# Overview of the PPP Application Portal

August 7, 2020



American Momentum Bank®

#### HOUSEKEEPING

- All attendees will be muted and placed in listen-only mode for the duration the presentation.
- A Q&A session will take place at the conclusion of the presentation. You can enter questions as the presentation progresses by clicking on the "?" icon on the toolbar.
- This webinar is being recorded, so anyone can watch it again as needed. We will be posting it on our website at <u>https://www.americanmomentum.bank/business/business-lending/paycheck-protection-program.</u>

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• Expanding view of webinar presentation

### Patrick Fenech Managing Director, SBA Lending AMERICAN COMENTUM BANK®



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Crowe LLP has a team of people focused on understanding the SBA Paycheck Protection Program, and the firm assists its clients with information and advice regarding their handling of PPP Loans.

This webinar presentation provides only a high-level overview of the SBA requirements and does not provide complete information sufficient for compliance with the SBA PPP requirements.

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Tim Reimink Managing Director timothy.reimink@crowe.com

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This webinar presentation does not provide complete information sufficient for compliance with the SBA Paycheck Protection Program (the "PPP"), and it is does not constitute (and is not a replacement for) consultation with your counsel or other advisors to understand how the requirements of the PPP apply to your specific situation. Participants should seek advice from their own counsel or advisors before acting on information presented.

Neither the Small Business Administration nor the Department of Treasury have finalized guidance regarding requirements of the PPP. Additional information, revisions to the Interim Final Ruling, answers to frequently asked questions, and regulatory rulings continue to be published or revised. The information in this webinar presentation and any related documents is subject to change.

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TOPICS

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PPP Loan Forgiveness Application Portal Frequently Asked Questions

Live Questions and Answers

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# PPP Loan Forgiveness Application Portal



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#### HYPOTHETICAL EXAMPLE

## Situation

A business has three U.S. resident employees, each of whom had an annual salary of \$52,000 and one owner who had an annual salary of \$100,000. Related benefit costs included in payroll costs amount to \$10,647 for the employees for an eight week Covered Period. The business received a PPP Loan of \$66,000.

No changes in FTE or employee compensation have occurred since the beginning of the year.

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#### **REGISTRATION LINK**

Paycheck Protection Email · Email ·	ction Loan Forgiveness Portal Account Activation CRM:0001031
Email Related	
From	8 PPP Loan Forgiveness Admin
То	R Brianna Collins
Cc	
Bcc	
Subject	Paycheck Protection Loan Forgiveness Portal Account Activation CRM:0001031
Hi Brianna Collin	s.
Thank you for you	ur interest in applying for loan forgiveness. Please click the link below to complete verifying your account and submit a forgiveness request.
request/&invitatio	nessportal.americanmomentum.bank/registration-redeem/?returnurl=https://pppforgivenessportal.americanmomentum.bank/forgiveness- m=d-qQph7mKvVaHyDw1s8oHhFwnh30hGOVIr1dR4tTCLzgU6ago3-fmY5myIZDnV- vFAZu36m3bwvBDgjQgt5K5TERFw-KA11xISH3oY7hKyETQrkLZuf1K0bro-F431Ybn1zbuB5RMN11c6KGMDkAowBLKrVBdQ-
Regards,	
American Momen	ntum Bank

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#### **PORTAL REGISTRATION**

Redeem Registratio	on Invitation
	To confirm your identity, please provide the loan information that is associated to this invitation. Then provide the password you want to use for your account.
	Validate Invite
	Invitation Code *
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	Loan Amount *
	66000
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	Password Confirmed *
→	Generate a new image Play the audio code
	XG8VA Enter the code from the image
	Submit

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#### **REGISTRATION SUCCESS**

#### Registration Invitation Accepted

#### **Success**

We found your loan information and have completed your registration. Welcome to the Forgiveness Request Portall Please click the link below to log in and begin the forgiveness request process.

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Login and View Requests

Sign in with a local acc	ount
* Username	brianna@email.web
* Password	••••••
	Remember me?
	Sign in Forgot your password?

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#### PORTAL HOME PAGE



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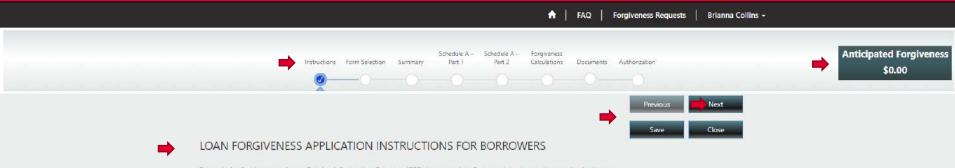
## **PPP Loan Forgiveness Application**

Standard Form



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#### **PORTAL INSTRUCTIONS**



To apply for forgiveness of your Paycheck Protection Program (PPP) loan, you (the Borrower) must complete and submit your application through this Portal. The tabs within this Portal will update based on the selected scenario on the Form Selection tab. Your answers will automatically populate into your selected application. When complete, your Lender will conduct a review before sending you a final copy of the application to sign.

The Portal is defaulted to the Standard PPP Loan Forgiveness Application (SBA Form 3508) which contains the following sections: Summary, Schedule A – Part 1, Schedule A – Part 2, Forgiveness Calculations, Documents, and Authorization. The SBA PPP Loan Forgiveness Application instructions can be found here.

Alternatively, if you meet one of the other three scenarios defined in the Form Selection tab, the Portal will update to reflect the EZ PPP Loan Forgiveness Application (SBA Form 3508EZ). The Portal will update to have the following sections: Summary, Forgiveness Calculations, Documents, and Authorization. The SBA PPP Loan Forgiveness Application EZ instructions can be found here.

Please review the instructions tied to your respective form. As you navigate through the Portal, instructions and help text can be reviewed by clicking on the **3** next to the field text. All fields with an (\*) must be completed before the application can be submitted to your Lender. If you need to contact your Lender, please utilize the Contact Form within the Portal.

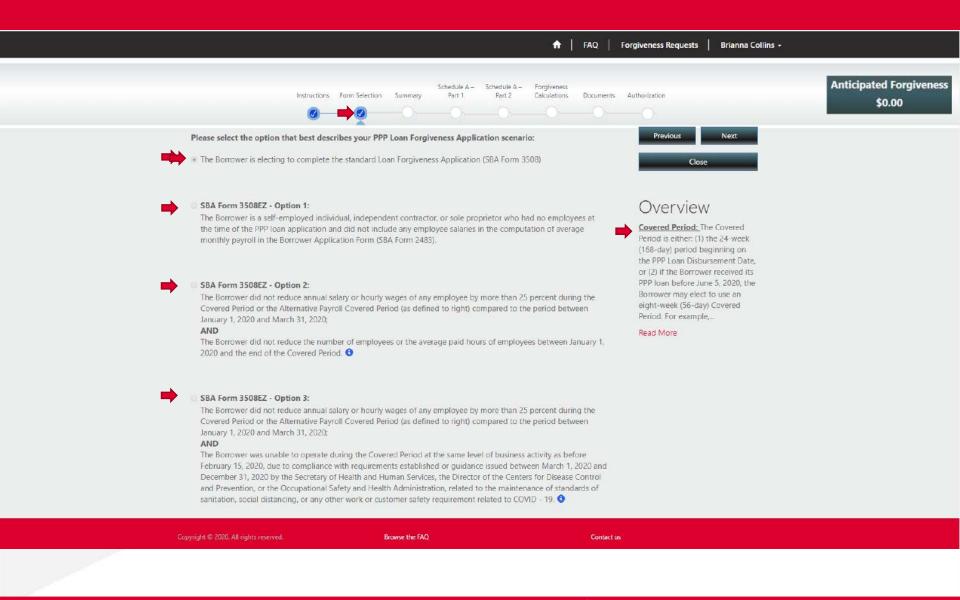
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#### FORM SELECTION – STANDARD FORM



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#### **APPLICATION SUMMARY**

	<b>↑</b>   FAC	AQ   Forgiveness Requests   Brianna Collins +	
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LLC The second s	51-8578482 Business Address: City *		
45 Towne Rd Business Address: State *	Gainsville Business Address: Postal Code *		
Florida    Primary Contact *	48579		
Brianna Collins			

