



U.S. Small Business  
Administration

# Paycheck Protection Program

## *Direct Forgiveness Portal User Guide*

*Last Revised: 08/04/2021*

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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.



Welcome to the  
**SBA PPP Direct Forgiveness Portal**



Register and Apply for PPP Forgiveness

**⚠** The SBA PPP Direct Forgiveness Portal is currently operating under an invite only pilot period. The platform is scheduled to publicly launch in the near future. This platform will be available for PPP Borrowers with loans \$150k and below. The SBA and your PPP lender will share more information upon launch.

[Register to Start Your Request](#)

**Registered User Login**  
If you already have Log-in credentials, you can login here.

Username

Password

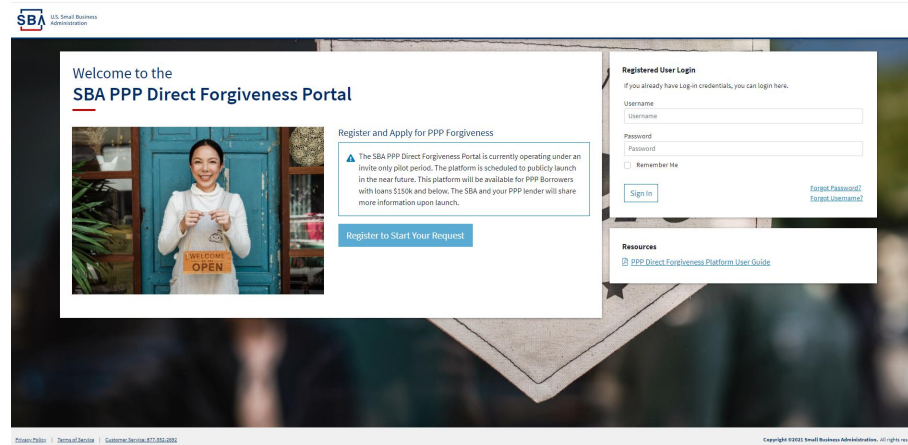
Remember Me







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

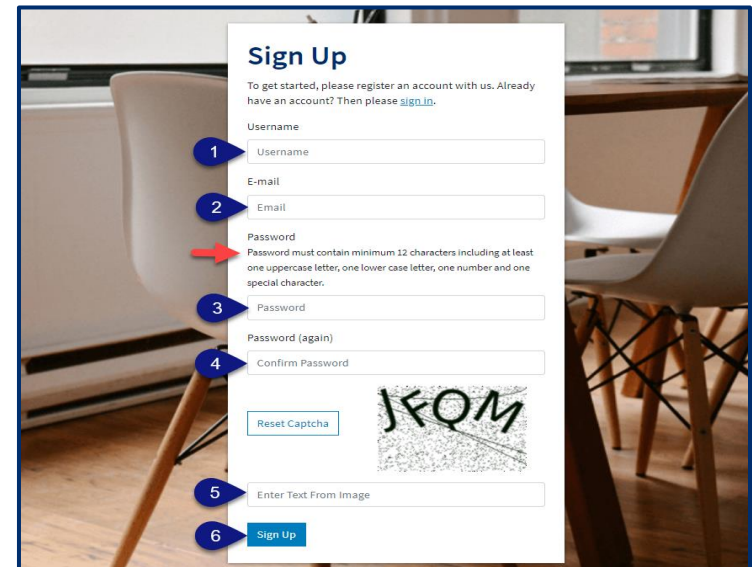
**Resources**  
[PPP Direct Forgiveness Platform User Guide](#)

# Direct Forgiveness Portal – New Registration

To begin,  **Select - Register to Start your Application**



1.  **Enter** - Create a unique username
2.  **Enter** - Use your email address
  - Business should have access to this email at any given time
  - Email addresses **CANNOT** be changed once registration is created
3.  **Enter** - a password
  - Passwords **MUST** meet security criteria
4.  **Re-enter** – your password
5.  **Enter** - Captcha Characters
6.  **Select** - Sign Up



# Direct Forgiveness Portal – Registration Emails

Registrants will receive **two** 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.

[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.

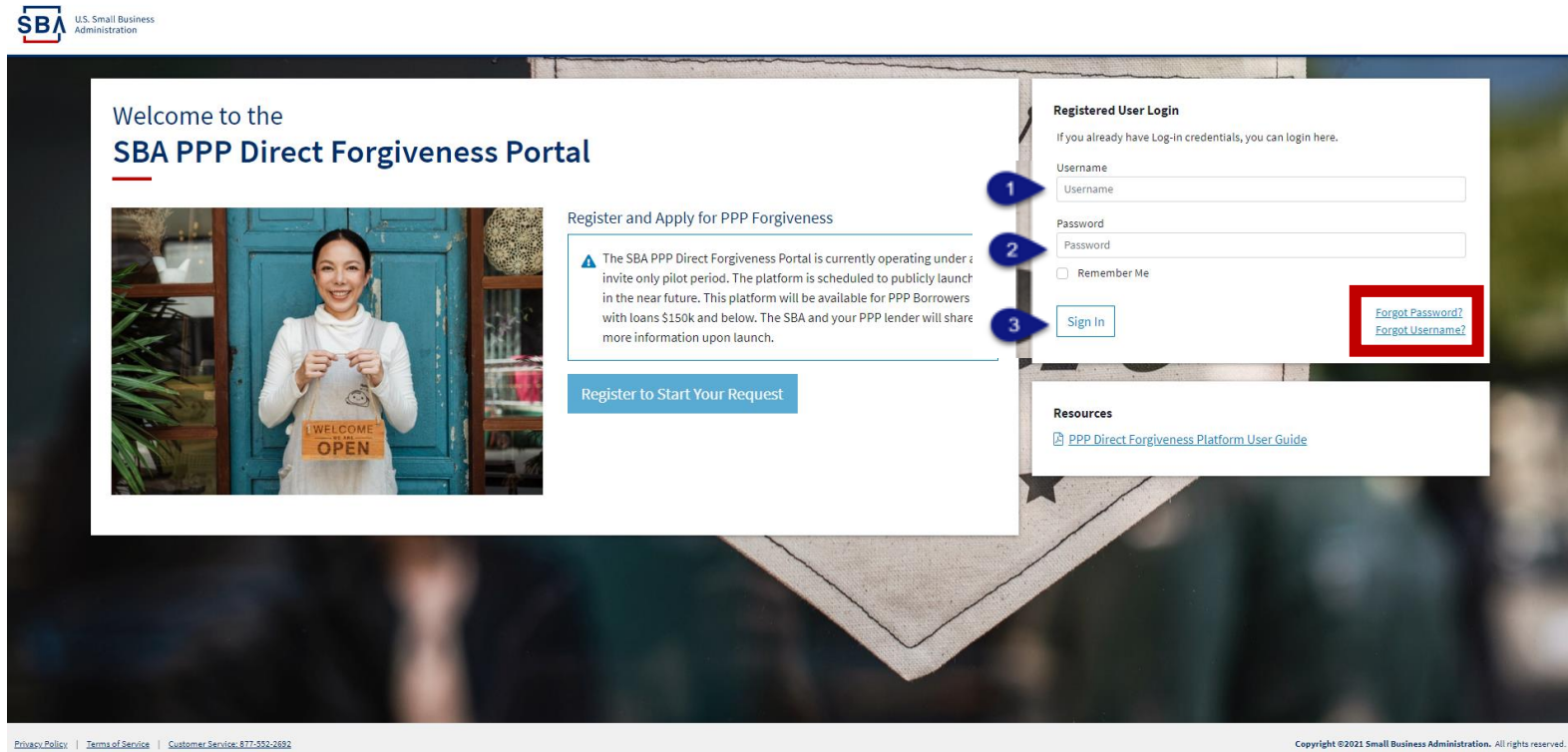
[Privacy Policy](#) | [Terms of Use](#) Copyright © SBA PPP Forgiveness Portal. All rights reserved.

