

# Paycheck Protection Program (PPP) Forgiveness: Completing the EZ Application (Form 3508 EZ)



# How To Use This Guide

This guide will help you easily navigate Regions' PPP Forgiveness Application process using the tools and resources provided to you through the Regions PPP Portal.

## **This guide contains the following:**

- Step-by-step instructions on how to:
  - Log into the Regions PPP Forgiveness Portal
  - Search for your loan
  - Complete and submit the digital PPP Forgiveness EZ Application (Form 3508 EZ), to include all required supporting documentation

# Logging In



# Forgiveness Portal: Log In

Regions recommends that you use the most current desktop version of one of the following browsers:

- Microsoft Edge
- Google Chrome
- Safari
- Mozilla Firefox

If you elect not to upgrade your browser, your experience may not be optimal, and the browser may not support the latest standards for safe and secure transactions.

If you have issues uploading documents, you may need to disable their browser popup blocker

**Note:** Only 1 set of credentials can be used to access your loan via the Regions Forgiveness Portal. Please ensure you use the same credentials each time you login to access your loan.

Log In using your Regions Online Banking credentials to access the Forgiveness Portal.

- Enter your Online Banking ID & Password, then click **Next.**

Regions CARES Forgiveness Portal

This portal was built to allow Regions customers who have received a loan through the Small Business Administration's Paycheck Protection Program (PPP) to apply for PPP Forgiveness.

Once you initiate the forgiveness process, you will have the option to complete the steps now or save your progress at any point and return later. To begin, you will need the following:

- Your Regions Online Banking ID and password
- Your PPP Application ID
- A copy of your PPP loan documents

You can use this portal to complete your application, upload necessary documentation as required by the SBA and check the status of your submitted application.

If you have any questions about PPP Forgiveness, please visit [sba.gov](https://www.sba.gov) or read our Frequently Asked Questions.

ONLINE BANKING ID:  
sCarp1234

PASSWORD:  
\*\*\*\*\*

Next >

- Answer the Security Question, then click **Next.**

Regions CARES Forgiveness Portal

Please answer the security question associated with your Online Banking account to continue.

WHAT WAS THE NAME OF YOUR FIRST BEST FRIEND?  
\*\*\*\*\*

Back < Next >

# Forgiveness Portal: Log In

If the loan is not found, you will be prompted to enter additional information to locate the note:

- SBA PPP 7(a) Loan Authorization Number
- TIN
- Loan Amount

**Note:** You can obtain the SBA Authorization Number from your PPP Term Loan Note

The screenshot shows the 'PPP Loan Dashboard' search interface. It includes a 'Welcome to Your Loan Dashboard' message, a 'Help us find your loan' section with instructions, and three input fields: 'SBA PPP 7(a) Loan Authorization Number', 'TIN (SSN or EIN)', and 'Loan Amount'. A 'Search for Loan' button is at the bottom. A note indicates 'Maximum of 5 attempts'.

- Click **Look Up Loan**.
- If the loan is still not located, click **Try Again** and re-enter the information.
- After 5 attempts the system will lock you out.
- Contact your local branch or 1-800-REGIONS to reset.

The screenshot shows the 'PPP Loan Dashboard' with a message: 'We do not see any loans associated with your account.' Below this, it says 'Sorry, no loan found' and 'We could not find a loan that matched the details you provided.' There is a 'Try Again' link.

Once your loan has been located, review the loan information that displays, then click **Apply for Forgiveness**.

The screenshot shows the 'PPP Loan Dashboard' with a table of loan details for 'Pop Pop Pop LLC'. The table includes columns for SBA PPP Loan Number, Loan Amount, Disbursement Date, Interest Rate, Next Payment Due, and Next Payment Amount. There are also links for 'Forgiveness' and 'Forgiveness Documents'. An 'Apply for Forgiveness' button is visible at the bottom right.

SBA PPP Loan Number	Loan Amount	Disbursement Date	Interest Rate	Next Payment Due	Next Payment Amount
0895952	\$150,000.00	4/20/2020	1.00%	6/12/2020	\$10,000

If you have multiple loans, you can search for them from this screen.

- To located the additional loan(s) click **Have another PPP loan? Help us find it**
- You can bring up to 5 loans into your session

[Have another PPP loan? Help us find it](#)

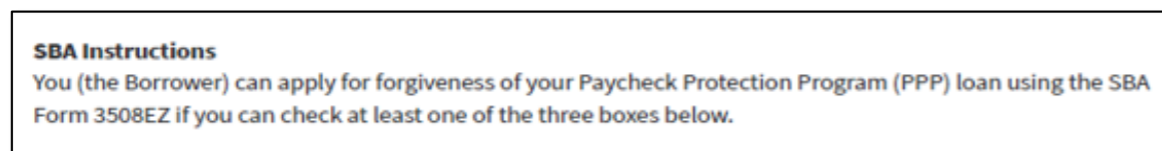
# Get Started: Navigation

As you complete the application there are important indicators, instructions, notes and warnings that you need to read carefully.

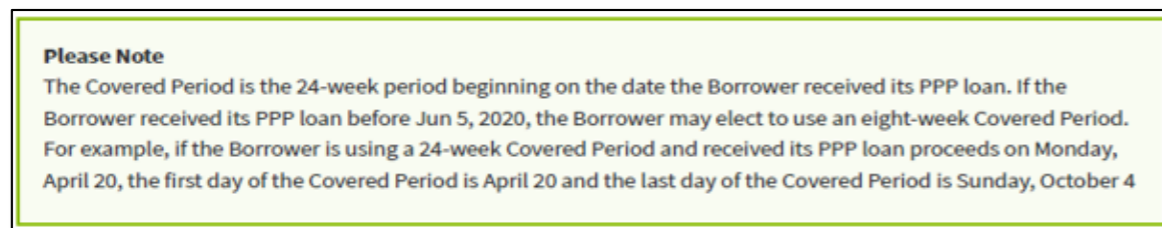
1. The stages of the application display at the top of the screen to identify where you are in the application process, and what stages you have left.



2. In each section, you will find **SBA Instructions** boxes. These mirror the instructions and guidance provided by the SBA in the Schedule A Worksheet for the section that follows.

