

## Steps to Apply for PPP Loan Forgiveness

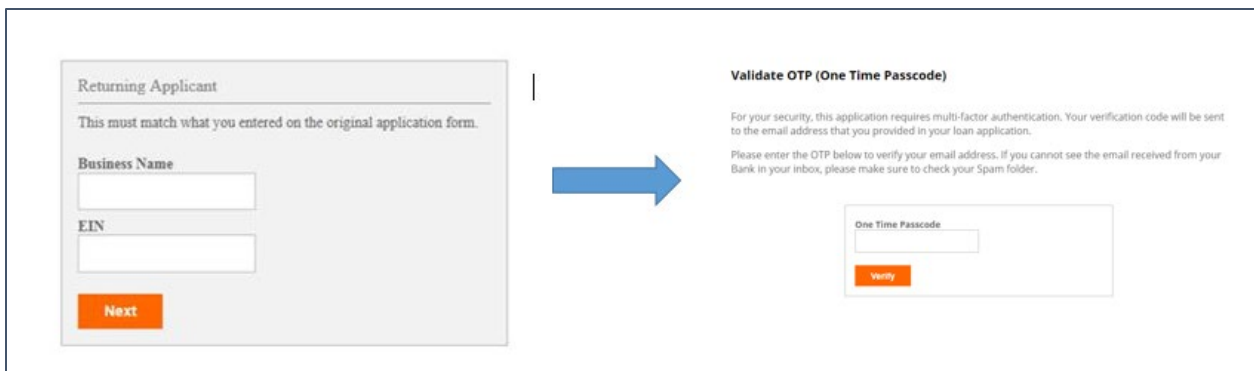
### Tips Before You Get Started

- For optimal performance, use Google Chrome as your web browser.
- You were sent an email with the subject line “Apply Now for PPP Loan Forgiveness”. Please have this readily available.
- Save any required documentation files to a specific location in advance of completing your application. This will make Step 2: File Uploads much smoother.
- Refer to the Knowledge Center within the portal if you are unclear about the information that is being asked for.

### Logging In

Log into the Borrower Portal from the Middlesex Savings Bank website using your Business Name and Employer Identification Number (EIN), Tax ID Number (TIN) or Social Security Number (SSN).

- Your Business Name must exactly match how it appeared on your application. You may wish to copy and paste your Business Name from the “Apply Now for PPP Loan Forgiveness” email.
- When entering your EIN, TIN or SSN do not use dashes or spaces.
- After entering your Business Name and EIN, TIN or SSN click “Next” and you will be prompted to enter a One Time Passcode (OTP). You will receive the OTP in an email from [ESFSCMConfigurator@Fiserv.com](mailto:ESFSCMConfigurator@Fiserv.com) after you click on “Next”.
- For security purposes, a new OTP is required each time you log in to the Borrower Portal.



The image shows two screenshots of the Borrower Portal login process. The first screenshot, titled "Returning Applicant", contains the text "This must match what you entered on the original application form." Below this are input fields for "Business Name" and "EIN", and an orange "Next" button. A blue arrow points from this screen to the second screenshot, titled "Validate OTP (One Time Passcode)". The second screenshot contains the text "For your security, this application requires multi-factor authentication. Your verification code will be sent to the email address that you provided in your loan application." and "Please enter the OTP below to verify your email address. If you cannot see the email received from your Bank in your inbox, please make sure to check your Spam folder." Below this is an input field for the "One Time Passcode" and an orange "Verify" button.

After entering your Business Name and EIN, click “Next” and you will be prompted to enter an OTP.

## Complete your application in four steps.



### 1. Loan Application

Review the information on the Loan Application screen and determine whether you need to submit the full Form 3508, the 3508EZ form, or the 3508S form. Click the circle to select your application type. If you start one application and realize you should be filling out the other, you can go back and select the other application and continue.

**3508 EZ Simplified Forgiveness Form**

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

- 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 (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 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.

**3508S Form**

A borrower of a PPP loan of \$50,000 or less, other than any borrower that together with its affiliates received loans totaling \$2 million or greater, may use SBA Form 3508S to apply for loan forgiveness. A borrower that uses SBA Form 3508S is exempt from any reductions in the borrower's loan forgiveness amount based on reductions in full-time equivalent (FTE) employees or reductions in employee salary or wages

**3508 Standard Forgiveness Form**

If your business does not meet the qualifications above to submit the 3508EZ form or the 3508S form, check here to fill out the standard 3508 Forgiveness Form

After selecting the application type, scroll down to verify that the pre-populated information is correct. If the Primary Contact field is blank, enter the name of the person who was listed as the contact person on the loan application.

The full Form 3508 requires a complete PPP Schedule A Worksheet. This means you must enter each employee in the table to obtain totals. Or, you can choose to manually enter the aggregate totals provided by your accountant or payroll processor.

**Enter data using the table:**

PPP Schedule A Worksheet

Enter data using the table  Manually enter the data

List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of less than or equal to \$100,000 for all pay periods in 2019 or were not employed by the Borrower at any point in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE	Salary/Hourly Wage Reduction
FTE Reduction Exemptions:				
Totals:		Box1 \$0.00	Box2 0	Box3 \$0.00

**Or, manually enter the data:**

Table 1 Totals

\* Schedule A Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1:  
\$0.00

\* Schedule A Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1:  
0.00

Schedule A Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1:  
 If the average annual salary or hourly wage for each employee listed on the PPP Schedule A Worksheet, Table 1 during the Covered Period or the Alternative Payroll Covered Period was at least 75% of such employee's average annual salary or hourly wage between January 1, 2020 and March 31, 2020, check here to enter 0 on line 3 below.  
\$0.00

Table 2 Totals

\* Schedule A Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2:  
\$0.00

\* Schedule A Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2:  
0.00

Fill out the application with your information, completing ALL of the required fields. Required fields are designated with an asterisk: \*.