**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.  **Select** - Sign In



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

## Welcome to the SBA PPP Direct Forgiveness Portal

Register and Apply for PPP Forgiveness



**Register to Start Your Request**

**Registered User Login**  
If you already have Log-in credentials, you can login here.

1 Username  
2 Password  
3  Remember Me

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

**Resources**  
[PPP Direct Forgiveness Platform User Guide](#)

Privacy Policy | Terms of Service | Customer Service: 877-552-2682

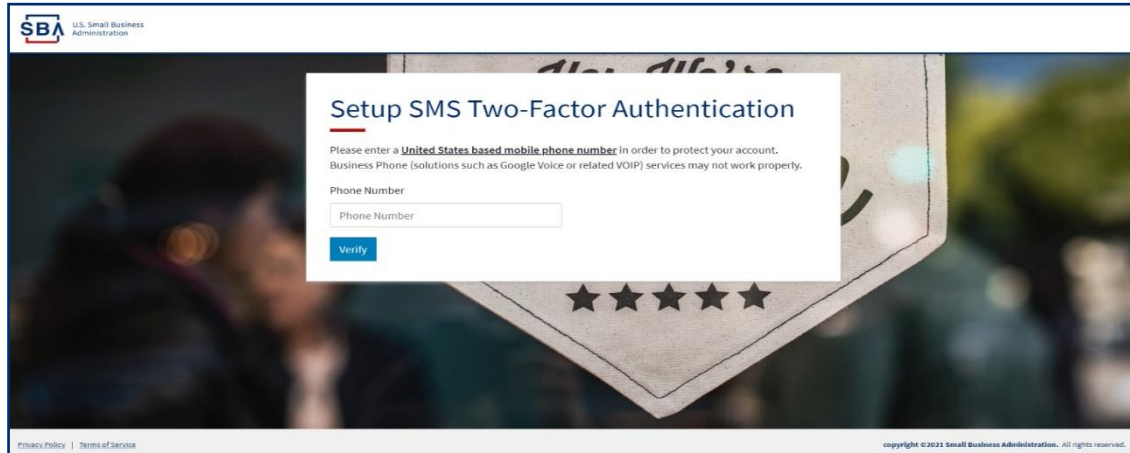
Copyright ©2021 Small Business Administration. All rights reserved.

Password reset and forgot password links are available.



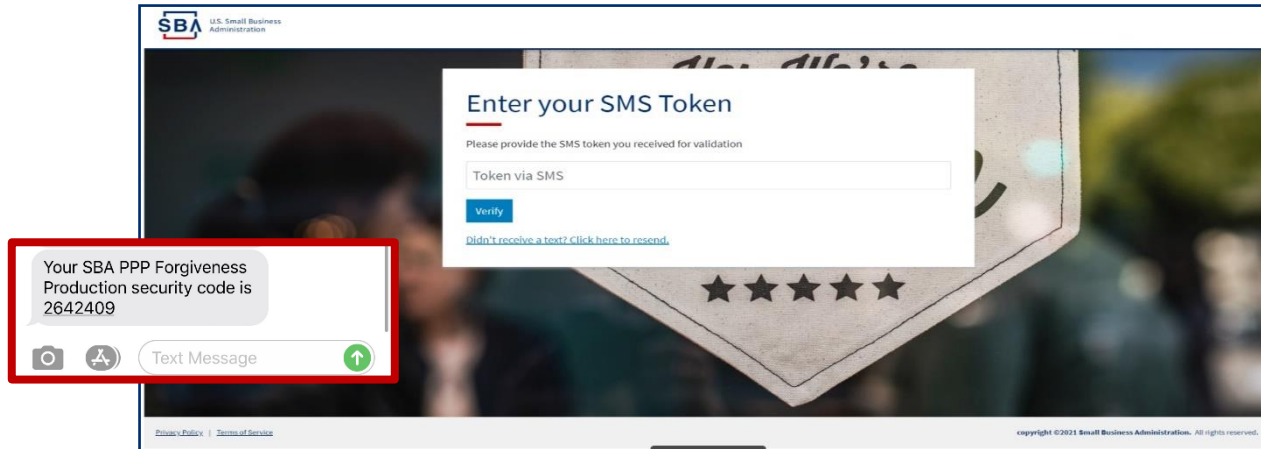
# SMS Two-Factor Authentication

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 in the top left corner. The main heading is "Setup SMS Two-Factor Authentication". Below the heading, there is a sub-heading "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" on the left, and "copyright ©2021 Small Business Administration. All rights reserved." on the right.

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



The screenshot shows the SBA logo in the top left corner. The main heading is "Enter your SMS Token". Below the heading, there is a sub-heading "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 "Didn't receive a text? Click here to resend." is located below the input field. At the bottom of the page, there are links for "Privacy Policy" and "Terms of Service" on the left, and "copyright ©2021 Small Business Administration. All rights reserved." on the right.

An incoming text message is overlaid on the left side of the page, enclosed in a red border. The message content is: "Your SBA PPP Forgiveness Production security code is 2642409". Below the message is a text input field with the placeholder "Text Message" and a green send button.





U.S. Small Business  
Administration

# Direct Forgiveness Portal

## *Application Submission*

# Direct Forgiveness Portal – Home Page

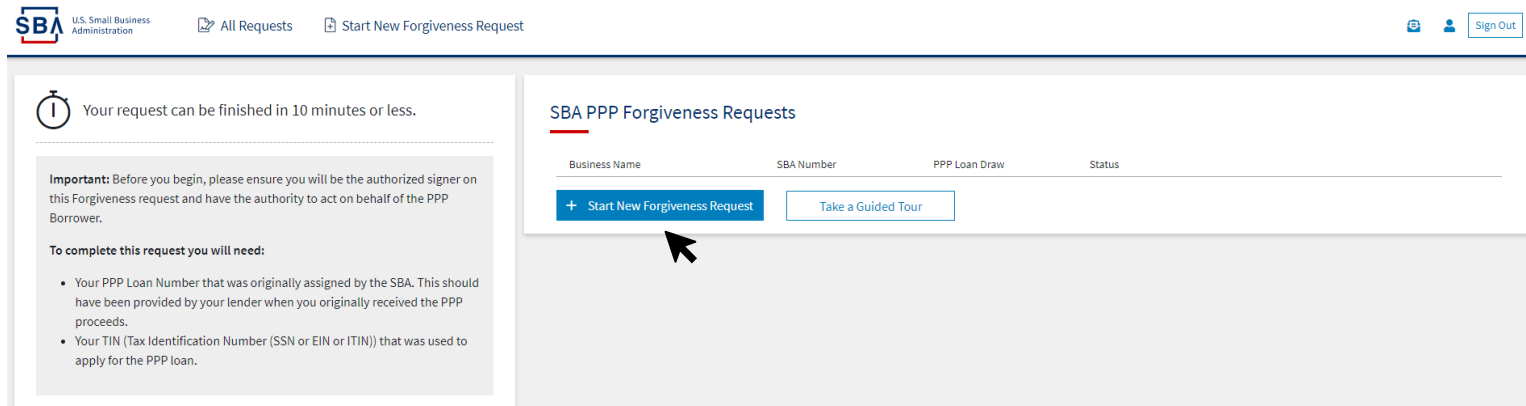
The Portal has many tools to help simplify the submission process.