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#### **APPLICATION SUMMARY CONTINUED**

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Race (more than 1 may be selected) American Indian or Alaska Native Asian Black or African-American Native Hawaiian or Pacific Islander		*		
pyright © 2020. All rights reserved. 8 Information being provided is based on our understand	Browse the FAQ ding of program requirements as of August 5, 2020,	Contact us and is subject to change.	Crowe American	n 🗯 omentum Bank"

## **PPP SCHEDULE A**

			🔒   FAQ	Forgiveness Requests	Brianna Collins 🗕	
Instructions	Form Selection Summary	Schedule A – Schedule A – Part 1 Part 2	Forgiveness Calculations Documen	ts Authorization		Anticipated Forgiveness \$0.00
For the following sections (PPP Schedule provided to assist you in completing thes The fields will be filled in based on the inf clicking on the download link below and	e sections. The worksheet is formation captured within th follow the embedded instruc	not required, but rather pro ne worksheet. Please downlo ctions. Once the worksheet i	wided as a tool. ad the worksheet by s completed please upd		Next Close	
PPP Schedule A Worksheet Line 1. Enter Cash Compensation (E	Table 1 Totals Sox 1) from PPP Schedule	A Worksheet, Table 1 * 🕚	r the Payroll			
Line 2. Enter Average FTE (Box 2) fr			able 1 * 🕄			
PPP Schedule A Worksheet,	3ox 4) from PPP Schedule					
Line 5. Enter Average FTE (Box 5) fr	rom PPP Schedule A Work	the Couered Perio	d or the Contac	tus		
19 Information being provided is based on	our understanding of program re	quirements as of August 5, 2020,	, and is subject to change.			N MOMENTUM BANK <sup>®</sup>

## PPP SCHEDULE A WORKSHEET DOWNLOAD

		🔒   FAQ   Forgivenes	s Requests   Brianna Collins +	
	Instructions Form Selection Summary Part 1	Schedule A – Forgiveness Part 2 Calculations Documents Auth		Anticipated Forgiveness \$0.00
provided to assist you in The fields will be filled in clicking on the download the respective fields belt folder. <u>Download Sciedule A</u> <b>PPP Schedule A</b> Line 1. Enter Cash 0 \$24,000.00 Line 2. Enter Avera 3.00	Is (PPP Schedule A Worksheet, Table 1, Table 2, and Compen- completing these sections. The worksheet is not required, b based on the information captured within the worksheet. Pl d link below and follow the embedded instructions. Once the awand upload the completed worksheet to the Documents s Worksheet, Table 1 Totals Compensation (Box 1) from PPP Schedule A Worksheet, Table 1 ge FTE (Box 2) from PPP Schedule A Worksheet, Table 1 Whourly Wage Reduction (Box 3) from PPP Schedule A W	ever trather provided as a tool. lease download the worksheet by e worksheet is completed please update section under the Payroll Table 1 * •	evious Next Close	
	Worksheet, Table 2 Totals Compensation (Box 4) from PPP Schedule A Worksheet, 1	Table 2 * 🗘		
Line 5. Enter Avera 0.00	ge FTE (Box 5) from PPP Schedule A Worksheet, Table 2	• •		
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#### FORGIVENESS CALCULATION WORKBOOK INSTRUCTIONS

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3	"This macro may not be available in this	workbook or all macros may be disabled", please reopen the file and choose to enable macros in the yellow bar above.				
		n tool to assist PPP Borrowers with organizing the data and determining the value inputs needed to complete the PPP Loan Forgiveness				
	process using the Portal. As you enter da fields contain calculation or validation in	a to complete each Tab, calculations may occur and auto-populate information for you. Green cells are intended for data input. All other (blu formation and should not be altered.	e)			
5 6	TAB1 Application Instructions	This tab includes the information from the SBA Loan Forgiveness Application for reference.				
7	TAB2 Schedule A Worksheet - Table 1	This tab organizes data and computes values for Boxes 1 through 3 of PPP Schedule A Worksheet Table 1 (employees with compensation at an annualize rate of less than or equal to \$100,000), as well as determines input values for Schedule A Lines 1 through 3. Enter requested data in green cells only, where applicable.	d			
9	TAB3 Wage Reduction	This tab uses salary and wage data to determine whether the Borrower's loan forgiveness amount must be reduced due to a statutory requirement concerning reductions in employee salary and wages.				
10		Enter requested data in green cells only, where applicable. Start with Step 1, and blue validation fields will direct you to continue, if				
11 12	TAB4 Schedule A Worksheet - Table 2	This tab organizes data and computes values for Boxes 4 and 5 of PPP Schedule A Worksheet Table 2 (employees with compensation at an annualized ra of more than \$100,000), as well as determines input values for Schedule A Lines 4 through 5. Enter requested data in green cells only, where applicable.	te			
13	TAB5 Compensation to Owners Table	This tab organizes data and computes the input value for Schedule A Line 9. Enter requested data in green cells only, where applicable. This tab only needs to completed if there is more than one individual identified a	e .			
14	•	an owner-employee/self-employed individual/general partner. This tab organizes data for PPP Schedule A fields and identifies values for input into the Portal.				
16	TAB6 PPP Schedule A Portal Inputs	All value fields in this tab are auto-populated, as applicable based on information completed throughout the workbook.				
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## SCHEDULE A WORKSHEET - TABLE 1

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## SCHEDULE A WORKSHEET - TABLE 1

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Non-Cash Compensation Payroll Costs Alternative Payroll Covered Period	During the Covered P	eriod or the	« Prev Next »	End tour	
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38 Information being provided is based on our understanding of pro	ogram requirements as of August 5, 2020,	and is subject to change.		AMERICAN	MOMENTUM BANK®

Auticipieres   Intermediation   Intermediation   Intermediation   Auticipieres   Intermediation   Intermedi							<b>↑</b>	FAQ	Forgiveness Requests	Brianna Collins 🗸	 
<ul> <li>Non-Cash Compensation Payroll Costs During the Covered Period or the Alternative Payroll Covered Period</li> <li>Line 5. Total amount paid or incurred by Borrower for employer contributions to employee retirement plans</li> <li>Line 5. Total amount paid or incurred by Borrower for employer state and local taxes assessed on employee compensation *</li> <li>Compensation to Owners</li> <li>Line 5. Total amount paid to owner-employees/self-employed individual/general partners. * •</li> <li>Total Payroll Costs</li> <li>Line 10. Psyroll Costs (Sum of Lines 1, 4, 6, 7, 8, and 9)</li> </ul>		Instructions	Form Selection	Summary				Documents	Authorization		Anticipated F
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<ul> <li>Compensation *</li> <li>Compensation to Owners</li> <li>Line 9. Total amount paid to owner-employees/self-employed individual/general partners. * *</li> <li>Total amount paid to owner-employees/self-employed individual/general partners. * *</li> </ul>	Alternative Payro	oll Covered I	Period					nsurance			
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	Instructions	Form Selection	Summary	Schedule A – Part 1	Schedule A - Part 2	Forgiveness Calculations	Documents	Authorization			
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Line 8. Total amount compensation *	t paid or incurre	ed by Borrow	er for emp	loyer state a	nd local ta	xes assessed	on employ	« Pre	v Next »		End tour
Total Payroll Cost Line 10. Payroll Cost \$0.00		1, 4, 6, 7, 8, an	id 9)								



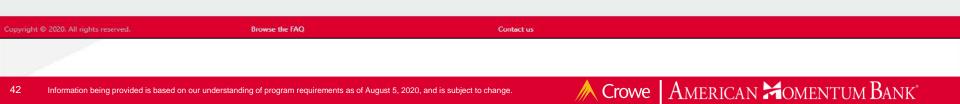
			<b>n</b>   1	FAQ   FO	orgiveness Requests	Brianna Collins 👻	
Inst	uctions Form Selection Summary	Schedule A - Schedule A - Part 2		Documents	Authorization		Anticipated Forgiveness \$0.00
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<b>8</b>	incurred by Borrower for empl						
Compensation to Owne Line 9. Total amount paid to	rrS owner-employees/self-employ	ed individual/general partı	ners. * 🔁				
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ne 7. Total amount paid or incurred by Borrower for employer contributions to		ment plans			
			Borrower for employe	er contributions to	
			employee retirement	plans, excluding	
			any pre-tax or after-ta employees. Do not a		
			retirement contributio	1 2	
ne 8. Total amount paid or incurred by Borrower for employer state and local ta		employee	behalf of a self-emplo		
ompensation *		rempio) se	general partners, bec payments are already		
			compensation.	y meladea in their	
			« Prev Next »	End tour	

