

Loan Forgiveness Application

Application Steps

1. Login to the PPP forgiveness portal
2. Choose application type and enter information
3. Upload supporting documentation
4. Sign and submit the application

1. Login to the PPP forgiveness portal

Apply for forgiveness here: <https://sba-ui.fiservapps.com/smb-login-forgiveness>.

Please note that because of the SBA's system requirements, Chrome is the only effective browser for accessing the forgiveness portal.

Login Credentials - To login, you will need to enter your business name exactly as it is shown in the email you received from Fiserv.com on Monday, August 10, and your Tax Identification Number (EIN/SSN) without any dashes or spaces. If you need assistance with your login credentials, please contact your lender.

One-Time Passcode (OTP) – For security purposes, a one-time passcode will be emailed to you each time you login. Enter the OTP as instructed to access the forgiveness portal.

2. Choose application type and enter information

The SBA currently has three different application forms. You will be able to select the appropriate application type in the forgiveness portal.

3508S – For borrowers with a loan amount under \$150,000. Nearly all of our borrowers qualify to use this form. It is by far the simplest application available to-date and we highly recommend that all eligible borrowers utilize it when applying for forgiveness.

3508EZ – A simplified version of the standard application form. Most, if not all, of our borrowers with loan amounts over \$50,000 should qualify to use this form. Borrowers are eligible to use the EZ if they can certify one/both of the following statements:

1. You were 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 **and** you did not **reduce annual salary** or hourly wages of any employee **by more than 25%** during the covered period (compared to the period between January 1, 2020 and March 31, 2020).
2. You 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 **and** you did not **reduce annual salary** or

hourly wages of any employee by more than 25% during the covered period (compared to the period between January 1, 2020 and March 31, 2020).

3508 – The standard application form. By far the most time-consuming and complicated application form. This form should only be used by borrowers who do not qualify for the 3508S or the 3508EZ.

3. Upload supporting documentation

You can upload your supporting documentation directly to the application in the forgiveness portal.

Please review the following checklist for the documentation that is required to be submitted with your application based on the information that you provide. Note that if you have sufficient payroll expense to cover the full loan amount, you do not need to claim or document payments for business utilities, business rent/lease, or mortgage interest.

[<Documentation Checklist PDF>](#)

4. Sign and submit the application

Once the application has been completed and documentation has been uploaded, the system will ask you to sign the application with your mouse. Upon signing, click the button to apply the signature to the application and then click Finish.

Upon submission, WGSB will review your application for completeness and accuracy before sending it to the SBA for final approval. Depending on application volume, WGSB's review will typically happen within 15 days.

The SBA's commitment is to review your application and make a final decision on loan forgiveness within 90 days of submission.

Still have questions?

- Contact your lender. He or she will be happy to assist you.
- The forgiveness portal includes a Knowledge Resource Center that you should find very helpful in answering most questions on loan forgiveness. This resource was created and is maintained by the national accounting firm Ernst & Young and will be updated regularly as future changes occur.
- You can review the SBA's application instructions here:

[<3508S Instructions PDF>](#)

[<3508EZ Instructions PDF>](#)

[<3508 Instructions PDF>](#)