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 PPP Forgiveness Requests portal. At the top left is the SBA logo and 'U.S. Small Business Administration'. The navigation bar includes 'All Requests' (callout 2) and 'Start New Forgiveness Request' (callout 1). On the right, there are icons for messages and a user profile, with a 'Sign Out' button (callout 3). The main content area features a timer 'Your request can be finished in 10 minutes or less.' and an 'Important' notice. Below this, a section titled 'To complete this request you will need:' lists requirements for the PPP Loan Number and TIN. A table with columns 'Business Name', 'SBA Number', 'PPP Loan Draw', and 'Status' is visible. Below the table are two buttons: '+ Start New Forgiveness Request' (callout 1) and 'Take a Guided Tour' (callout 6). At the bottom right, there is a 'Need Help?' link (callout 5). The footer contains 'Privacy Policy | Terms of Service | Customer Service: 877-552-2892' and 'Copyright ©2021 Small Business Administration'.

# Direct Forgiveness Portal – Start New Request

## **Select** - Start New Forgiveness Request






**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.

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.

SBA PPP Forgiveness Requests

Business Name	SBA Number	PPP Loan Draw	Status
<a href="#">+ Start New Forgiveness Request</a> <a href="#">Take a Guided Tour</a>			

1.  **Enter** - EIN, SSN, or ITIN
2.  **Enter** - SBA Loan Amount
3.  **Select** - Find your loan

Click here to look up by SBA loan number instead.' Below the input fields is a search bar with a magnifying glass icon and the text 'Find your loan' (labeled with a blue circle '3')." data-bbox="115 613 875 881"/>

**Start Your Forgiveness Request**

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 amount.

EIN or SSN or ITIN

PPP Loan Amount

Don't know your loan amount? [Click here to look up by SBA loan number instead.](#)

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.

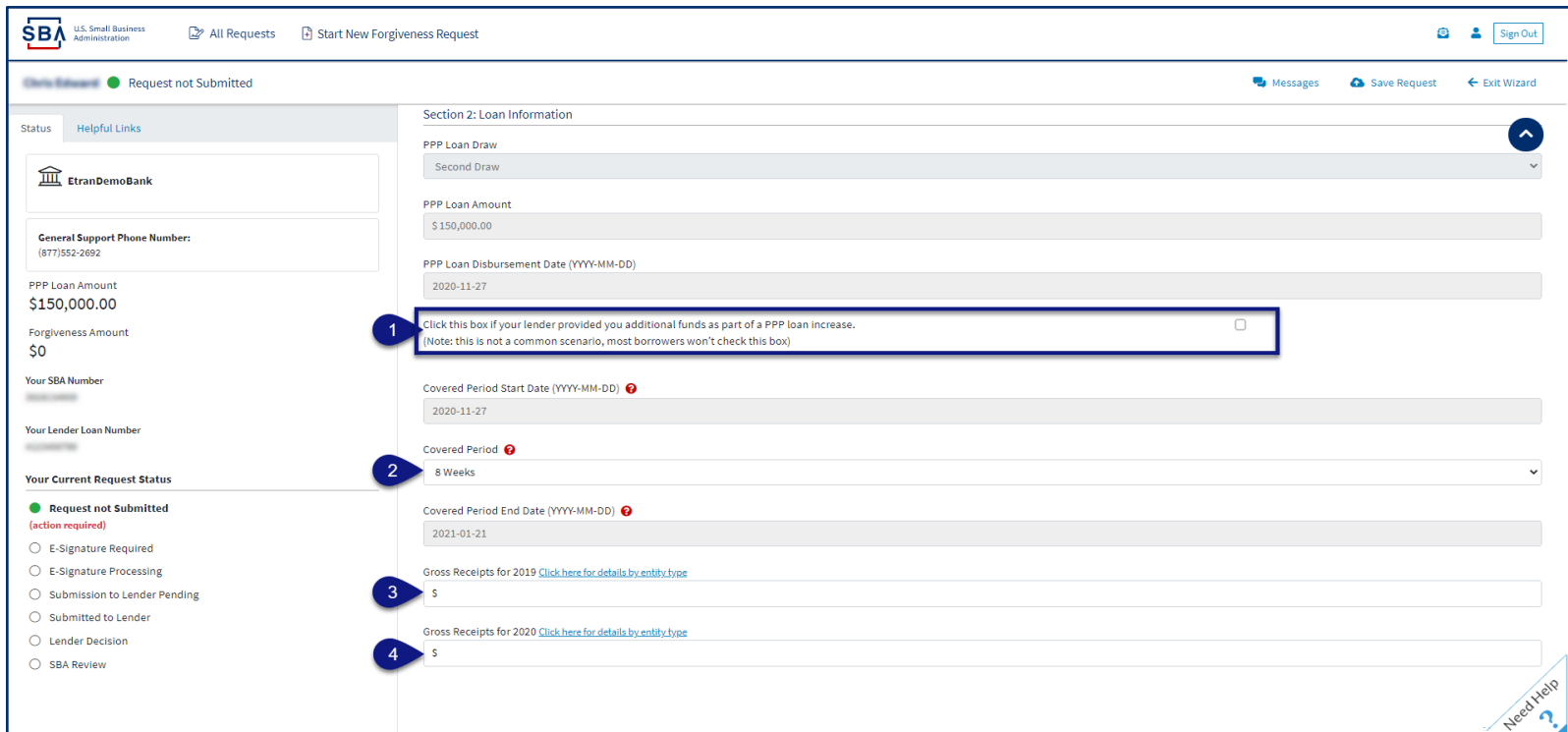
1.  **Select** - Appropriate **Title** from Drop-Down.
2.  **Enter** - Primary Contact (First/Last) Name.
3.  **Enter** - Business Industry Lookup (*Select Best Option*).