Line 10. Payroll Costs (Sum of Lines 1, 4, 6, 7, 8, and 9)

\$0.00



						<b>↑</b>	FAQ	Forgiveness Requests	s   Brianna Collins	÷	
	Instructions	Form Selection	Summary	Schedule A - Part 1	Schedule A - Part 2	Forgiveness Calculations	Documents	Authorization			Anticipated Forgiveness \$0.00
Non-Cash Comp Alternative Payro Line 6. Total amoun	oll Covered	Period					nsurance	Previous Save	Next Close		
Line 7. Total amour * 3	nt paid or incurre	ed by Borrower	for employ	er contributi	ons to emple	oyee retireme	nt plans				
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Compensation to Line 9. Total amou		-employees/sel	f-employed	individual/g	eneral partn	ers. * 🔁					
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Instructions	5 Form Selection	Summary	Schedule A - Part 1	Schedule A – Part 2	Forgiveness Calculations	Documents	Authorization				Antic	cipated Forgiveness \$0.00
Non-Cash Compensation Pa Alternative Payroll Covered Line 6. Total amount paid or incurr * Line 7. Total amount paid or incurr	Period red by Borrower	for employe	r contributio	ns for emple	oyee health i		Previous	Ne Clo				
Line 8. Total amount paid or inc compensation *	urred by Bor	rower' for (	employer s	tate and 1	ocal taxes	assessed o	on employce	Borrowe taxes ass compension Enter the Borrowe taxes ass	r for employ sessed on er sation e total amo	unt paid by the yer state and le employee	al	
ompensation to Owners Line 9. Total amount paid to ow		es/self-em	ployed ind	ividual/ge	eneral part	ners. * 🕤			taxes withh	irance tax); do eld from emplo End		

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	Instructions	Form Selection Summa		Schedule A - Part 2	Forgiveness Calculations	Documents	Authorization		
			×				0		
Alternative Pa	ayroll Covered F	yroll Costs Durir Period d by Borrower for emp				nsurance	Previous Save	Next Close	
Line 7. Total ar * 3	nount paid or incurre	d by Borrower for emp	oloyer contribut	ions to empl	oyee retireme	nt plans			
Line 8. Total ar compensation		d by Borrower for emp	oloyer state and	local taxes a	ssessed on en	nployee			
Compensatio		employees/self-emplo	yed individual/	general partr	ners. * 🖯				
Total Payroll ( Line 10. Payrol \$0.00	Costs Il Costs (Sum of Lines	1, 4, 6, 7, 8, and 9)							
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↑ FAQ Forgiveness	s Requests 📔 Brianna Collins 🗕
Schedule A = Schedule A = Foroiveness	Anticipated Forgiveness
0	Line 9. Total amount paid to owner- employees/self-employed individual/general partners
Line 8. Total amount paid or incurred by Borrower for employer state and local taxes assessed on employee compensation."	Enter any amounts paid to owners (owner-employees, a self-employed individual, or general partners). This amount may not be included in PPP Schedule A Worksheet, Table 1 or 2. If there is more than one individual included, attach a separate table that lists the names of and payments to each.
Line 9. Total amount paid to owner-employees/self-employed individual/general partners. * otal Payroll Costs Line 10. Payroll Costs (Sum of Lines 1, 4, 6, 7, 8, and 9) \$0.00	For Borrowers using a 24-week Covered Period, this amount is capped at \$20,833 (the 2.5-month equivalent of \$100,000 per year) for each individual or the 2.5-month equivalent of their applicable compensation in 2019, whichever is lower. For Borrowers using an 8-week Covered Period, this amount is capped at \$15,385 (the eight-week equivalent of \$100,000 per year) for each individual or the eight-week equivalent of their applicable compensation in 2019, whichever is lower.
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			♠   FAQ	Forgiveness Requests	Brianna Collins -	
Instructions F			rgiveness Iculations Documents	Authorization		Anticipated Forgiveness \$0.00
Non-Cash Compensation Payr Alternative Payroll Covered Per Line 6. Total amount paid or incurred I 8000	riod by Borrower for employer co	ntributions for employee	health insurance	Previous	Next Close	
Line 7. Total amount paid or incurred l * 2000 Line 8. Total amount paid or incurred l compensation *						
647 Compensation to Owners Line 9. Total amount paid to owner-en 15385	nployees/self-employed indiv	idual/general partners. *	6			
Total Payroll Costs Line 10. Payroll Costs (Sum of Lines 1, \$0.00	4, 6, 7, 8, and 9)					
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## **PPP SCHEDULE A PART 2**

					<b>↑</b>	FAQ	Forgiveness Requests	Brianna Collins 🗕	
Instructions	Form Selection	Summary	Schedule A – Part 1	Schedule A – Part 2	Forgiveness Calculations	Documents	Authorization		Anticipated Forgiveness \$50,032.00
Full-Time Equivalency (FTE) I	Reduction	Questio	ns				Previous Save	Next Close	
Question 1: Did you reduce the num January 1,2020 and the Covered Per		vees or the i	average paid l	nours of emp	loyees betwe	•en			

FTE Reduction Calculation

Line 13. FTE Reduction Quotient (Line 12 divided by Line 11) or 1.0 if any of the above criteria are met 3

0.00



						<b>†</b>	FAQ	Forgiveness Requests	Brianna Collins 🗕		
	Instructions	Form Selection	Summary	Schedule A – Part 1	Schedule A – Part 2	Forgiveness Calculations	Documents	Authorization		1	Anticipated Forgiveness \$50,032.00
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Full-Time Equivalen	icy (FTE) F	Reduction	Question	าร							
Question 1: Did you red January 1,2020 and the			ees or the a	verage paid I	nours of emp	oloyees betwe	en				
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Line 13. FTE Reduction	Quotient (Li	e 12 divided h	v line 11) o	or 10 if any o	f the above (	criteria are m	at A				
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## **PPP SCHEDULE A PART 2**

					<b>≜</b>	FAQ	Forgiveness Requests	Brianna Collins +	
Instructions	Form Selection	Summary	Schedule A – Part 1	Schedule A – Part 2	Forgiveness Calculations	Documents	Authorization		Anticipated Forgiveness \$50,032.00
Full-Time Equivalency (FTE)							Previous Save	Next Close	
Question 1: Did you reduce the num January 1,2020 and the Covered Per 🕄		ees or the a	iverage paid	nours of emp	loyees betwe	•en •			

FTE Reduction Calculation

Line 13. FTE Reduction Quotient (Line 12 divided by Line 11) or 1.0 if any of the above criteria are met 3

0.00



						n	FAQ	Forgiveness Request	ts 📔 Brianna Col	lins <del>-</del>		
	Instructions	Form Selection	Summary	Schedule A – Part 1	Schedule A - Part 2	Forgiveness Calculations	Documents	Authorization				d Forgiveness ,032.00
Full-Time Equiva Question 1: Did yo January 1,2020 and Yes Question 2: FTE Re	u reduce the num d the Covered Per	iber of employe iod? *			ours of emp	loyees betwee	en V	Previous	Next Close			
Were you (the Born at the same level o established or guid and Human Service Safety and Health or any other worke	f business activity lance issued betw es, the Director of Administration re	y as before Feb yeen March 1, 2 f the Centers fo lated to the ma	ruary 15, 20 020 and Dec r Disease Co aintenance o	20 due to con cember 31, 2 ontrol and Pro of standards 1	mpliance wit 020, by the S evention, or for sanitation	th requiremen Secretary of H the Occupation	ts ealth onal					
FTE Reduction C	alculation						T					
Line 13. FTE Reduc	tion Quotient (Lir	ne 12 divided b	y Line 11) or	r 1.0 if any of	the above o	riteria are me	t 🕄					
Copyright © 2020. All rights re	served.		Browse the FAQ	)			Contact ι	is				
51 Information being	g provided is based or	n our understanding	g of program re	quirements as o	f August 5, 202	0, and is subject	to change.	/ Cr	owe Am	ERICAN 🔀	OMENTUM	Bank