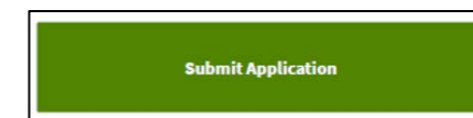


3. You can find additional instructions, examples and explanations in the **Please Note** boxes to help you complete the application.



4. The navigation buttons are located at the bottom of each screen.

- **Back** – Will take you back one screen at a time and can be used until you submit the application.
- **Save** – Allows you to save the application at anytime prior to submission so you can return to it at a later time. **Note:** Selecting Save does NOT submit the application.
- **Save and Continue** – Saves the information entered into the page and advances the application to the next page or section. **Note:** Selecting Save and Continue does NOT submit the application.
- **Submit Application** – Submits the application to Regions to begin the review process. Once you submit the application, you cannot make further changes to it.



5. Warning message will display in red indicating a missed step or incomplete information.



# Get Started: Standard or EZ Application

This page will determine if you are eligible to complete the Standard Application (Form 3508) or the EZ Application (Form 3508 EZ).

- If you can check at least one of the three boxes, you can apply for forgiveness using the EZ Application.

- If you are not able to check at least one of the three boxes, the green note section will inform you if you are or are not eligible to complete the EZ Application.

Click **Save and Continue**

**REGIONS**  
Get Started

## Get Started

Please check any of the following that apply to the Borrower [DYNAMICALLY INSERT BUSINESS NAME]. These questions will help us guide you through the appropriate SBA PPP Loan Forgiveness application.

**SBA Instructions**  
You (the Borrower) can apply for forgiveness of your Paycheck Protection Program (PPP) loan using the SBA Form 3508EZ if you can check at least one of the three boxes below.

**Please Note**  
The Covered Period is the 24-week period beginning on the date the Borrower received its PPP loan. If the Borrower received its PPP loan before Jun 5, 2020, the Borrower may elect to use an eight-week Covered Period. For example, if the Borrower is using a 24-week Covered Period and received its PPP loan proceeds on Monday, April 20, the first day of the Covered Period is April 20 and the last day of the Covered Period is Sunday, October 4

The Borrower is a self-employed individual, independent contractor, or sole proprietor who had no employees at the time of the PPP loan application and did not include any employee salaries in the computation of average monthly payroll in the Borrower Application Form (SBA Form 2483).

The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period or the Alternative Payroll Covered Period compared to the period between January 1, 2020 and March 31, 2020 (for purposes of this statement, "employees" means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000)

**AND**

The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period. (Ignore reductions that arose from an inability to rehire individuals who were employees on February 15, 2020 if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020. Also ignore reductions in an employee's hours that the Borrower offered to restore and the employee refused. See [85 FR 33004, 33007](#) (June 1, 2020) for more details.

The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period or the Alternative Payroll Covered Period (as defined below) compared to the period between January 1, 2020 and March 31, 2020 (for purposes of this statement, "employees" means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000)

**AND**

The Borrower was unable to operate during the Covered Period at the same level of business activity as before February 15, 2020, due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020 by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

**Please Note**  
Based on your selections above, you are eligible for the SBA PPP EZ Loan Forgiveness Application and will be directed to the EZ form.

[Back](#) [Save](#) [Save and Continue](#)

**Please Note**  
Based on your selections above, you are not eligible for the SBA PPP EZ Loan Forgiveness Application and will be directed to the full SBA PPP Loan Forgiveness Application.

[Back](#) [Save](#) [Save and Continue](#)

**Note:** If you are **NOT** eligible to submit the EZ Application, [Click Here](#) to access the PPP Forgiveness Standard Application Reference Guide.

# EZ Application





# EZ Application: Loan Information

The Loan Information page will display:

1. Loan Details – Covered Period begins on the Disbursement Date.
2. Business Information – Verify that the information reflected is correct and edit, if needed. If the edits reflect a permanent change, you will also need to make the update in Online Banking by using the link provided in the green note section.
3. Economic Injury Disaster Loan (EIDL) Advance – Select Yes or No to indicate if you also received an EIDL Advance. If Yes, enter EIDL Advance amount and Number. SBA will deduct EIDL Advance Amount from the forgiveness amount remitted to the lender.
4. PPP Loans in Excess of \$2 Million – **ONLY** check the box if, along with any affiliated businesses, you received PPP loans in excess of \$2 million.
5. Number of Employees – The number will prefill based on the original loan application. Edit the number if needed.
6. Loan Term Extension – Only applies if you do **NOT** qualify for full forgiveness. Make your selection based on the information provided in the green note section.

Click **Save and Continue**

1

The screenshot shows the top navigation bar with 'Get Started' highlighted. Below it is the 'Loan Information' section with a sub-header 'Loan Details'. The details include: PPP Loan Disbursement Date (04/20/2020), PPP Loan Amount (USD 1,150,000), SBA PPP Loan Number (5672342389), and Lender PPP Loan Number (47823792).

4

5

The screenshot shows two sections. The first is 'PPP Loans in Excess of \$2 Million' with a checkbox and SBA instructions. The second is 'Number of Employees' with input fields for 'Employees at Time of PPP Loan Application' (value: 25) and 'Employees at Time of Forgiveness', both with SBA instructions.

2

The screenshot shows the 'Business Information' section. It includes fields for Business Legal Name (Pop Pop Pop LLC), DBA or Tradename (N/A), Business TIN (EIN, SSN) (008 16 6811), Primary Contact Name (Daniel Logeman), Email Address (daniel@poppoppop.info), Business Phone (212 368 9555), and Business Address (Billing) (123 Main Street, New York, NY 10001). A green note box contains instructions about updating business address or phone number in Online Banking.

6

The screenshot shows the 'Loan Term Extension' section. It features a 'Please Note' box with a green border explaining the PPP Flexibility Act. Below are radio buttons for 'Original 24 months' and 'Extend to 60 months'. At the bottom are 'Back', 'Save', and 'Save and Continue' buttons.

3

The screenshot shows the 'Economic Injury Disaster Loan (EIDL) Advance' section. It has a 'Yes' radio button selected. Below are input fields for 'EIDL Advance Amount' (5,000.00) and 'EIDL Application Number' (42372938), each with SBA instructions.