The screenshot displays the SBA Direct Forgiveness Portal interface. At the top, there's a navigation bar with 'SBA U.S. Small Business Administration', 'All Requests', and 'Start New Forgiveness Request'. A 'Sign Out' button is in the top right. Below the navigation, a status bar shows 'Request not Submitted'. The main content area is divided into three tabs: 'Loan Details', 'Documentation', and 'Summary'. The 'Loan Details' tab is active, showing a form for loan information. A blue box with a mouse cursor icon points to the 'Helpful Links' section, containing a link to 'EtranDemoBank' and 'General Support Phone Number: (877)552-2692'. Another blue box with a keyboard icon points to the 'Send Messages to directly to SBA associated with this Application.' button. A third blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A fourth blue box with a keyboard icon points to the 'Primary Contact Name' field. A fifth blue box with a keyboard icon points to the 'Title' field. A sixth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A eighth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninth blue box with a keyboard icon points to the 'Primary Contact Name' field. A tenth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A eleventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A twelfth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A thirteenth blue box with a keyboard icon points to the 'Primary Contact Name' field. A fourteenth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A fifteenth blue box with a keyboard icon points to the 'Primary Contact Name' field. 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A sixty-sixth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A sixty-seventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A sixty-eighth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A sixty-ninth blue box with a keyboard icon points to the 'Primary Contact Name' field. A seventieth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventy-first blue box with a keyboard icon points to the 'Primary Contact Name' field. A seventy-second blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventy-third blue box with a keyboard icon points to the 'Primary Contact Name' field. A seventy-fourth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventy-fifth blue box with a keyboard icon points to the 'Primary Contact Name' field. A seventy-sixth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventy-seventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A seventy-eighth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A seventy-ninth blue box with a keyboard icon points to the 'Primary Contact Name' field. An eightieth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A eighty-first blue box with a keyboard icon points to the 'Primary Contact Name' field. A eighty-second blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A eighty-third blue box with a keyboard icon points to the 'Primary Contact Name' field. A eighty-fourth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A eighty-fifth blue box with a keyboard icon points to the 'Primary Contact Name' field. A eighty-sixth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A eighty-seventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A eighty-eighth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A eighty-ninth blue box with a keyboard icon points to the 'Primary Contact Name' field. A ninetieth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninety-first blue box with a keyboard icon points to the 'Primary Contact Name' field. A ninety-second blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninety-third blue box with a keyboard icon points to the 'Primary Contact Name' field. A ninety-fourth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninety-fifth blue box with a keyboard icon points to the 'Primary Contact Name' field. A ninety-sixth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninety-seventh blue box with a keyboard icon points to the 'Primary Contact Name' field. A ninety-eighth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field. A ninety-ninth blue box with a keyboard icon points to the 'Primary Contact Name' field. A hundredth blue box with a keyboard icon points to the 'Business Industry Lookup (NAICS)' field.

 **Select** - Question Marks for details relevant to those fields

# Direct Forgiveness Portal – Loan Details (Section 2)









1.  **Check** - 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, or Between 8 and 24 Weeks)
3.  **Enter** - Gross Receipts amount for 2019.
4.  **Enter** - Gross Receipts amount for 2020.



The screenshot displays the SBA Direct Forgiveness Portal interface. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', and links for 'All Requests' and 'Start New Forgiveness Request'. A 'Sign Out' button is located in the top right corner. The main content area is titled 'Section 2: Loan Information' and contains several input fields and a checkbox. A red 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)'. Red callouts with numbers 1 through 4 point to the checkbox, the 'Covered Period' dropdown menu, and the 'Gross Receipts for 2019' and 'Gross Receipts for 2020' input fields. The left sidebar shows the user's status as 'Request not Submitted' and provides links to 'Messages', 'Save Request', and 'Exit Wizard'. The bottom right corner features a 'Need Help?' button.

 **Select** - 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.  **Select** - Next.

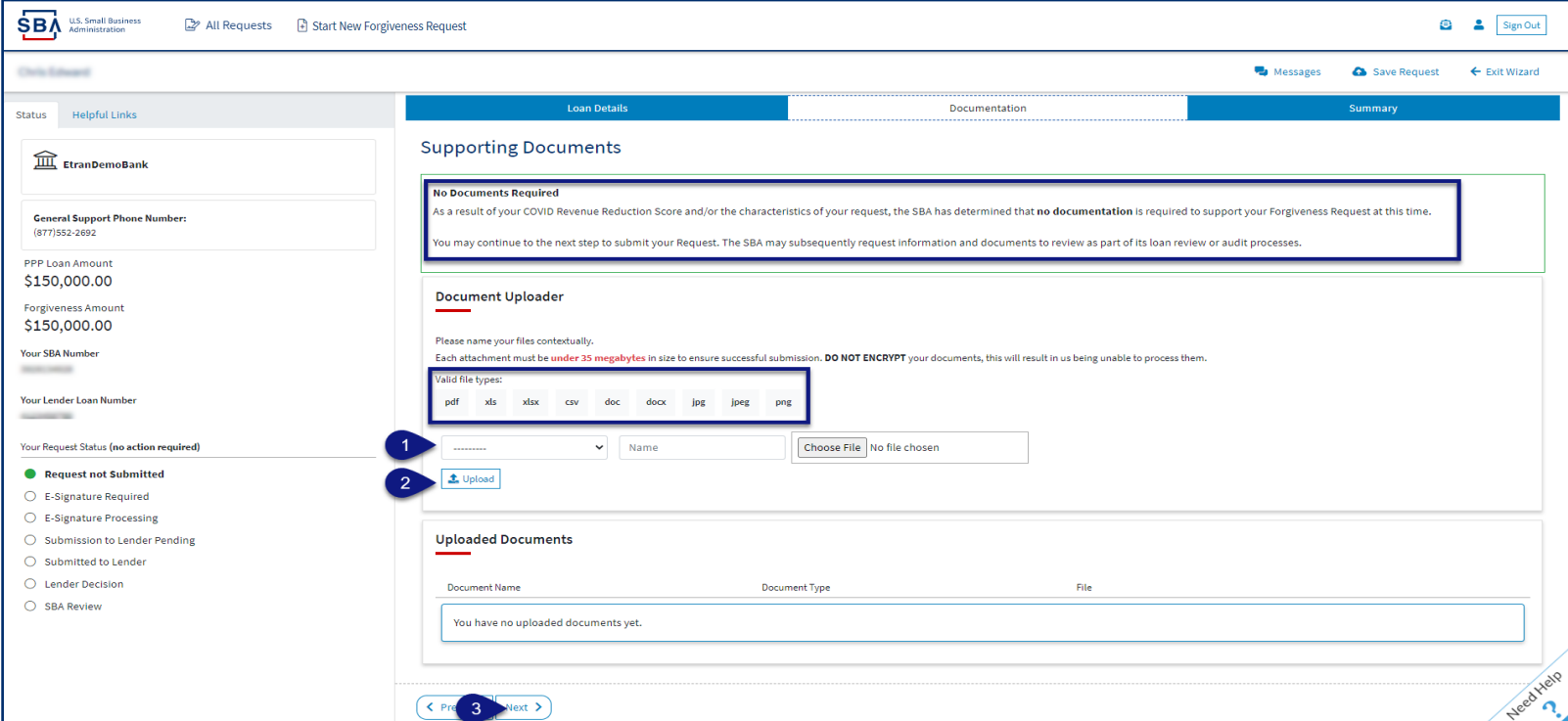
The screenshot displays the SBA Direct Forgiveness Portal interface. The main form area is titled "Request not Submitted" and contains several input fields and a dropdown menu, each marked with a blue circle and a number corresponding to the instructions. The fields are: 1. "Employees at Time of Loan 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 loan 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 with fields for "Principal Name", "Principal Position", "Veteran" (dropdown), "Gender" (dropdown), "Ethnicity" (dropdown), and "Race (more than 1 may be selected)" (input field). Below the demographic section is a "7 Add Demographic" button. At the bottom right of the form is an "8 Next >" button. The left sidebar shows account information for "etranDemoBank" and "Your Current Request Status" as "Request not Submitted (action required)". The top navigation bar includes "SBA U.S. Small Business Administration", "All Requests", "Start New Forgiveness Request", "Messages", "Save Request", "Exit Wizard", and "Sign Out".