## **PPP SCHEDULE A PART 2**

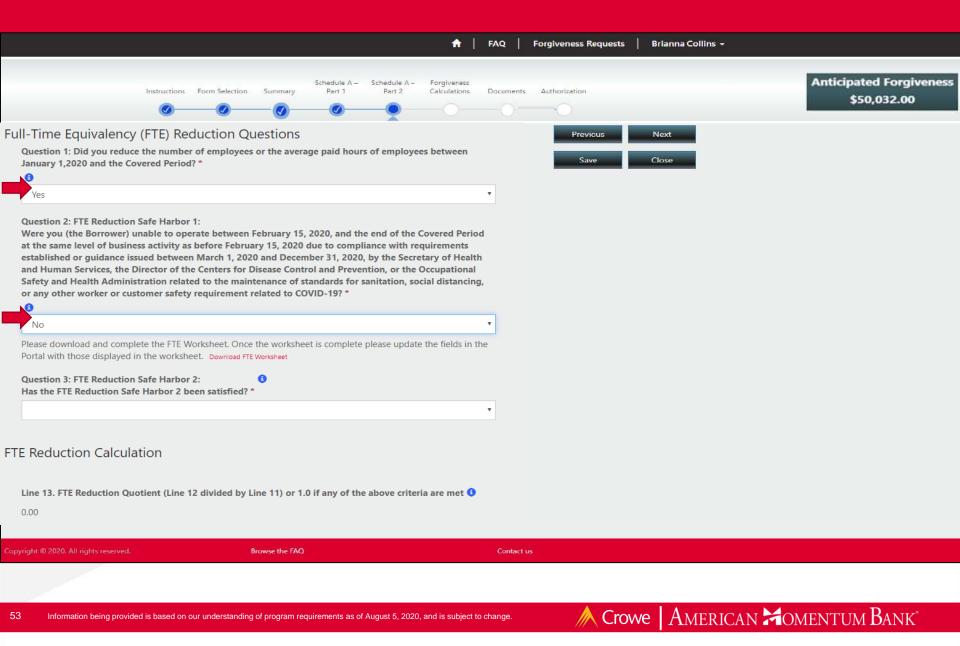
					<b>↑</b>	FAQ	Forgiveness Requests	Brianna Collins +	
Instructions	Form Selection	Summary	Schedule A – Part 1	Schedule A - Part 2	Forgiveness Calculations	Documents	Authorization		Anticipated Forgiveness \$50,032.00
Full-Time Equivalency (FTE) Question 1: Did you reduce the nun January 1,2020 and the Covered Pe	nber of employ			nours of emp	loyees betwe	en	Previous Save	Next	
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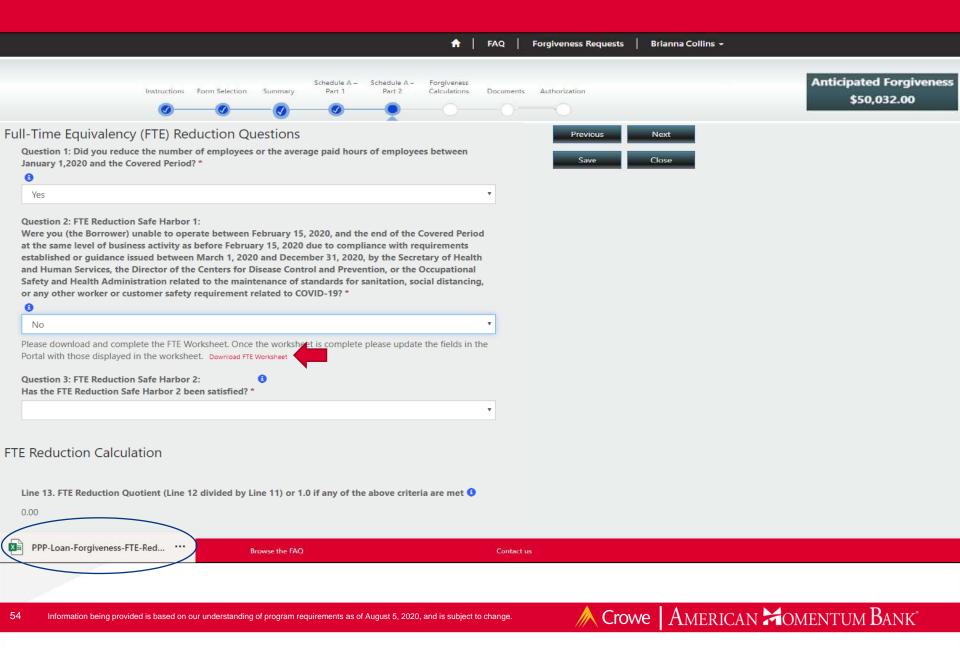
FTE Reduction Calculation

Line 13. FTE Reduction Quotient (Line 12 divided by Line 11) or 1.0 if any of the above criteria are met 3

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# **FTE REDUCTION WORKSHEET**

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1		FTE REDUCTION WOR	RKBOOK INSTRUCTION	S					
3 be available in this workbook or a This workbook is intended as a fa As you enter data to complete eaa information and should not be alt	Il macros may be disabled", please r cilitation tool to assist PPP Borrowers th Tab, calculations may occur and a rred.	eopen the file and choose to e s with organizing the data and uuto-populate information for y	enable macros in the yellow bar determining the value inputs ne ou. Green cells are intended for	ny point you recieve an error with the above. eded to complete the PPP Loan Forgiv data input. All other (blue) fields conta	reness process using the Portal.	TI	nis work needs	book only to be	·
6 TAB1 Application Instruction	This tab arganizes data and com	from the SBA Loan Forgiveness	Application for reference. E Reduction Safe Harbor 2 calculati	0.0			complete	ed if the	
TAB2 FTE Reduction Safe Harbor	Enter requested data in green	cells only, where applicable.					•	FTE was	
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13 TAB4 FTE Reduction Safe Harbor	Step4 PPP Schedule A Line 11 for con	npletion.		on as well as automatically determines if the F775 will direct you to continue to Sche				15, 2020	
TAB5 PPP Schedule A Line 1	<sup>1</sup> Enter requested data in green	cells only, where applicable.	2.1	o be completed if the Borrower did not sati	sfy FTE Reduction Safe Harbor 2.		•	26, 2020	
TAB6 PPP Schedule A Portal In 20 21		Schedule A fields and identifies v auto-populated, as applicable	alues for input into the Portal. based on information complete	d throughout the workbook.		] a	nd the F	TE Safe	
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#### **FTE REDUCTION WORKSHEET – SAFE HARBOR STEP 1**

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#### **FTE REDUCTION WORKSHEET – SAFE HARBOR STEP 2**

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			Key Guidance				
		tion to determine if the Borrower satisfies FTE		I F20 and click "Enter." This action will populate the nu	mhar of rows		
,	required to document the required data. 1		ou monastre of reprudity 10, 2020 m dem				
	List Employees Who : Were employed by the Borrower on February 1 Whose principal place of residence is in the U.						
		loyee. Do not include any independent contractors,	owner-employees, self-employed individuals	ls, or partners.			
1	Employer Identifier : Enter the last four digits						
3 5		- Enter the average number of hours paid per week		2020. Nyee, the average number of hours paid per week is divided by	40 and rounded		
				yee, the average number of nours paid per week is divided by urs or more per week and 0.5 for employees who work fewer h		This sheet organizes	c
,	Continue to FTE Reduction Safe Harbor 2,			ect the Borrower to continue to the Step 4 Tab, if applicable ("	Yes") or the	•	
8 9	-	no further information is required ("No, FTE Reduc				data and computes	
0	FTE Reduction Safe Har	•	Enter Number of Employe	es <mark>5</mark>	Enter	•	
0 2	FTE Reduction Safe Har	•			Enter	values for Step 2 an	
0 2	Total FTE in pay period inclus	sive of February 15,2020	Average Number of Hours Paie per Week	d	Enter	values for Step 2 an automatically	
0 2 3		sive of February 15,2020	Average Number of Hours Paie		Enter	values for Step 2 an	
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#### **FTE REDUCTION WORKSHEET – SAFE HARBOR STEP 4**