# Covered Period



# EZ Application: Covered Period

The Covered Period page will display:

1. Payroll Schedule – Click the radio button that indicates the Payroll Schedule during the Covered Period or the Alternative Payroll Covered Period. If Other, enter the frequency in the “Other” field. **Note:** The option of using an Alternative Payroll Covered Period will be available if you select Biweekly, Weekly, or Other.
2. Covered Period – Click the radio button that indicates the preferred Covered Period, either 8 or 24 weeks. **Note:** The Covered Period will automatically default based on your original loan disbursement date, but can be changed, if desired, for pre-June 5, 2020 loans.
3. Covered Period (continued) – If you select 8 weeks, a screen will display explaining that if you have sufficient eligible expenses to qualify for full forgiveness at the end of 8 weeks you may go ahead and apply; however, you can also elect to wait until the end of the 24 weeks in order to incur more eligible expenses.
4. Alternative Covered Period – Select Yes or No to indicate if you prefer to use the Alternative Payroll Covered Period. If Yes, enter the start date of the Alternative Payroll Covered Period which cannot be later than the length of the selected pay frequency.

Click **Save and Continue**

**1**

REGIONS  
Get Started | Loan Info | **Covered Period** | Schedule A | Payroll Docs | Other Costs | Review | Forgiveness | Attestations | Demographics | Submit

**Covered Period**  
Your payroll schedule, covered period and alternative covered period – if applicable  
All fields are required unless noted otherwise.

**Payroll Schedule**  
Select the frequency with which you distribute payroll to employees:

Weekly  
 Biweekly (every other week)  
 Twice a month  
 Monthly  
 Other

Other payroll frequency

**2**

**Covered Period**

**SBA Instructions**  
The Covered Period is either  
(1) the 24-week (168-day) period beginning on the PPP Loan Disbursement Date, or  
(2) if the Borrower received its PPP loan before June 5, 2020, the Borrower may elect to use an eight-week (56-day) Covered Period.  
For example, if the Borrower is using a 24-week Covered Period and received its PPP loan proceeds on Monday, April 20, the first day of the Covered Period is April 20 and the last day of the Covered Period is Sunday, October 4. In no event may the Covered Period extend beyond December 31, 2020.

Because you received your PPP loan before June 5, 2020, you may elect to use an eight-week Covered Period. Please indicate your chosen Covered Period duration below.

24 weeks (168 days)  8 weeks (56 days)

Start Date: 04/20/2020  
End Date: 06/14/2020

**Please Note**  
Regions has filled these fields automatically based on your loan disbursement date as specified by the SBA.

**3**

**Covered Period**

**SBA Instructions**  
The Covered Period is either  
(1) the 24-week (168-day) period beginning on the PPP Loan Disbursement Date, or  
(2) if the Borrower received its PPP loan before June 5, 2020, the Borrower may elect to use an eight-week (56-day) Covered Period.  
For example, if the Borrower is using a 24-week Covered Period and received its PPP loan proceeds on Monday, April 20, the first day of the Covered Period is April 20 and the last day of the Covered Period is Sunday, October 4. In no event may the Covered Period extend beyond December 31, 2020.

**Please Note**  
The PPP Flexibility Act expanded the Covered Period from eight weeks to 24 weeks. You are still able to apply for forgiveness after eight weeks however if you receive only partial forgiveness, Regions will request that you wait to submit until the 24-week period has passed to ensure maximum forgiveness. If you believe that you have sufficient expenses to qualify for full forgiveness now, please continue your application. However, if you'd like to wait until the end of your 24-week Cover Period, your progress has been saved and you can return at that time.

Start Date: 04/20/2020  
End Date: 06/14/2020

**Please Note**  
Regions has filled these fields automatically based on your loan disbursement date as specified by the SBA.

**4**

**Alternative Covered Period**  
If the payroll schedule you selected above is biweekly or more frequent, you can choose an alternative covered period. Please make the selection above.

**SBA Instructions**  
For administrative convenience, Borrowers with a biweekly (or more frequent) payroll schedule may elect to calculate eligible payroll costs using the 24-week (168-day) period (or for loans received before June 5, 2020 at the election of the borrower, the eight-week (56-day) period) that begins on the first day of their first pay period following their PPP Loan Disbursement Date.  
For example, if the Borrower is using a 24-week Alternative Payroll Covered Period and received its PPP loan proceeds on Monday, April 20, and the first day of its first pay period following its PPP loan disbursement is Sunday, April 26, the first day of the Alternative Payroll Covered Period is April 26 and the last day of the Alternative Payroll Covered Period is Saturday, October 10.  
Borrowers that elect to use the Alternative Payroll Covered Period must apply the Alternative Payroll Covered Period wherever there is a reference in this application to “the Covered Period or the Alternative Payroll Covered Period.” However, Borrowers must apply the Covered Period (not the Alternative Payroll Covered Period) wherever there is a reference in this application to “the Covered Period” only. In no event may the Alternative Payroll Covered Period extend beyond December 31, 2020.

Do you want to use the Alternative Covered Period?  
 Yes  No

Start Date: 04/25/2020  
End Date: 06/19/2020

[Back](#) [Save](#) [Save and Continue](#)

**Note:** If you return to the Covered Period page, a message will display warning that any changes made will affect the Payroll calculations and documentation.

**REGIONS**  
Get Started | Loan Info | **Covered Period** | Schedule A | Payroll Docs | Other Costs | Review | Forgiveness | Attestations | Demographics | Submit

**Covered Period**  
Your payroll schedule, covered period and alternative covered period – if applicable  
All fields are required unless noted otherwise.

**Please Note**  
If you make changes to the Alternative Covered Period on this page it will affect the Payroll calculations and documentation.

# Payroll Cost



# EZ Application: Payroll Costs

The Payroll Cost page will display. Use this page to help calculate your Payroll Costs for the Covered Period or Alternative Covered Period.