 **Select** - 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  **Select** - Choose file. Locate and select file from your device. (Acceptable file types are listed)
2.  **Select** - Upload.
  - Repeat steps 1-2 until all necessary documents have been uploaded.
3.  **Select** - Next



The screenshot displays the SBA Direct Forgiveness Portal interface. The main content area is titled "Supporting Documents" and is divided into three sections:





- No Documents Required:** A message stating that no documentation is required for this request.
- Document Uploader:** A section for uploading documents. It includes a list of valid file types: pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, png. Below this is a "Choose File" button and an "Upload" button. A "1" callout points to the "Choose File" button, and a "2" callout points to the "Upload" button.
- Uploaded Documents:** A table with columns for Document Name, Document Type, and File. The table is currently empty, with a message stating "You have no uploaded documents yet."

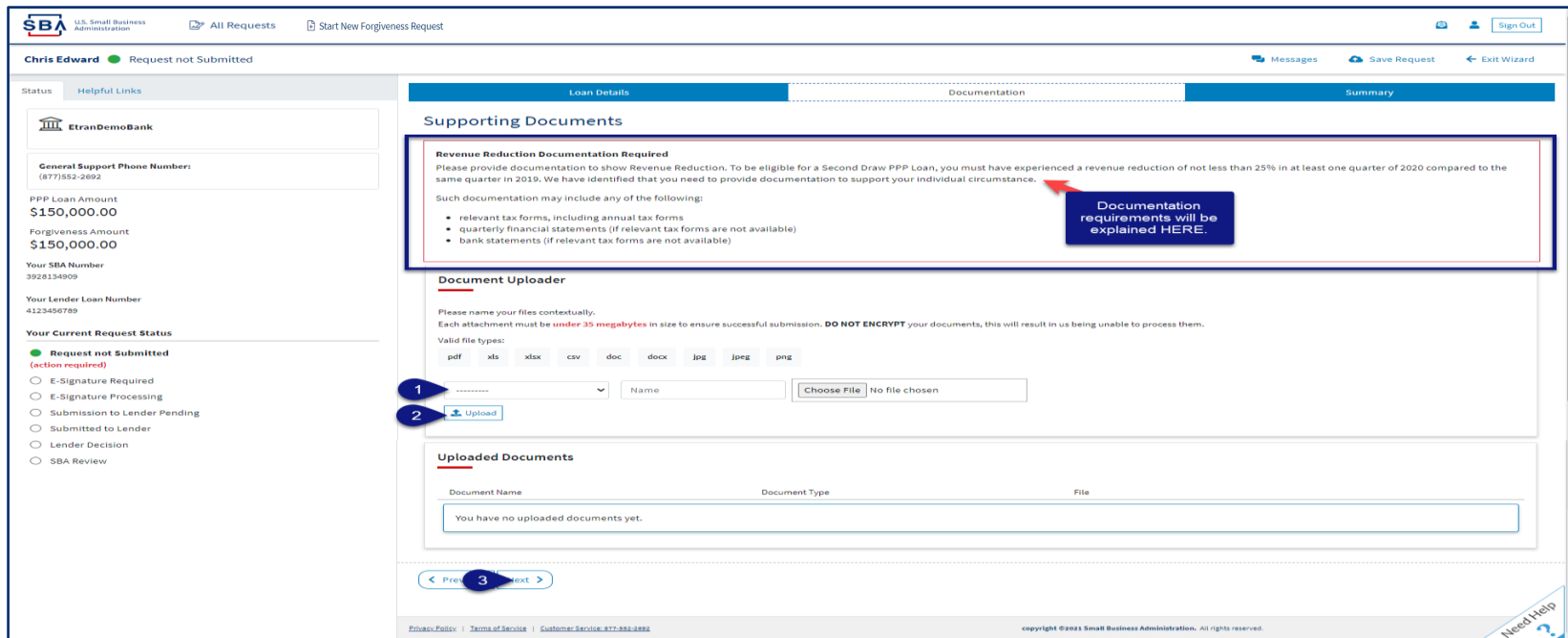
The page also features a sidebar on the left with "Status" and "Helpful Links" sections. The bottom navigation bar includes "Previous" and "Next" buttons, with a "3" callout pointing to the "Next" button. A "Need Help?" link is visible in the bottom right corner.



# 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  **Select** - Choose file. Locate and select file from your device. (Acceptable file types are listed)
2.  **Select** - Upload.
  - Repeat steps 1-2 until all necessary documents have been uploaded.
3.  **Select** - Next.



**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 xlsx xls 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.		

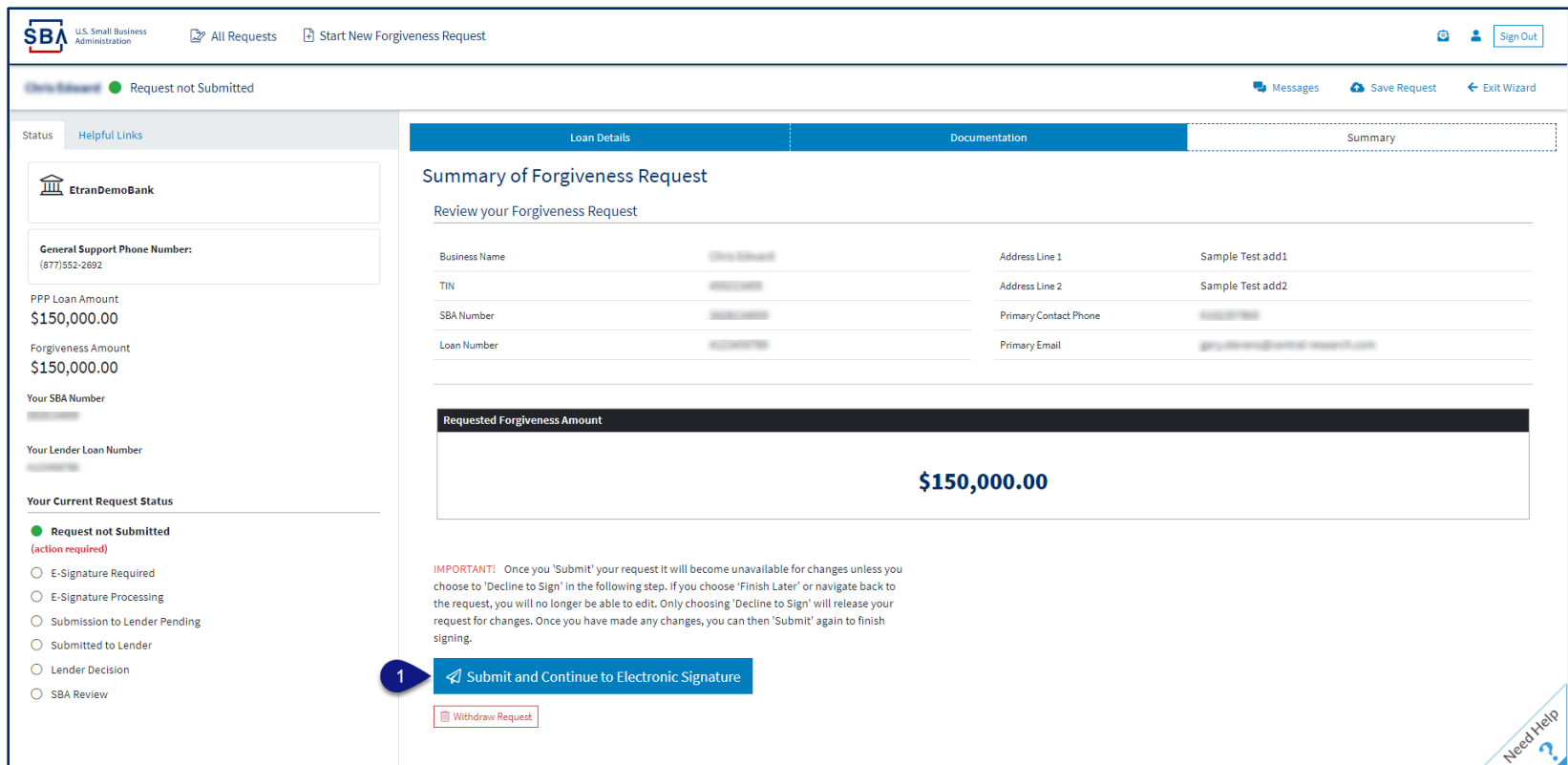
3 [Previous] [Next]