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# **FTE REDUCTION WORKSHEET – PPP SCHEDULE A LINE 11**

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15	of hours paid per	r week is divided	by 40 and rounded to	the nearest tenth. The n	naximum for each employee is	capped at 1.0. A sim						shou	ld only	/ ho				
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# **FTE REDUCTION WORKSHEET – PPP SCHEDULE A**

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Enter the calculated values in Column E into the applicable fields in the PPP Schedule A Schedule A Calculation Full-Time Equivalency Has the FTE Reduction Safe Harbor been satisfied?	Portal. (FTE) Reduction Calculation		■ orga and valu in th field	anizes data d computes ues to input he portal. All ds are auto-	
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## **PPP SCHEDULE A PART 2**

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Instruction	is Form Selection	Summary	Schedule A – Part 1	Schedule A – Part 2	Forgiveness Calculations	Documents	Authorization		Anticipated Forgiveness \$50,032.00
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Question 1: Did you reduce the nu January 1,2020 and the Covered F		vees or the a	average paid	hours of emp	loyees betwe	een			
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FTE Reduction Calculation

Line 13. FTE Reduction Quotient (Line 12 divided by Line 11) or 1.0 if any of the above criteria are met 3

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					<b>†</b>	FAQ	Forgiveness Requests	Brianna Collins 🗕	
Instructions	Form Selection	Summary	Schedule A – Part 1	Schedule A - Part 2	Forgiveness Calculations	Documents	Authorization		Anticipated Forgiveness \$50,032.00
Full-Time Equivalency (FTE)	Reduction	Questio	ns				Previous	Next Close	
Question 1: Did you reduce the num January 1,2020 and the Covered Pe		vees or the a	average paid	hours of emp	loyees betwe	en T			

▲ Crowe American ★ Omentum Bank\*

#### FTE Reduction Calculation

Line 13. FTE Reduction Quotient (Line 12 divided by Line 11) or 1.0 if any of the above criteria are met 🙂

0.00

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#### **FORGIVENESS CALCULATIONS**

					<b>.</b>	FAQ	Forgiveness Requests   Brianna C	Collins <del>+</del>	
Instructions	Form Selection	Summary	Schedule A – Part 1	Schedule A – Part 2	Forgiveness Calculations	Documents	Authorization		Anticipated Forgiveness \$50,032.00
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Adjustments for Full-Time E Line 5. Total Salary/Hourly Wage R \$0.00 Line 6. The sum of amounts on Line \$50,032.00 Line 7. FTE Reduction Quotient (The 1.00 Copyright © 2020. All rights reserved.	eduction (The a es 1, 2, 3, and 4, e number from	nmount from , then subtra	a Schedule A -	Part 1, Lind	e 3) 3	Ictions Contact u	5		

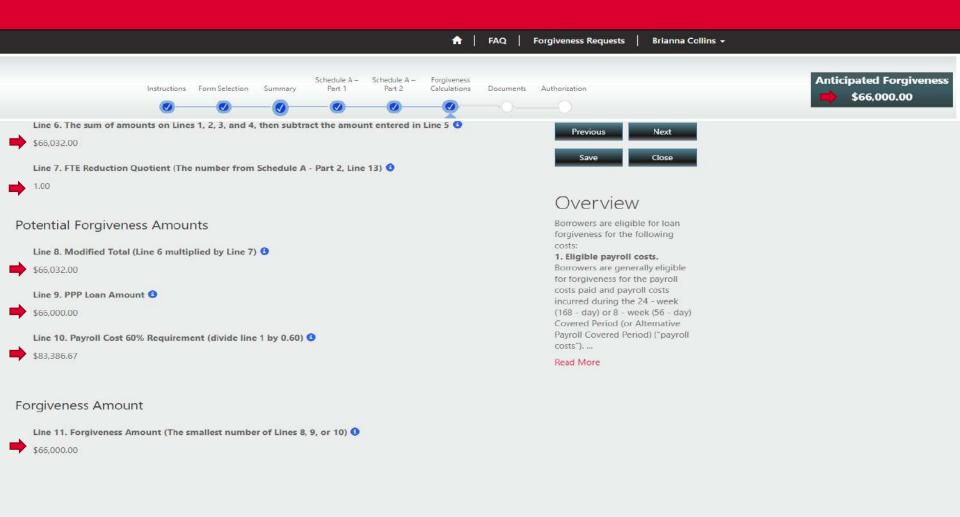
# FORGIVENESS CALCULATIONS

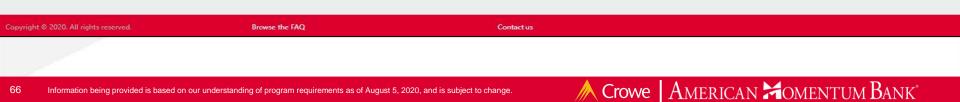
	🕈   FAQ   Forgiveness Requests   Brianna Collins +
	Anticipated Forgiveness sociations Documents Authorization \$50,032.00
For the following section please complete Lines 2, 3, and 4. The remaining fields have been filled base captured throughout the process. Payroll and Nonpayroll Costs Line 1. Payroll Costs (The amount from Schedule A - Part 1, Line 10) ③ \$50,032.00 Line 2. Business Mortgage Interest Payments * ④ Roto Line 3. Business Rent or Lease Payments * ④	d on the information Previous Next Save Close OVERVIEW Borrowers are eligible for Ioan forgiveness for the following costs: 1. Eligible payroll costs. Borrowers are generally eligible for forgiveness for the payroll costs paid and payroll costs incurred during the 24 - week (168 - day) or 8 - week (56 - day)
4000 Line 4. Business Utility Payments * 3	Covered Period (or Alternative Payroll Covered Period) ("payroll costs") Read More
Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Line 5. Total Salary/Hourly Wage Reduction (The amount from Schedule A - Part 1, Line 3) ( \$0.00 Line 6. The sum of amounts on Lines 1, 2, 3, and 4, then subtract the amount entered in Line \$50,032.00 Line 7. FTE Reduction Quotient (The number from Schedule A - Part 2, Line 13) ( 1.00	9
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#### **FORGIVENESS CALCULATIONS**

🔶   FAQ	Forgiveness Requests   Brianna Collins 🗕
Schedule A – Schedule A – Forgiveness Instructions Form Selection Summary Part 1 Part 2 Calculations Docum	Authorization Authorization \$66,000.00
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\$50,032.00	OVERVIEW Borrowers are eligible for loan forgiveness for the following costs: <b>1. Eligible payroll costs.</b>
Line 2. Business Mortgage Interest Payments * \$ 8,000.00 Line 3. Business Rent or Lease Payments * \$ 4,000.00	Borrowers are generally eligible for forgiveness for the payroll costs paid and payroll costs incurred during the 24 - week (168 - day) or 8 - week (56 - day) Covered Period (or Alternative Payroll Covered Period) ("payroll
Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reduction	costs") Read More
Line 5. Total Salary/Hourly Wage Reduction (The amount from Schedule A - Part 1, Line 3) (3) \$0.00 Line 6. The sum of amounts on Lines 1, 2, 3, and 4, then subtract the amount entered in Line 5 (3)	
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#### **FORGIVENESS CALCULATIONS CONTINUED**