**Note:** If you do not have a particular cost, enter 0 in the field and move to the next cost field.

1. SBA Instructions – Review the SBA Instructions to understand what qualifies as eligible Payroll Cost.
2. Cash Compensation– Cash Compensation for employees during the Covered Period or Alternative Covered Period, not including any independent contractors, owner-employees, self-employed individuals, or partners.
3. Compensation to Owners – Total amount paid to owner-employees/self-employed individuals/general partners.
4. Non-Cash Compensation Payroll Costs – Total amount paid by Borrower for employee contributions for employee health insurance, to employee Retirement Plans and for employee state and local taxes assessed on employee compensation.
5. Total Payroll Costs – Total Payroll Cost is automatically calculated.

Click **Save and Continue**

The screenshot shows the 'Payroll Costs' page in the EZ Application. It is divided into five main sections, each with a numbered callout:

- 1. Payroll Costs Overview:** The top navigation bar includes 'Get Started', 'Covered Period', 'Employees', 'Payroll Costs', 'Payroll Docs', 'Other Costs', 'Review', 'Forgiveness', 'Attestations', 'Demographics', and 'Submit'. The 'Payroll Costs' section is active. Below the header, there are 'SBA Instructions' and a 'Cash Compensation' input field.
- 2. Cash Compensation:** This section is titled 'Cash Compensation' and includes 'SBA Instructions' and a 'Please Note' box. The 'Cash Compensation' input field is set to '\$ 98,000.00'.
- 3. Compensation to Owners:** This section is titled 'Compensation to Owners' and includes 'SBA Instructions' and an 'Owner Compensation' input field.
- 4. Non-Cash Compensation Payroll Costs:** This section is titled 'Non-Cash Compensation Payroll Costs' and includes three input fields: 'Contributions for Health Insurance', 'Contributions for Retirement Plans', and 'State and Local Taxes on Employee Comp.'.
- 5. Total Payroll Costs:** This section is titled 'Total Payroll Costs' and includes a 'Total Payroll Costs Calculation' box stating 'Total payroll costs are calculated by adding lines 1 - 5.' There are 'Back', 'Save', and 'Save and Continue' buttons at the bottom.

# Payroll Documents



# Required Supporting Documents

In addition to your loan documents, you will need documentation of Payroll Cost verifying the eligible cash compensation and the non-cash benefit payments from the Covered Period or the Alternative Payroll Covered Period, as well as documentation of Non-Payroll Cost verifying existence of the obligations/services prior to February 15, 2020, and eligible payments from the Covered Period. In addition, if you use Form 3508 – Standard Application you may elect to provide documentation of full-time equivalency (FTE).

This supporting documentation must be available in electronic format so that you can attach it to the online Forgiveness Application. You will only be required to provide documentation verifying those cost for which you are seeking forgiveness. For example, if you are only seeking forgiveness of Payroll Cost, you are not required to provide documentation of Non-Payroll Cost (though you may elect to do so if you choose).

You will upload documents at different times in the application process, and they must meet the following requirements:

- Uploaded documents must be no larger than 8.5 MB and in one of the following formats: doc, docx, pptx, xlsx, xls, tif, tiff, pdf, bmp, jpg, jpeg, png, gif
- You can remove and upload documents again if corrections are needed.

***Note: Please highlight, circle or underline values or data on each uploaded document that is included in your calculations to assist in the review of your application. Not doing so could delay the submission of your application to the SBA and require further contact from a Regions Banker.***

# EZ Application: Payroll Documents

The Payroll Documents page will display requiring, for each section, the needed documents to offset the values or support the data entered on previous pages.

**Note:** Multiple documents can be loaded in each section.

1. Payroll: Bank Account Statements – Bank account statements or third-party payroll service provider reports documenting the amount of cash compensation paid to employees.

**Note:** If you are an Online Banking Customer, and have business accounts enrolled in Online Statements, you may be able to download Regions business account statements from this page by clicking on the *Log into Online Banking* and logging in with your credentials.

2. Payroll: Tax Forms – Tax forms or equivalent third-party payroll service provider reports for the periods that overlap with the Covered Period or the Alternative Payroll Covered Period:

- i. Payroll tax filings reported, or that will be reported, to the IRS (typically, Form 941); and
- ii. State quarterly business and individual employee wage reporting and unemployment insurance tax filings reported, or that will be reported, to the relevant state.

3. Health Insurance Contributions – Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee health insurance that you included in the forgiveness amount (PPP Schedule A, lines (6) and (7))

1

2

3

**Note:** Please highlight, circle or underline values or data on each uploaded document that is included in your calculations to assist in the Review Process of your application.



# EZ Application: Payroll Documents

4. Retirement Contributions – Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee retirement plans that you included in the forgiveness amount (PPP Schedule A, lines (6) and (7)).
5. FTE Documentation – Documentation showing (at your election):
  - a. the average number of FTE employees on payroll per week you employed between February 15, 2019 and June 30, 2019;
  - b. the average number of FTE employees on payroll per week you employed between January 1, 2020 and February 29, 2020; or
  - c. in the case of a seasonal employer, the average number of FTE employees on payroll per week you employed between February 15, 2019 and June 30, 2019; between January 1, 2020 and February 29, 2020; or any consecutive 12-week period between May 1, 2019 and September 15, 2019.

The selected time period must be the same time period selected for purposes of completing PPP Schedule A, line 11. Documents may include payroll tax fillings you reported or will report to the IRS (typically, Form 941) and state quarterly business and individual employee wage reporting and unemployment insurance tax fillings you reported or will report to the relevant state. Documents submitted may cover periods longer than the specific time period.

Click **Save and Continue**

**4**

**Retirement Contributions**

**SBA Instructions**  
Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee... retirement plans that the Borrower included in the forgiveness amount (PPP Schedule A, lines (6) and (7)).

**Upload Retirement Contribution Documents**  
Please include all payment receipts, canceled checks and/or account statements needed to document the \$4,879.00 of employer contributions you entered on line 7 in Schedule A.

**Upload Retirement Contribution Documents**  
Click to choose a file from your computer, or drag and drop your file here.  
File Size Limit: 30MB - Allowed File Types: doc, docx, pptx, xlsx, xls, xl, ppt, bmp, jpg, jpeg, png, gif

**5**

**FTE Documentation**

**SBA Instructions**  
Documentation showing (at the election of the Borrower):

- a. the average number of FTE employees on payroll per week employed by the Borrower between February 15, 2019 and June 30, 2019;
- b. the average number of FTE employees on payroll per week employed by the Borrower between January 1, 2020 and February 29, 2020; or
- c. in the case of a seasonal employer, the average number of FTE employees on payroll per week employed by the Borrower between February 15, 2019 and June 30, 2019; between January 1, 2020 and February 29, 2020; or any consecutive 12-week period between May 1, 2019 and September 15, 2019.