# Direct Forgiveness Portal – Complete Summary

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

1.  **Select** - Submit and Continue to Electronic Signature

- *Withdraw Request* will delete submission
- *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 links for 'All Requests' and 'Start New Forgiveness Request' are visible. The user is logged in as 'Chris Edwards' with a 'Request not Submitted' status. The main content area is titled 'Summary of Forgiveness Request' and includes a 'Review your Forgiveness Request' section with a table of details:


Business Name	Chris Edwards	Address Line 1	Sample Test add1
TIN	000000000	Address Line 2	Sample Test add2
SBA Number	000000000	Primary Contact Phone	0000000000
Loan Number	000000000	Primary Email	john.edwards@central-research.com

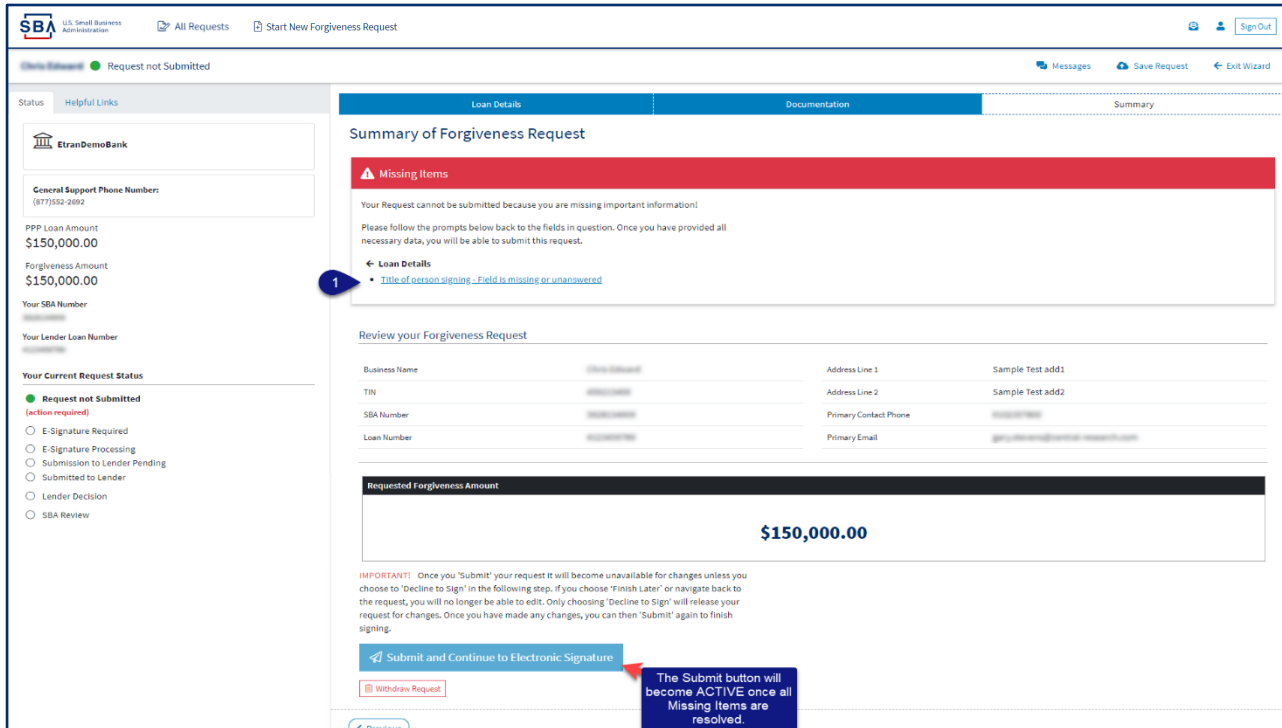
Below the table, the 'Requested Forgiveness Amount' is prominently displayed as **\$150,000.00**. An important note states: 'IMPORTANT! Once you 'Submit' your request it will become unavailable for changes unless you choose to 'Decline to Sign' in the following step. If you choose 'Finish Later' or navigate 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.'

The left sidebar shows the current request status as 'Request not Submitted (action required)'. A progress indicator shows the current step is '1 Submit and Continue to Electronic Signature', which is highlighted with a blue button and a mouse cursor icon. Other steps include 'E-Signature Required', 'E-Signature Processing', 'Submission to Lender Pending', 'Submitted to Lender', 'Lender Decision', and 'SBA Review'. A 'Withdraw Request' button is also visible at the bottom of the sidebar.

# 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  **select** - The Missing Item link to update the appropriate field. **NOTE:** This step may need to be complete multiple times.



The screenshot displays the SBA Direct Forgiveness Portal interface. On the left sidebar, the user is identified as 'EtranDemoBank' with a 'Request not Submitted' status. The sidebar also shows loan amounts of \$150,000.00 for both PPP and Forgiveness, and a list of request statuses with 'Request not Submitted' selected. The main content area is titled 'Summary of Forgiveness Request' and features a prominent red 'Missing Items' warning. Below the warning, a blue callout box with the number '1' points to a link labeled 'Loan Details' under the heading 'Loan Details'. The 'Loan Details' link is followed by the text 'Title of person signing - Field is missing or unanswered'. Below this, there is a 'Review your Forgiveness Request' section with a form containing fields for Business Name, TIN, SBA Number, Loan Number, Address Line 1, Address Line 2, Primary Contact Phone, and Primary Email. A 'Requested Forgiveness Amount' section shows '\$150,000.00'. At the bottom, there is an 'IMPORTANT!' notice and a 'Submit and Continue to Electronic Signature' button. A blue callout box points to this button with the text 'The Submit button will become ACTIVE once all Missing Items are resolved.' A 'Withdraw Request' button is also visible.