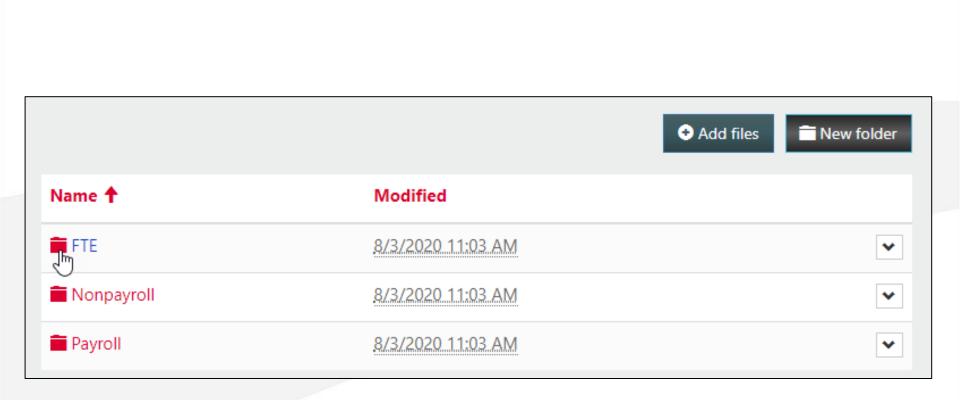


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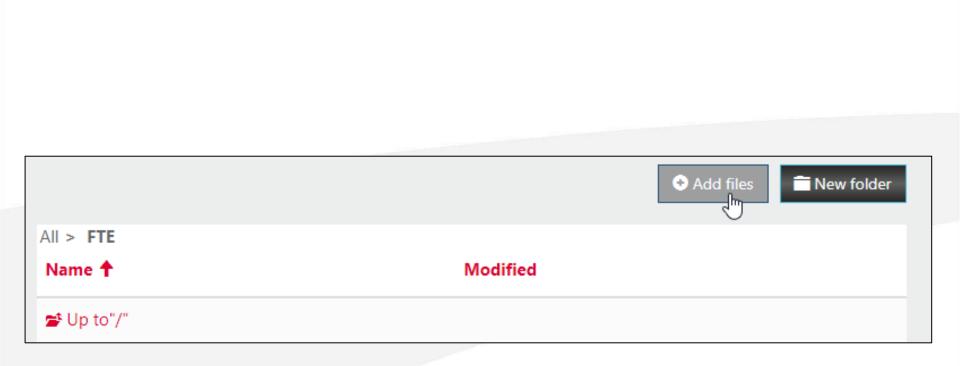
- PPP Loan Forgiveness Calculation Form
- PPP Schedule A
- Payroll: Documentation verifying the eligible cash compensation and non-cash benefit payments from the Covered Period or the Alternative Payroll Covered Period consisting of each of the following:
  - Bank account statements or third-party payroll service provider reports documenting the amount of cash compensation paid to employees.
  - b. 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.
  - c. Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee health insurance and retirement plans that the Borrower included in the forgiveness amount (PPP Schedule A, lines (6) and (7)).
- FTE: Documentation showing (at the election of the Borrower):
  - a. the average number of FTE employees on payroll per month employed by the Borrower between February 15, 2019 and June 30, 2019;
  - b. the average number of FTE employees on payroll per month 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 month employed by

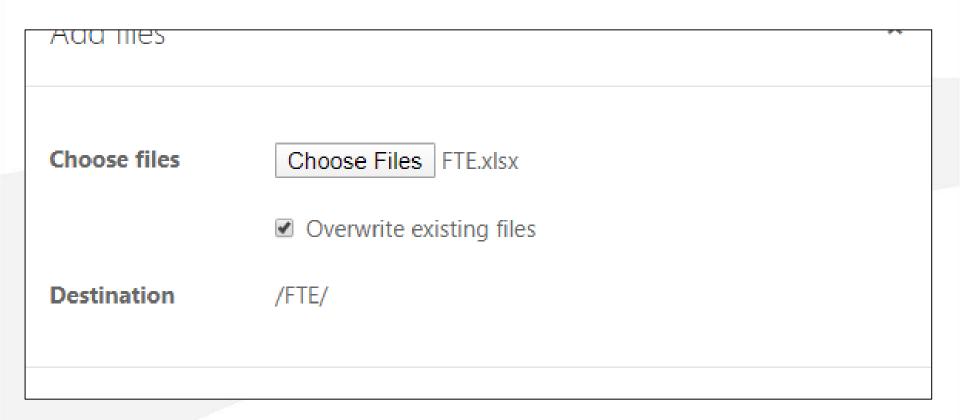
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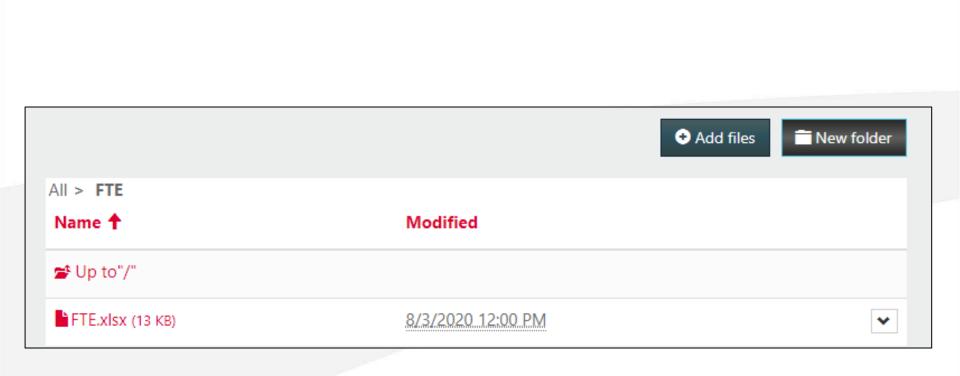




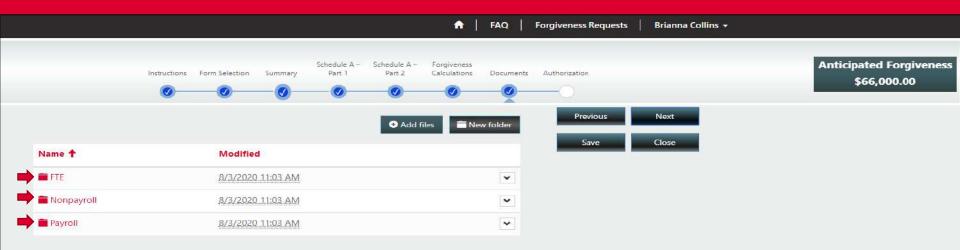


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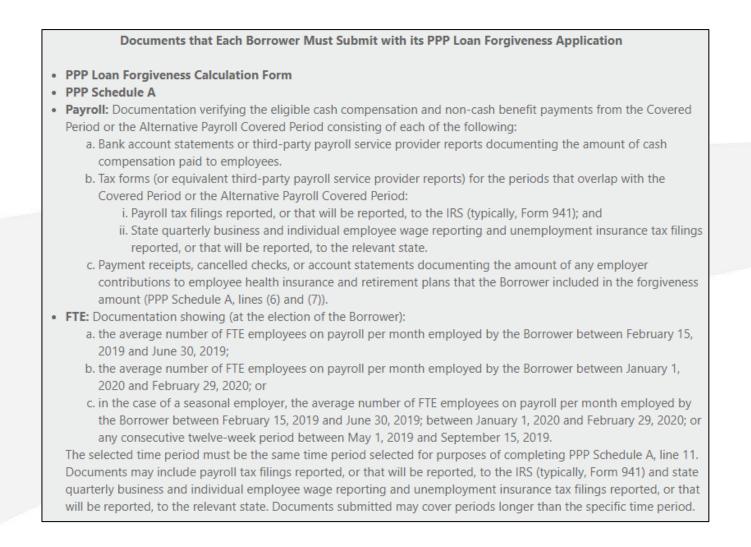


#### Documents that Each Borrower Must Submit with its PPP Loan Forgiveness Application

- PPP Loan Forgiveness Calculation Form
- PPP Schedule A
- Payroll: Documentation verifying the eligible cash compensation and non-cash benefit payments from the Covered Period or the Alternative Payroll Covered Period consisting of each of the following:
  - Bank account statements or third-party payroll service provider reports documenting the amount of cash compensation paid to employees.
  - b. 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.
  - c. Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee health insurance and retirement plans that the Borrower included in the forgiveness amount (PPP Schedule A, lines (6) and (7)).
- FTE: Documentation showing (at the election of the Borrower):
  - a. the average number of FTE employees on payroll per month employed by the Borrower between February 15, 2019 and June 30, 2019;
  - b. the average number of FTE employees on payroll per month 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 month employed by

### **DOCUMENTS INFORMATION**



### **DOCUMENTS INFORMATION CONTINUED**

- Nonpayroll: Documentation verifying existence of the obligations/services prior to February 15, 2020 and eligible
  payments from the Covered Period.
  - a. 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.
  - b. 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.
  - c. 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.

