help?

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.