The selected time period must be the same time period selected for purposes of completing PPP Schedule A, line 11. Documents may include payroll tax filings reported, or that will be reported, to the IRS (typically, Form 941) and state quarterly business and individual employee wage reporting and unemployment insurance tax filings reported, or that will be reported, to the relevant state. Documents submitted may cover periods longer than the specific time period.

**Upload FTE Documents**  
Please include all documents showing the average FTE during your chosen reference period, as entered on line 11 in Schedule A.

**Upload (FTE) Full-Time Equivalency Documents**  
Click to choose a file from your computer, or drag and drop your file here.

Back Save Save and Continue

**Note:** Please highlight, circle or underline values or data on each uploaded document that is included in your calculations to assist in the Review Process of your application.

# Other Cost



# EZ Application: Other Cost

Enter corresponding values for the following sections. If you enter a value, you will also have to upload supporting documentation.

1. If your eligible Payroll Costs are greater than the loan amount, the Skip this Section note will appear stating that you may select to skip documenting Non-Payroll costs; however, you will be reminded that you may provide documentation of these costs as evidence in case your Payroll Costs are disputed.
2. Select Yes or No regarding skipping adding Non-Payroll cost. If Yes, click **Save and Continue**.
3. If No, select Yes or No for each of the following Non-Payroll Costs based on whether or not the cost was incurred:
  - Business Mortgage Interest Payments
  - Business Rent or Leases Payments
  - Business Utility Payments
4. If Yes, enter the amount and upload supporting documentation. (see details on the next 3 pages)

Click **Save and Continue**

1. **Non-Payroll Costs and Documents**  
Provide documentation to verify eligible non-payroll costs during the Covered Period or the Alternative Payroll Covered Period. All fields are required unless noted otherwise.

**Skip this Section**  
Because the Borrower's eligible payroll costs are greater than their loan amount, they can potentially receive 100% loan forgiveness without documenting non-payroll costs. However, you may wish to provide documentation of these costs as evidence in the case that the Borrower's payroll costs are disputed.

Would you like to skip adding non-payroll costs?  
 Yes  No

**SBA Instructions**  
All eligible nonpayroll costs must be paid during the Covered Period or incurred during the Covered Period and paid on or before the next regular billing date, even if the billing date is after the Covered Period. Eligible nonpayroll costs cannot exceed 40% of the total forgiveness amount. Count nonpayroll costs that were both paid and incurred only once.  
You are not required to report payments that you do not want to include in the forgiveness amount.

**Regions Note**  
The documents required for non-payroll costs are for the Covered Period -- [Dynamically Insert Dates] -- not the Alternative Covered Period.

3. **Business Mortgage Interest Payments**  
Did the Borrower incur any business mortgage interest payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?  
 Yes  No

**SBA Instructions**  
Covered mortgage obligations: payment of mortgage interest (not including any prepayment or payment of principal) or any business mortgage obligation on real or personal property incurred before February 15, 2020 ("business mortgage interest payments").

**Business Rent or Lease Payments**  
Did the Borrower incur any business rent or lease payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?  
 Yes  No

**SBA Instructions**  
Covered rent obligations: business rent or lease payments pursuant to lease agreements for real or personal property in force before February 15, 2020 ("business rent or lease payments").

**Business Utility Payments**  
Did the Borrower incur any business utility payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?  
 Yes  No

**SBA Instructions**  
Covered utility payments: business payments for a service for the distribution of electricity, gas, water, telephone, transportation, or internet access for which service began before February 15, 2020 ("business utility payments").

4. **5 Mortgage Interest Payments**

**SBA Instructions**  
Covered mortgage obligations: payment of mortgage interest (not including any prepayment or payment of principal) or any business mortgage obligation on real or personal property incurred before February 15, 2020 ("business mortgage interest payments").

**Upload Mortgage Interest Payment Documents**

**SBA Instructions**  
Business mortgage interest payments:  
• Copy of lender amortization schedule and receipts or cancelled checks verifying eligible payments from the Covered Period, or  
• Lender account statements from February 2020 and the months of the Covered Period through one month after the end of the Covered Period verifying interest amounts and eligible payments

**Upload Business Mortgage Interest Payment Documents**  
Click to choose a file from your computer, or drag and drop your file here.  
File Size Limit: 20MB—Allowed File Types: doc, docx, docm, ppt, xls, xlsx, xls, xlt, tiff, pdf, bmp, jpg, jpeg, png, gif

**Note:** Please highlight, circle or underline values or data on each uploaded document that is included in your calculations to assist in the Review Process of your application.

# Other Cost: Business Mortgage Interest Payments

If you select Yes for Business Mortgage Interest Payments, you are required to upload the following:

- Copy of lender amortization schedule and receipts or cancelled checks verifying eligible payments from the Covered Period.

**OR**

- Lender account statements from February 2020 and the months of the Covered Period through one month after the end of the Covered Period verifying interest amounts and eligible payments.

Ensure to upload the required documents into the correct section.

**Note:** Please highlight, circle or underline values or data on each uploaded document that is included in your calculations to assist in the Review Process of your application.

### Business Mortgage Interest Payments

Did the Borrower incur any business mortgage interest payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?

Yes  No

\$	Mortgage Interest Payments
----	----------------------------

#### SBA Instructions

Covered mortgage obligations: payment of mortgage interest (not including any prepayment or payment of principal) or any business mortgage obligation on real or personal property incurred before February 15, 2020 ("business mortgage interest payments").


#### Upload Mortgage Interest Payment Documents

##### SBA Instructions

Business mortgage interest payments:


- Copy of lender amortization schedule and receipts or cancelled checks verifying eligible payments from the Covered Period, or
- Lender account statements from February 2020 and the months of the Covered Period through one month after the end of the Covered Period verifying interest amounts and eligible payments

Please include either a copy of the Borrower's lender amortization schedule or lender account statement from February 2020.