#### Documents that Each Borrower Must Maintain but is Not Required to Submit

- PPP Schedule A Worksheet or its equivalent and the following:
  - a. Documentation supporting the listing of each individual employee in PPP Schedule A Worksheet Table 1, including the "Salary/Hourly Wage Reduction" calculation, if necessary.
  - b. Documentation supporting the listing of each individual employee in PPP Schedule A Worksheet Table 2; specifically, that each listed employee received during any single pay period in 2019 compensation at an annualized rate of more than \$100,000.
  - c. Documentation regarding any employee job offers and refusals, firings for cause, voluntary resignations, and written requests by any employee for reductions in work schedule.

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d. Documentation supporting the PPP Schedule A Worksheet "FTE Reduction Safe Harbor."

All records relating to the Borrower's PPP loan, including documentation submitted with its PPP loan application, documentation supporting the Borrower's certifications as to the necessity of the loan request and its eligibility for a PPP loan, documentation necessary to support the Borrower's loan forgiveness application, and documentation demonstrating the Borrower's material compliance with PPP requirements. The Borrower must retain all such documentation in its files for six years after the date the loan is forgiven or repaid in full, and permit authorized representatives of SBA, including representatives of its Office of Inspector General, to access such files upon request.





#### Please review and check the box before submitting the application to your Lender.

By checking the box, you (the Borrower) are attesting that the information, evidence, and supporting documents provided adhere to the guidelines outlined by SBA under the Paycheck Protection Program (PPP) and that the information is true and accurate to the best of my knowledge.

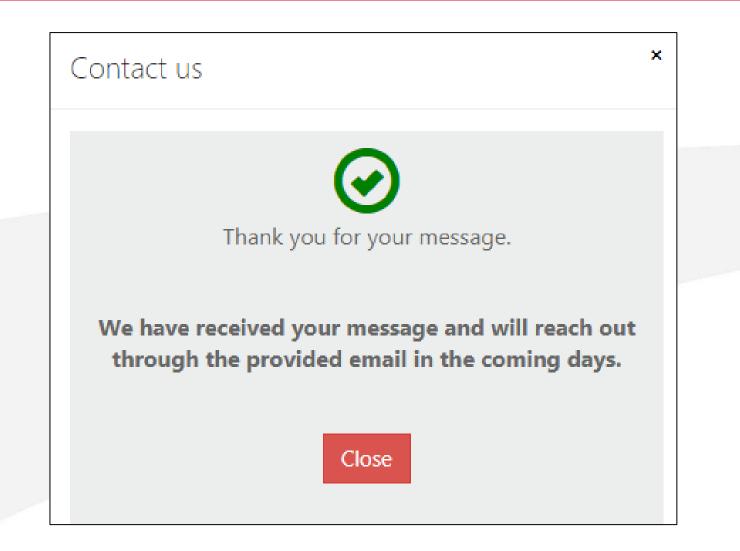
Submit to Lender



# **CONTACT US FORM**

Contact us	×
First Name *	
Brianna	
Last Name *	
Collins	
Email *	
brianna@email.web	
Subject *	
File Upload	
Description *	
I have a question regarding uploading files	
	1
Submit	

# **CONTACT US SUBMITTED**



### **SUBMIT APPLICATION**



#### Please review and check the box before submitting the application to your Lender.

By checking the box, you (the Borrower) are attesting that the information, evidence, and supporting documents provided adhere to the guidelines outlined by SBA under the Paycheck Protection Program (PPP) and that the information is true and accurate to the best of my knowledge.

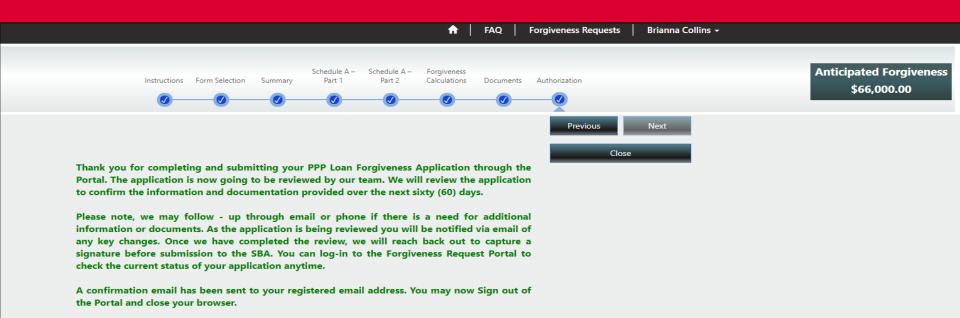




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### **FORGIVENESS REQUEST SUBMITTED**





# **PPP Loan Forgiveness Application**

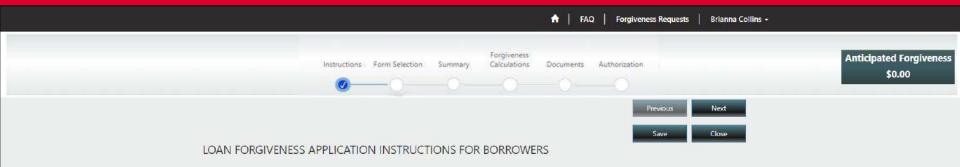
EZ Form





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## **PORTAL INSTRUCTIONS**



To apply for forgiveness of your Paycheck Protection Program (PPP) loan, you (the Borrower) must complete and submit your application through this Portal. The tabs within this Portal will update based on the selected scenario on the Form Selection tab. Your answers will automatically populate into your selected application. When complete, your Lender will conduct a review before sending you a final copy of the application to sign.

The Portal is defaulted to the Standard PPP Loan Forgiveness Application (SBA Form 3508) which contains the following sections: Summary, Schedule A – Part 1, Schedule A – Part 2, Forgiveness Calculations, Documents, and Authorization. The SBA PPP Loan Forgiveness Application instructions can be found here.

Alternatively, if you meet one of the other three scenarios defined in the Form Selection tab, the Portal will update to reflect the EZ PPP Loan Forgiveness Application (SBA Form 3508EZ). The Portal will update to have the following sections: Summary, Forgiveness Calculations, Documents, and Authorization. The SBA PPP Loan Forgiveness Application EZ instructions can be found here.

Please review the instructions tied to your respective form. As you navigate through the Portal, instructions and help text can be reviewed by clicking on the **3** next to the field text. All fields with an (\*) must be completed before the application can be submitted to your Lender. If you need to contact your Lender, please utilize the Contact Form within the Portal.

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## **EZ FORM SELECTION**



#### ○ SBA Form 3508EZ - Option 1:

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).