U.S. Small Business  
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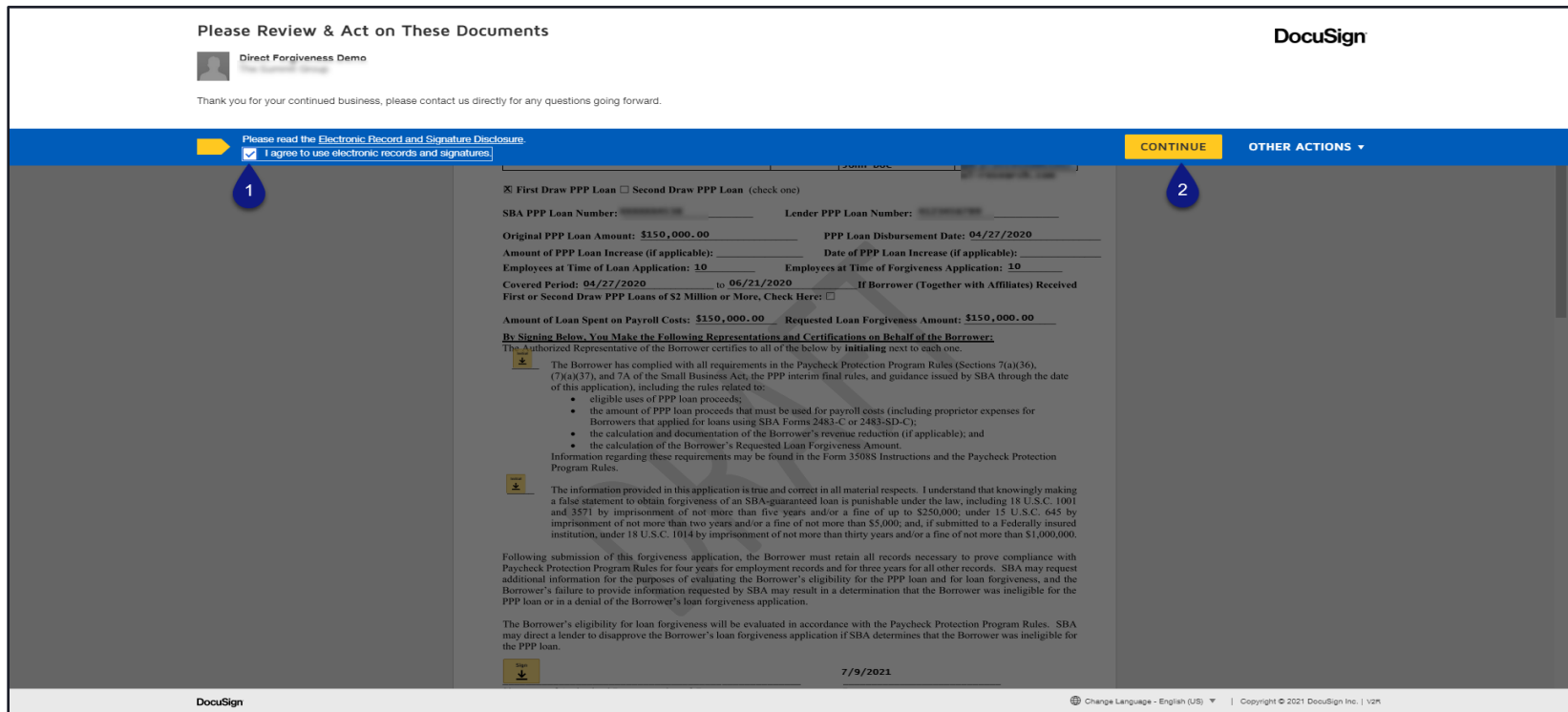
# Direct Forgiveness Portal

*Application Signing*

# Direct Forgiveness Portal – DocuSign

*Applications will be signed electronically via DocuSign.*

1.  **Select** - I agree to use electronic records and signature.
2.  **Select** - 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.

**☑** 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.

**☑** 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.

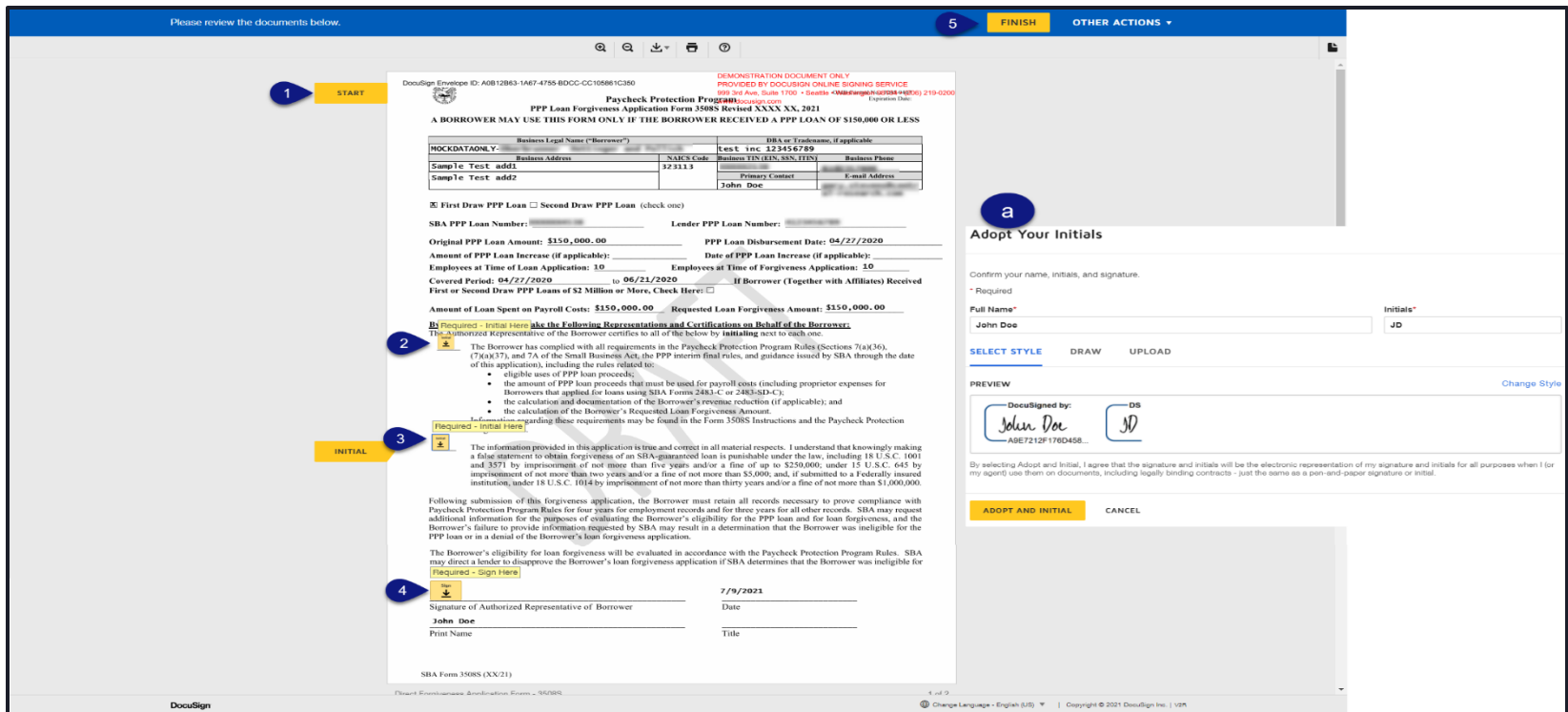
**7/9/2021**

DocuSign

Change Language - English (US) | Copyright © 2021 DocuSign Inc. | 12M

# Direct Forgiveness Portal – DocuSign - Signing

1.  **Select** - Start.
2.  **Select** - Initial.
  - Pop-Up will allow systematic, drawn, or uploaded signatures to be applied.
3.  **Select** - Initial.
4.  **Select** - Sign.
5.  **Select** - Finish.