**Upload Lender Amortization Schedule or Lender Account Statement from February 2020**  
Click to choose a file from your computer, or drag and drop your file here.  
File Size Limit: 25MB—Allowed File Types: doc, docx, docm, xlsx, xls, xlt, pdf, jpg, jpeg, png

Please include receipts, cancelled checks or lender account statements from the months of the Covered Period through one month after the end of the Covered Period.



**Upload Receipts, Cancelled Checks or Lender Account Statements through One Month After End of Covered Period**  
Click to choose a file from your computer, or drag and drop your file here.  
File Size Limit: 25MB—Allowed File Types: doc, docx, docm, xlsx, xls, xlt, pdf, jpg, jpeg, png

# Other Cost: Business Rent or Lease Payments

If you select Yes for Business Rent or Lease Payments, you are required to upload the following:

- Copy of current lease agreement and receipts or cancelled checks verifying eligible payments from the Covered Period.

**OR**

- Lessor account statements from February 2020 and from the Covered Period through one month after the end of the Covered Period verifying eligible payments.

Ensure to upload the required documents into the correct section.

**Note:** Please highlight, circle or underline values or data on each uploaded document that is included in your calculations to assist in the Review Process of your application.

### Business Rent or Lease Payments

Did the Borrower incur any business rent or lease payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?

Yes  No

\$

#### SBA Instructions

Covered rent obligations: business rent or lease payments pursuant to lease agreements for real or personal property in force before February 15, 2020 ("business rent or lease payments").


### Upload Business Rent Or Lease Payment Documents

#### SBA Instructions

Business rent or lease payments:

- Copy of current lease agreement and receipts or cancelled checks verifying eligible payments from the Covered Period, or
- Lessor account statements from February 2020 and from the Covered Period through one month after the end of the Covered Period verifying eligible payments

Please include a copy of the Borrower's current lease agreement or lessor account statements from February 2020.




#### Upload Current Lease Agreement or Lessor Account Statements from February 2020

Click to choose a file from your computer, or drag and drop your file here.

File Size Limit: 25MB—Allowed File Types: doc, docx, docm, xlsx, xlsx, xls, xlt, pdf, jpg, jpeg, png

Please include receipts, cancelled checks or lessor account statements from the months of the Covered Period through one month after the end of the Covered Period.



#### Upload Receipts, Cancelled Checks or Lessor Account Statements through One Month After End of Covered Period

Click to choose a file from your computer, or drag and drop your file here.

File Size Limit: 25MB—Allowed File Types: doc, docx, docm, xlsx, xlsx, xls, xlt, pdf, jpg, jpeg, png

# Other Cost: Business Utility Payments

If you select Yes for Business Utility Payments, you are required to upload the following:

- Copies of invoices from February 2020 and those paid during the Covered Period and receipts, cancelled checks, or account statements verifying those eligible payments.

Ensure to upload the required documents into the correct section.

**Note:** Please highlight, circle or underline values or data on each uploaded document that is included in your calculations to assist in the Review Process of your application.

### Business Utility Payments

Did the Borrower incur any business utility payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?

Yes  No

\$	Business Utility Payments
----	---------------------------

#### SBA Instructions


Covered utility payments: business payments for a service for the distribution of electricity, gas, water, telephone, transportation, or internet access for which service began before February 15, 2020 ("business utility payments").

### Upload Business Utility Payments

#### SBA Instructions

Business utility payments: Copy of invoices from February 2020 and those paid during the Covered Period and receipts, cancelled checks, or account statements verifying those eligible payments.

Please include a copy of invoices from February 2020.




#### Upload Invoices from February 2020

Click to choose a file from your computer, or drag and drop your file here.

File Size Limit: 25MB—Allowed File Types: doc, docx, docm, xlsx, xltx, xls, xlt, pdf, jpg, jpeg, png

Please include receipts, cancelled checks or account statements paid during the Covered Period.



#### Upload Receipts, Cancelled Checks or Account Statements Paid During the Covered Period

Click to choose a file from your computer, or drag and drop your file here.

File Size Limit: 25MB—Allowed File Types: doc, docx, docm, xlsx, xltx, xls, xlt, pdf, jpg, jpeg, png

# Review



# EZ Application: Review

The Review Information screen displays. Carefully review each item to ensure accuracy.

**Note:** Please print a copy of this page for your records.

1. The sections of this screen represent the 6 previous sections completed as part of the application, and the corresponding uploaded documents. If you find an error in the review of the values and data or if a document is missing, use the back button to return to the corresponding section to make the correction. **Note:** Corrections cannot be made once the application is submitted.

Click **Save and Continue**

1

(top half of page)

**REGIONS**

Get Started | Loan Information | Covered Period | Schedule A | Payroll | Other Costs | Review | Forgiveness | Attestations | Demographics | Submit

### Review Information

Please carefully review all of the information you provided and make any necessary corrections on the previous pages.

**Please Note:**  
Please print this page to save a copy of your application responses.

**Get Started**

EZ Eligibility Question 1: "The borrower is a self-employed..."  
No

EZ Eligibility Question 2: "The borrower did not reduce annual..."  
No

EZ Eligibility Question 3: "The borrower did not reduce annual... AND..."  
No

PPP Loan Disbursement Date: April 07, 2020  
SBA PPP Loan Number: 48614221-08  
Lender PPP Loan Number: 0143-0471438000279109

PPP Loan Amount: \$70,000.00

**Business Information**

The business recipient of the loan will be referred to as "The Borrower:"

Business Legal Name: Josh Forgiveness Inc. 414  
Primary Contact Name: Josh Forgiveness@four  
Email Address: josh.forgiveness@regions.com

DBA or Tradename (Information Missing):  
Business Address (Billing): 201 Monroe St, Montgomery, AL 36104  
Business Phone: (334) 399-9999

Business TIN (EIN, SSN): 00000000

**EIDL Advance**

EIDL Advance Amount: \$0.00  
EIDL Application Number: N/A

**Total PPP Loans Amount**

Has the Borrower (together with affiliates, if applicable) received PPP loans in excess of \$2 million?  
No