#### SBA Form 3508EZ - Option 2:

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 to right) compared to the period between January 1, 2020 and March 31, 2020;

#### 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. **1** 

#### SBA Form 3508EZ - Option 3:

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 to right) compared to the period between January 1, 2020 and March 31, 2020;

#### 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. **1** 

### Overview

**Covered Period:** 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,...

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## **EZ FORM SELECTION**

	<del>^</del>	FAQ   Forgiveness Requests   Gordon Gekko -	
	Instructions Form Selection Summary Calculations Document	a Authorization	Anticipated Forgiveness \$0.00
Loan Details Loan Number * 94854 Loan Amount * \$4,000,000.000	Disbursement Date 4/27/2020 SBA Loan Number 18845	Previous Next Save Close	
Company Details Business Name * 1 Gekko & Co	DBA or Tradename 🔹		
Business Type 🕄 Partnership	Business TIN (EIN, SSN) * (3)		
Business Address: Line 1 * 🕄 500 Wall St	Business Address: City * New York		
Business Address: State * New York	Business Address: Postal Code * 10001		
Primary Contact * 3 Gordon Gekko			
Phone Number * (800) 555-1893	Email Address * gg@email.web		
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# **FORGIVENESS CALCULATIONS**

	♠ FAQ	Forgiveness Requests 🛛 Gordon Gekko 👻	
Forgiveness Instructions Form Selection Summary Calculations Doc	uments Authorization	n	Anticipated Forgiveness \$0.00
Payroll and Nonpayroll Costs		Previous Next	
Line 1. Payroll Costs: 3 \$0.00		Save Close	
Line 1.a. Cash Compensation: * 8		Overview	
\$ 0.00		Borrowers are eligible for loan	
Line 1.b. Employee Benefits: * 🜖		forgiveness for the following costs:	
\$ 0.00		1. Eligible payroll costs. Borrowers are generally eligible	
Line 1.c. Owner Compensation: * 1		for forgiveness for the payroll costs paid and payroll costs incurred during the 24 - week	
0.00 Line 2. Business Mortgage Interest Payments *		(168 - day) or 8 - week (56 - day) Covered Period (or Alternative Payroll Covered Period) ("payroll costs")	
Line 3. Business Rent or Lease Payments * 3		Read More	
Line 4. Business Utility Payments * 🕄			

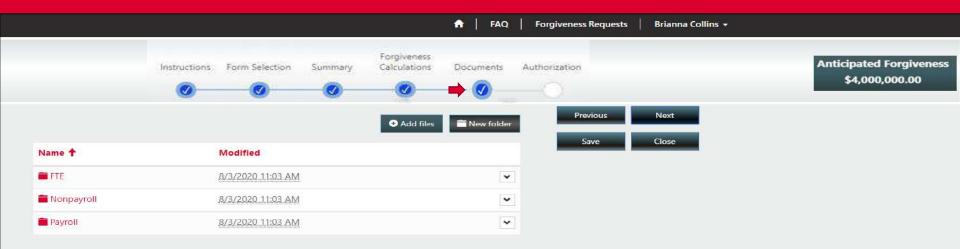
# **FORGIVENESS CALCULATIONS**

			♠	FAQ	Forgiveness Requests	Gordon Gekko 👻	
	Instructions Form Selectio	Forgivenes Summary Calculation		Authorization			Anticipated Forgiveness \$0.00
Payroll and Nonpayroll Cost         Line 1. Payroll Costs: ③         \$0.00         Line 1.a. Cash Compensation: * ③         \$2134408         Line 1.b. Employee Benefits: * ④         \$245000         Line 1.c. Owner Compensation: * ⑤         \$20833         Line 2. Business Mortgage Interest 1         \$80000         Line 3. Business Rent or Lease Payre         659000         Line 4. Business Utility Payments * ④         360759	Payments * 3					wing eligible vayroll osts week (56 - day) mative	

# **FORGIVENESS CALCULATIONS**

Anticipated Forgiveness   Statusticis   Convertis   Autistration		<b>↑</b>   FAQ	Forgiveness Requests   Gordon Gekko 🗸	
Line 1. Payroll Costs:   Status   Line 1.a. Cash Compensation:   Image: 1.a. Cash Compensation:   Image: 1.a. Cash Compensation:   Image: 1.a. Cash Compensation:   Image: 1.a. Compensition:   Image: 1.a. Co			1	
	<ul> <li>Line 1. Payroll Costs: <sup>●</sup></li> <li>\$2,400,241.00</li> <li>Line 1.a. Cash Compensation: * <sup>●</sup></li> <li>\$2,134,408.00</li> <li>Line 1.b. Employee Benefits: * <sup>●</sup></li> <li>\$245,000.00</li> <li>Line 1.c. Owner Compensation: * <sup>●</sup></li> <li>\$20,833.00</li> <li>Line 2. Business Mortgage Interest Payments * <sup>●</sup></li> <li>\$580,000.00</li> <li>Line 3. Business Rent or Lease Payments * <sup>●</sup></li> <li>\$659,000.00</li> <li>Line 4. Business Utility Payments * <sup>●</sup></li> </ul>		Save Close COVERVIEW Borrowers are eligible for Ioan forgiveness for the following costs: <b>1. Eligible payroll costs.</b> Borrowers are generally eligible for forgiveness for the payroll costs paid and payroll costs incurred during the 24 - week (168 - day) or 8 - week (56 - day) Covered Period (or Alternative Payroll Covered Period) ("payroll costs")	





#### Documents that Each Borrower Must Submit with its PPP Loan Forgiveness Application

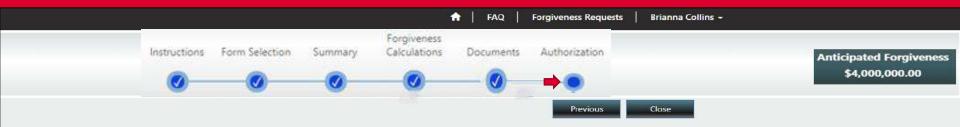
- PPP Loan Forgiveness Calculation Form
- PPP Schedule A
- Payroll: Documentation verifying the eligible cash compensation and non-cash benefit payments from the Covered Period or the Alternative Payroll Covered Period consisting of each of the following:
  - Bank account statements or third-party payroll service provider reports documenting the amount of cash compensation paid to employees.
  - b. 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.
  - c. Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee health insurance and retirement plans that the Borrower included in the forgiveness amount (PPP Schedule A, lines (6) and (7)).
- FTE: Documentation showing (at the election of the Borrower):
  - a. the average number of FTE employees on payroll per month employed by the Borrower between February 15, 2019 and June 30, 2019;
  - b. the average number of FTE employees on payroll per month 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 month employed by

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### **SUBMIT APPLICATION**



#### Please review and check the box before submitting the application to your Lender.

By checking the box, you (the Borrower) are attesting that the information, evidence, and supporting documents provided adhere to the guidelines outlined by SBA under the Paycheck Protection Program (PPP) and that the information is true and accurate to the best of my knowledge.

Submit to Lender



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### **FORGIVENESS REQUEST SUBMITTED**



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Portal. The application is now going to be reviewed by our team. We will review the application to confirm the information and documentation provided over the next sixty (60) days.

Please note, we may follow - up through email or phone if there is a need for additional information or documents. As the application is being reviewed you will be notified via email of any key changes. Once we have completed the review, we will reach back out to capture a signature before submission to the SBA. You can log-in to the Forgiveness Request Portal to check the current status of your application anytime.

A confirmation email has been sent to your registered email address. You may now Sign out of the Portal and close your browser.

# Frequently Asked Questions



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# LIST OF FAQ TOPICS

- EIDL and PPP Loan Forgiveness
- Loan Maturity
- Interest on the Loan
- Independent Contractors
- Excess and Unforgiven Funds

If a business received EIDL, will this affect the PPP loan forgiveness?

 The receipt of an EIDL does not impact forgiveness, however, any "Emergency Advance" received will be deducted from the loan forgiveness calculation because the EIDL Emergency Advance itself does not require repayment.

What is the maturity date of a PPP loan?

 If a PPP loan received an SBA loan number on or after June 5, 2020, the loan has a five-year maturity. If a PPP loan received an SBA loan number before June 5, 2020, the loan has a twoyear maturity, unless the borrower and lender mutually agree to extend the term of the loan to five years. The promissory note for the PPP loan will state the term of the loan.

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When does interest on the loan begin to accrue? Will interest be included in the forgiveness amount?

• Interest begins to accrue on the day that the business receives funds from the loan. Accrued interest on the PPP loan forgiveness amount is included in the total forgiveness amount.

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Do independent contractors count as employees for purposes of PPP loan forgiveness?

• No, independent contractors have the ability to apply for a PPP Loan on their own, so they do not count for purposes of a borrower's PPP Loan forgiveness.

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Can borrowers return funds they know will be in excess or unforgiven without any penalty?

• Yes and the borrower is responsible for accrued interest on the repaid portion of the loan. Any unforgiven portion of the loan may be repaid to the lender at any point in time.



# Questions

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# THANK YOU.

