Use these instructions to help ensure the completeness and accuracy of your documents necessary for requesting Loan Forgiveness. It’s important that you only upload documents that are acceptable by the Small Business Administration (SBA). These instructions do not replace the SBA’s documentation instructions, so please visit SBA.gov or Treasury.gov to familiarize yourself with the latest Form 3508 or 3508EZ instructions.

On the next page, check the boxes “Included in Request?” or “In Borrower’s Name?” for any applicable rows as a confirmation that you have prepared the correct documentation to support your Forgiveness request.

Please make sure documents:

• Are easy to read
• Have any password protections removed
• Have file names no longer than 40 characters
• Don’t include special characters, such as *|"\,<>,?/, in the file name

Acceptable file formats:
PDF (preferred), XLSX, JPG or PNG

Maximum file sizes:
Each document: 5MB

Maximum number of files:
• Payroll – Up to 10 documents
• Business Utilities – Up to 10 documents
• Business Rent or Lease – Up to 5 documents
• Business Mortgage Interest – Up to 5 documents
• FTE Documents – Up to 5 documents

TIP: If you work with a payroll provider, you may want to ask if it can provide a specialized report that may document a number of Payroll and FTE costs.
### Payroll Documents

#### Cash Compensation

*Your documents must meet all 3 requirements for costs paid or incurred generally during the Covered Period or Alternative Payroll Covered Period.*

1. Proof of cash compensation paid to employees. Two examples are:
   - third-party payroll service provider reports
   - bank account statements together with self-prepared payroll reports

**TIP:** If you’re not using a third-party payroll service provider, you’ll need to submit at least 2 documents including proof of payment such as bank statements, receipts or cancelled checks.

2. Payroll tax filings, such as IRS Form 941s that have been or will be reported

**TIP:** These may already be part of the report generated by your third-party payroll service provider.

3. State quarterly business and individual employee wage reporting and unemployment insurance tax filings reported, or that will be reported, to the relevant state

**TIP:** These may already be part of the report generated by your third-party payroll service provider.

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<thead>
<tr>
<th>Included in Request?</th>
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#### Payroll compensation – Non-cash Compensation

**Employee health and retirement benefits**

*Your document(s) must meet BOTH requirements for costs incurred or paid generally during the Covered Period or Alternative Payroll Covered Period.*

1. Statements verifying employer contributions to employee health insurance and retirement plans

**TIP:** This should exclude employee contributions.

2. Proof of payment, such as bank statements, receipts or cancelled checks

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#### State and local taxes assessed on employee compensation

*Your document(s) must meet BOTH requirements for costs incurred or paid generally during the Covered Period or Alternative Payroll Covered Period.*

1. Quarterly business and individual employee wage and unemployment insurance tax filings reported, or that will be reported, to the relevant state

2. Proof of payment, such as bank statements, receipts or cancelled checks

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*May also be in Borrower’s registered DBA or Tradename.

† We also recommend you review the summary of costs Eligible for Forgiveness in the Loan Forgiveness Application Instructions for Borrowers. Check the latest SBA Forgiveness Forms and Instructions at [SBA.gov](https://SBA.gov) or [Treasury.gov](https://Treasury.gov).
**Full-Time Equivalency (FTE)**

*Your document(s) must provide proof of average number of FTE employees during the time periods specified.*

**For customers who use 3508EZ:**

- **If you check only** Box 2 in the 3508EZ Checklist Criteria, your FTE supporting documents must meet **BOTH** requirements below.
- **If you check** Box 1 or Box 3 in the 3508EZ Checklist, FTE supporting documents are not required.

1. Proof verifying average number of FTE at end of Covered Period
2. Proof verifying average number of FTE on Jan. 1, 2020

**For customers who use the full Form 3508:**

*Your FTE supporting documents must meet the requirement below.*

1. Proof verifying average number of FTE per week during Reference Period

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If your calculated payroll costs, including salary/hourly wage reduction and FTE information (if applicable), are equal to or greater than your PPP loan amount, then you can request Forgiveness for your full PPP loan without submitting your non-payroll costs.

**Keep in mind:** Once we submit your Forgiveness request to the SBA, you might not be able to submit additional supporting payroll or non-payroll costs or documents.

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**Non-Payroll Costs**

These are defined as business mortgage interest, business lease/rent payments and business utilities.

*Supporting documents must verify existence of the obligations/services prior to Feb. 15, 2020 and eligible payments from the Covered Period.*

**Business Mortgage Interest**

*Your documents must meet all 3 requirements for costs incurred or paid during the Covered Period.*

1. Mortgage statements or copy of lender amortization schedule verifying the existence of the mortgage prior to Feb. 15, 2020
2. Mortgage statements or copy of lender amortization schedule **verifying mortgage interest incurred** and included in your request

**TIP:** You should include only the portion of your payment that goes to interest, not principal.

3. Mortgage statements, bank statements, receipts or cancelled checks **verifying mortgage interest paid** for each month of the Covered Period through 1 month after the end of the Covered Period

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*May also be in Borrower’s registered DBA or Tradename.

†For a Borrower who did not reduce by more than 25% the salary or hourly wages of any employee earning $100,000 or less annually during the Covered Period or Alternative Payroll Covered Period—compared to Jan. 1, 2020 through March 31, 2020—and did not reduce the number of employees or hours of employees.

‡Or the date you submit the Forgiveness request if you submit before the end of the 24-week Covered Period.

**The selected time period must be the same time period selected for purposes of completing PPP Schedule A, line 11, available on page 3 of the PPP Loan Forgiveness Application.**
### Business Lease/Rent

*Your documents must meet all 3 requirements for costs incurred or paid during the Covered Period.*

<table>
<thead>
<tr>
<th>Requirement</th>
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<tbody>
<tr>
<td>1. A rent or lease agreement documenting that the obligation was in place prior to Feb. 15, 2020</td>
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</tr>
<tr>
<td>2. A current rent or lease agreement documenting that the obligation was in place during the Covered Period</td>
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<tr>
<td><strong>TIP:</strong> The current rent or lease agreement may be the same as the agreement that was in place prior to Feb. 15, 2020.</td>
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<tr>
<td>3. Bank statements, receipts or cancelled checks verifying rent or lease payments during the Covered Period and/or through 1 month after the end of the Covered Period</td>
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</table>

### Business Utilities

*Your documents must meet all 3 requirements for costs paid or incurred during the Covered Period.*

<table>
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</thead>
<tbody>
<tr>
<td>1. An invoice, bill or statement verifying that the service was in existence prior to Feb. 15, 2020</td>
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</tr>
<tr>
<td>2. An invoice, bill or statement verifying each expense paid or incurred during the Covered Period</td>
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<tr>
<td>3. Bank statements, receipts or cancelled checks for utilities payments during the Covered Period and/or before the next regular billing date after the end of the Covered Period</td>
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</tbody>
</table>

*May also be in Borrower's registered DBA or Tradename.*