**Number of Employees**

Employees at Time of Loan Application: 25  
Employees at Time of Forgiveness: 25

**Loan Term Extension**

Please indicate your chosen loan term (for any portion of your loan that is not forgiven) below.  
60 months

**Payroll Schedule**

Frequency with which payroll is paid to employees:  
Biweekly

**Covered Period**

Covered Period Start Date: 4/08/2020  
Covered Period End Date: 06/30/2020

**Alternative Covered Period**

Use the Alternative Covered Period:  
No

Alternative Covered Period Start Date: 05/20/2020  
Alternative Covered Period End Date: 07/31/2020

**Schedule A Worksheet**

Schedule A Worksheet  
Schedule A Worksheet One  
Validated Calculation for Forgiveness.pdf

**Worksheet Table 1 Totals**

Line 1, Cash Compensation (Box 1): 104,800.00  
Line 2, Average FTE (Box 2): 8  
Line 3, Total state and local taxes amount on employee compensation: 12,800.00

Line 4, Salary/Hourly Wage Reduction (Box 3): 12,800.00

Line 5, Cash Compensation (Box 4): 12,800.00  
Line 6, Average FTE (Box 5): 8

**Non-Cash Compensation Payroll Costs**

Line 6, Total contributions for employee health insurance: 12,800.00  
Line 7, Total contributions to employee retirement plans: 12,800.00  
Line 8, Total state and local taxes amount on employee compensation: 12,800.00

(bottom half of page)

**Full-Time Equivalency (FTE) Reduction**

Did the Borrower reduce the number of employees or the average full-time of their employees between January 1, 2020 and the end of the Covered Period or the Alternative Payroll Covered Period?  
Yes

Did the Borrower reduce headcount at all between February 15, 2020 and April 26, 2020?  
Yes

**FTE Safe Harbor One**

Is the Borrower, in good faith, able to document that it was unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020 by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention or the Occupational Safety and Health Administration, related to the maintenance of standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19?  
No

**FTE Safe Harbor Two**

Did the Borrower reduce headcount at all between February 15, 2020 and April 26, 2020?  
Yes

Did the borrower restore its FTE employee levels by not later than June 30, 2020 to its FTE employee levels in the Borrower's pay period that included February 15, 2020?  
Yes

**Average FTE**

Line 11, Average FTE during the Borrower's chosen reference period:  
N/A

**Payroll: Bank Account Statements**

Bank Account Statements  
Bank Account Statement  
Regions Bank Account Statement.xlsx

**Payroll: Tax Forms**

Tax Forms  
Tax or Payroll Document  
Tax or Payroll Document.xlsx

**Health Insurance Contributions**

Health Insurance Documents  
Health Insurance Document  
Health Insurance Doc.xlsx

**Retirement Contributions**

Retirement Documents  
Retirement Compensation Document  
Retirement Comp Doc.xlsx

**FTE Documentation**

FTE Documents  
Full-Time Equivalency (FTE) Documents  
FTE Doc.pdf

**Business Mortgage Interest Payments**

Did the Borrower incur any business mortgage interest payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?  
Yes

Business Mortgage Interest Payments: \$8,500.00  
Business Mortgage Interest Documents: Mortgage Document Mortgage Doc.pdf

**Business Rent or Lease Payments**

Did the Borrower incur any business rent or lease payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?  
Yes

Business Rent or Lease Payments: 15,000.00  
Business Rent or Lease Documents: Rent or Lease Document Rent Doc.pdf

**Business Utility Payments**

Did the Borrower incur any business utility payments during the Covered Period that they would like to include as a cost covered by this loan and eligible for forgiveness?  
Yes

Total Business Utility Payments: 15,000.00  
Business Utility Payment Documents: Utility Document Utility Doc.xlsx

Back Save Save and Continue



# Forgiveness



# EZ Application: Forgiveness

A pop-up window will display reflecting the Forgiveness Amount.

Forgiveness Amount

Based on the information you have provided, the calculated Forgiveness Amount is:

**\$58,800.00**

Please click OK to see a summary of the calculations.

Once you click OK, the Forgiveness screen displays. Carefully review each calculation to ensure accuracy.

1. Forgiveness Amount – Represents the amount of the loan to be forgiven, based on the information provided by the Borrower. The actual amount may vary if Regions or the SBA determines, based on its review of the documentation provided by the Borrower, that a different amount is appropriate.
2. These 3 sections reflect the calculations that determine the eligible forgiveness amount, based on the information provided by the Borrower. If an error is found in the review of the calculations, use the back button to return to the corresponding section to make the correction.

**Note:** Corrections cannot be made once the application is submitted.

Click **Save and Continue**

1

2

**Note:** Based on the calculations, if you do not qualify for full forgiveness the below message will display reminding you that you make take advantage of the extended 24-month Covered Period. If you wish to only receive partial forgiveness, check the box and continue. If you wish to wait, click save and return at a later date.

**Please Note**

The PPP Flexibility Act extended the Covered Period to 24 weeks (168 days) for all borrowers. With this extended Covered Period, expenses you accrue before October 12, 2020 may qualify you for additional forgiveness. As a result, you may choose to:

- **Pause your application.** Your progress has been saved, and you may return to update your expense information.
- **Continue your application without taking advantage of the extended Covered Period.** Check the following box to confirm that you would like to submit this application now for **partial forgiveness**.

I acknowledge that I am submitting my application before the end of the allowed extended Covered Period and am knowingly only requesting partial forgiveness.

# Attestations



# EZ Application: Attestations

The Attestations screen displays.

1. Attestations - Checking the boxes on this page certifies to the SBA the accuracy of each statement.

**Note:** Each of the boxes must be checked before you can submit the application.

2. Authorized Representative of Borrower Details - Enter the Name, Title and Email of the Authorized Representative who completed the attestations.

**Note:** An email address must be provided, as it will be used for future communication regarding the status of the loan, including sending documents for the loan.

Click **Save and Continue**

**REGIONS**

Get Started Loan Information Covered Period Schedule A Payroll Other Costs Review Forgiveness Attestations Demographics Submit

### Attestations

By signing below, you make the following representations and certifications on behalf of the Borrower.