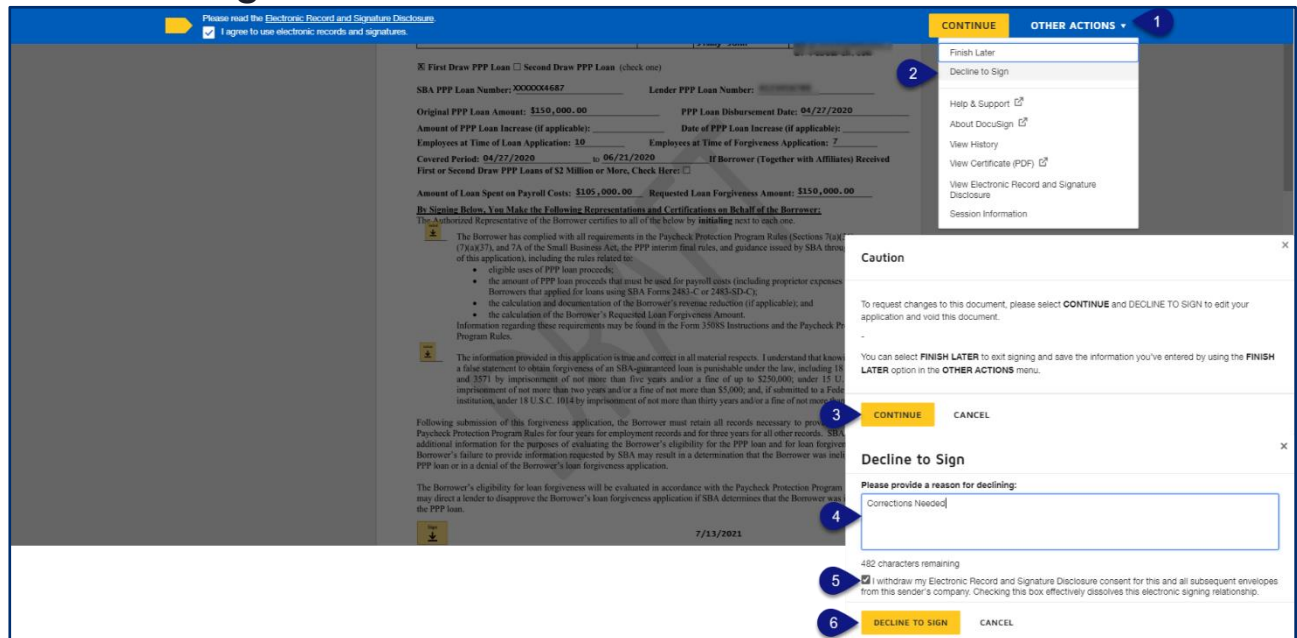
The screenshot displays the DocuSign interface for a PPP loan forgiveness application. The main document is titled "Paycheck Protection Program (PPP) Loan Forgiveness Application Form 3508S Revised XXXX XX, 2021". The form includes fields for Business Legal Name, Business Address, NAICS Code, and Loan Amount. The loan amount is \$150,000.00. The form also includes a section for the Borrower's signature and date, which is currently blank. A signature pop-up window is open on the right side of the screen, titled "Adopt Your Initials". This window allows the user to confirm their name, initials, and signature. The pop-up shows the name "John Doe" and initials "JD". There are options to "SELECT STYLE", "DRAW", or "UPLOAD" a signature. The pop-up also includes a "PREVIEW" section showing the signature and initials as they will appear on the document. The main document has four numbered callouts: 1. START, 2. INITIAL, 3. INITIAL, and 4. SIGN. The DocuSign logo is visible in the bottom left corner, and the SBA logo is in the bottom left corner of the overall image.



# 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.  **Select** - Other Actions.
2.  **Select** - Decline to Sign.
3.  **Select** - Continue.
4.  **Select** - Reason for declining.
5.  **Check** - Acknowledgement.
6.  **Select** - Decline to Sign.



Please read the [Electronic Record and Signature Disclosure](#)

I agree to use electronic records and signatures.

**CONTINUE** **OTHER ACTIONS** 1

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

2

**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.

**CONTINUE** **CANCEL**

3

**Decline to Sign**

Please provide a reason for declining:

Corrections Needed

4

482 characters remaining

5  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 the electronic signing relationship.

6 **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, the SBA logo and 'U.S. Small Business Administration' are visible, along with a navigation bar containing 'All Requests' and 'Sign Out'. The main content area is titled 'MOCKDATAONLY' and includes a 'Helpful Links' sidebar on the left. The sidebar lists 'EtranDemoBank' and 'General Support Phone Number: (877)552-2692'. It also shows 'PPP Loan Amount: \$150,000.00', 'Forgiveness Amount: \$150,000.00', and 'Your SBA Number'. The 'Your Request Status' section has radio buttons for 'Request not Submitted', 'E-Signature Required', 'E-Signature Processing' (which is selected and highlighted with a blue box), 'Submission to Lender Pending (no action required)', 'Submitted to Lender (no action required)', 'Lender Decision (no action required)', and 'SBA Review (no action required)'. The main content area has tabs for 'Loan Details', 'Documentation', and 'Summary'. A prominent red warning box states 'DocuSign request was declined' and 'This can take a few minutes for processing, so check back shortly.' Below this, the 'Review your Forgiveness Request' section shows business details like 'Business Name: MOCKDATAONLY', 'Address Line 1: Sample Test add1', and 'Requested Forgiveness Amount: \$150,000.00'. A 'Previous' button is located at the bottom left of the main content area. The footer contains 'Privacy Policy | Terms of Service', 'copyright ©2021 Small Business Administration. All rights reserved.', and a 'Need Help?' link.



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 navigation links for 'All Requests' and 'Start New Forgiveness Request' are visible. The user is logged in as 'MOCKDATAONLY-Oberbrunner Hettinger and Pollich'. The main content area is divided into three tabs: 'Loan Details', 'Documentation', and 'Summary'. A green checkmark icon and a message state: '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, a 'Review your Forgiveness Request' section shows a table of business information:

Business Name	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	Address Line 1	Sample Test add1
TIN	MOCKDATAONLY	Address Line 2	Sample Test add2
SBA Number	MOCKDATAONLY	Primary Contact Phone	MOCKDATAONLY
Loan Number	MOCKDATAONLY	Primary Email	guy.donovan@small-business.com

Below the table, a 'Requested Forgiveness Amount' section displays a large black box with the amount '\$150,000.00' in white text. A 'Previous' button is located at the bottom left of the main content area. On the left sidebar, the 'Your Request Status' section is highlighted with a blue border and contains the following options:

- 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)

The bottom of the page includes a 'Need Help?' button and a copyright notice: 'copyright ©2021 Small Business Administration. All rights reserved.'

# 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 displays the SBA Direct Forgiveness Portal interface. At the top, the SBA logo and navigation links are visible. The main content area is titled "Lender Decision (Correction)" and features a prominent yellow warning icon. A red arrow points to a "Withdraw Request" button. Below the message, a "What to expect next" section lists four steps: 1. Note corrections, 2. Withdraw request, 3. Complete request with corrections, and 4. Sign and resubmit. A "What if I realize that I made a mistake?" section provides contact information for corrections. The "Forgiveness Request Summary" table lists business details and the requested amount of \$150,000.00. A "Need Help?" button is located in the bottom right corner.

**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	Chris Johnson	Address Line 1	Sample Test add1
TIN	000000000	Address Line 2	Sample Test add2
SBA Number	000000000	Primary Contact Phone	0000000000
Loan Number	000000000	Primary Email	0000000000@0000000000.com

**Requested Forgiveness Amount**

**\$150,000.00**

[Previous](#)

[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.