#### Attestations

The Authorized Representative of the Borrower certifies to all of the below by checking the box next to each one.

- The dollar amount for which forgiveness is requested:
  - Was used to pay costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments; business rent or lease payments; or business utility payments);
  - Includes payroll costs equal to at least 60% of the forgiveness amount;
  - If a 24-week Covered Period applies, does not exceed 2.5 months' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$20,833 per individual; and
  - If the Borrower has elected an 8-week Covered Period, does not exceed 8 weeks' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$15,385 per individual
- I understand that if the funds were knowingly used for unauthorized purposes, the federal government may pursue recovery of loan amounts and/or civil or criminal fraud charges.
- The Borrower did not reduce salaries or hourly wages by more than 25 percent for any employee during the Covered Period or Alternative Payroll Covered Period compared to the period between January 1, 2020 and March 31, 2020. For purposes of this certification, the term "employee" includes only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000.
- The Borrower has accurately verified the payments for the eligible payroll and non-payroll costs for which the Borrower is requesting forgiveness.
- I have submitted to the Lender the required documentation verifying payroll costs, the existence of obligations and service (as applicable) prior to February 15, 2020, and eligible business mortgage interest payments, business rent or lease payments, and business utility payments.
- The information provided in this application and the information provided in all supporting documents and forms is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 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 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
- The tax documents I have submitted to the Lender are consistent with those the Borrower has submitted/will submit to the IRS and/or state tax or workforce agency. I also understand, acknowledge, and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of ensuring compliance with PPP requirements and all SBA reviews.
- I understand, acknowledge, and agree that SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and that 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 a denial of the Borrower's loan forgiveness application.

In addition, the Authorized Representative of the Borrower must certify by checking the box of at least ONE of the following two items:

- The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period (other than any reductions that arose from an inability to rehire individuals who were employees on February 15, 2020, if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020, and reductions in an employee's hours that the borrower offered to restore and were refused).
- The Borrower was unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with the requirements established or guidance issued between March 1, 2020 and December 31, 2020, by the Secretary of Health and Human Services, the Director of the Centers of Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation.

#### SBA Instructions

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

#### Authorized Representative of Borrower Details

Enter your name, title and email address as the Authorized Representative of the Borrower.

First and Last Name  
Josh ForgivenessFourH

Title  
I

Email Address  
joshua.waldrop4h@regions.com

Back Save **Save and Continue**

# Demographics



# EZ Application: Demographics

The Optional Demographic Information screen displays.  
**Note:** The SBA collects this data for program reporting purposes only. Disclosure of this information is voluntary and will have no bearing on the loan forgiveness decision.

1. Select Yes or No to reflect if you wish to provide demographic information to the SBA.

**Optional Demographic Information**  
The SBA collects this data for program reporting purposes only. Disclosure is voluntary and will have no bearing on the loan forgiveness decision.

**SBA Instructions**

1. Purpose. Veteran/gender/race/ethnicity data is collected for program reporting purposes only.
2. Description. This form requests information about each of the Borrower's Principals. Add additional sheets if necessary.
3. Definition of Principal. The term "Principal" means:
  - For a self-employed individual, independent contractor, or a sole proprietor, the self-employed individual, independent contractor, or sole proprietor.
  - For a partnership, all general partners and all limited partners owning 20% or more of the equity of the Borrower, or any partner that is involved in the management of the Borrower's business.
  - For a corporation, all owners of 20% or more of the Borrower, and each officer and director.
  - For a limited liability company, all members owning 20% or more of the Borrower, and each officer and director.
  - Any individual hired by the Borrower to manage the day-to-day operations of the Borrower ("key employee").
  - Any trustee (if the Borrower is owned by a trust).
  - For a nonprofit organization, the officers and directors of the Borrower.
4. Principal Name. Insert the full name of the Principal.
5. Position. Identify the Principal's position; for example, self-employed individual; independent contractor; sole proprietor; general partner; owner; officer; director; member; or key employee.

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

Do you wish to provide optional demographic information to the SBA?

Yes  No

Back Save Save and Continue

Click **Save and Continue**

2. If Yes, the Demographics Information screen will display. Complete the form for the Borrower's Principal.

**Demographic Information**  
Enter information about the Borrower's Principal. Add additional principals if necessary.

**Principal 1**

Name

Position

Veteran Status

Gender

Race (more than one may be selected):

American Indian or Alaska Native (1)

Asian (2)

Black or African-American (3)

Native Hawaiian or Pacific Islander (4)

White (5)

Not Disclosed (0)

Ethnicity

Add Additional Principal

Back Save Save and Continue

3. If desired, you may click Add Additional Principal to supply the demographic information for the other principals.

Click **Save and Continue**

Submit



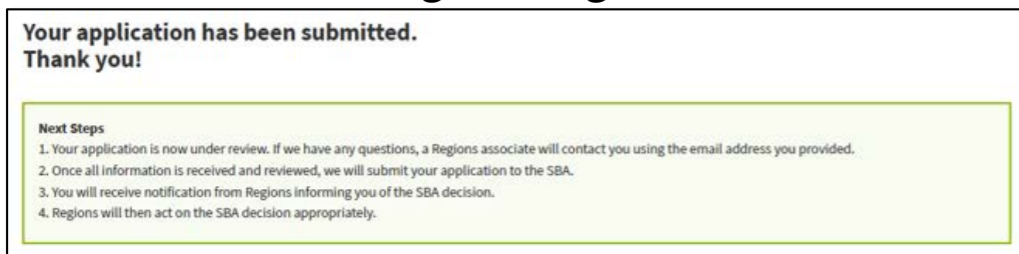
# EZ Application: Submit Application

The Submit Application screen displays.

**Note:** After submitting your application, you will have to contact Regions to upload more documents or to make changes to your application.

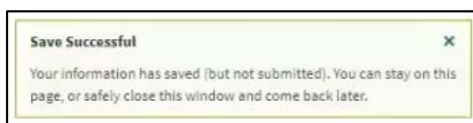
1. If you are ready to submit your application, click Submit Application.

Once you have submitted your application, you will receive the following message:



2. If you are not ready to submit your application, click Save and Return Later.

If you click this option, you will receive the following



Ensure that you return and submit your application at a later time.