If you are not in possession of all the required application information, you have the ability to add an Additional OTP Email. This will allow you to have your Accountant, Payroll Manager or other business partner, log into the portal on your behalf and receive the One Time Passcode (OTP) to access your application and enter the required information.

After completing the Loan Application, click on the “Save Information” button. If your application is complete, you will receive a green “Application saved successfully” message and you can proceed to Step 2: File Uploads.

If you receive an “Application Failed to Save” message, then your application is incomplete. Review the field(s) that need attention, make the necessary updates and click “Save Information” again. You *must* receive the green “Application saved successfully” message in order to proceed.

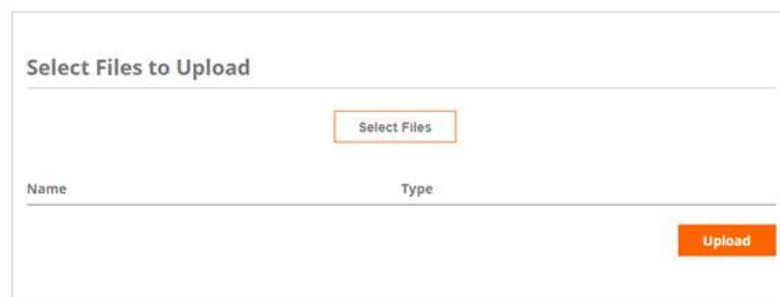


## 2. File Uploads



Click on “Select Files” to find your supporting documentation (payroll records, utility bills, rent/mortgage statements, etc.). Once you have located the file, select it and click on the “Upload” button. Select the appropriate Document Type for each document from the drop down list to the right of the document.

When you have completed uploading your documents click on the “Next” button and move to Step 3: Review & Submit.



Select Files to Upload

Name	Type

A few tips for successful file uploads:

- You may select multiple files to upload at one time.

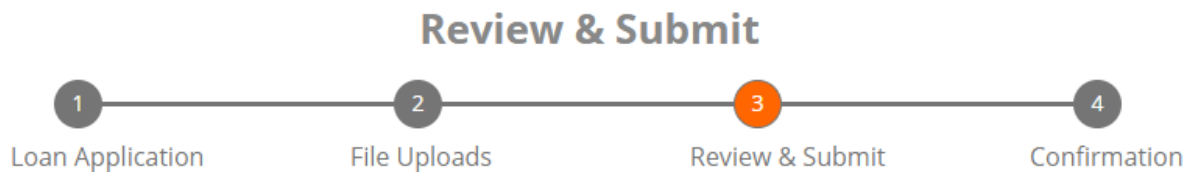
- The SBA has set a 15 MB limit per individual document and a 35 MB limit for all documents.
- Acceptable document types include jpeg, PDF, docx and xlxs.
- Need additional guidance on the types of required supporting documentation? Refer to the following:

[3508EZ Form Instructions](#)

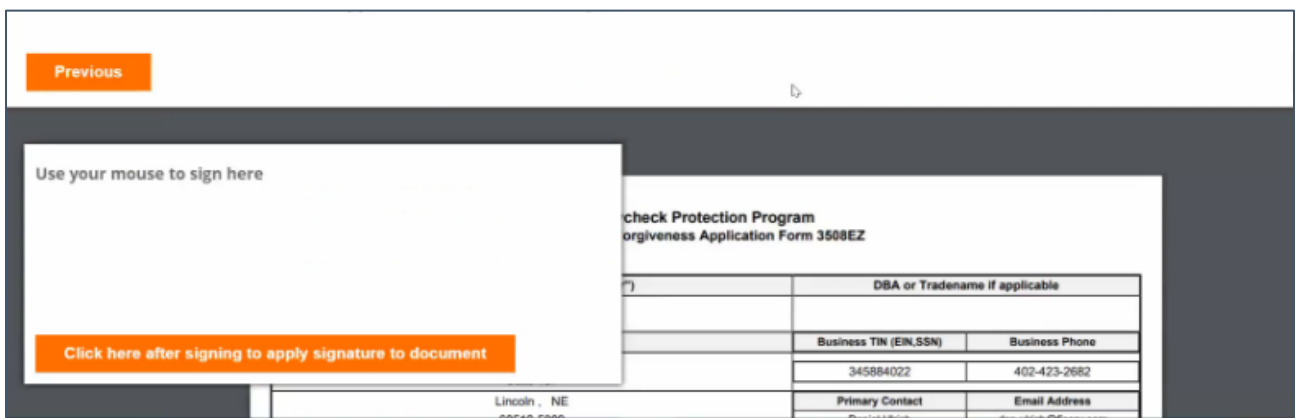
[3508 Form Instructions](#)

[3508S Form Instructions](#)

### 3. Review and Submit



Review your application to make sure it is complete. If everything appears in order, **use your mouse or touchpad to sign the application**. After you have signed, select “Click here after signing to apply signature to document.”



Previous

Use your mouse to sign here

Check Protection Program  
Forgiveness Application Form 3508EZ

DBA or Tradename if applicable	
Business TIN (EIN,SSN)	Business Phone
345884022	402-423-2682
Primary Contact	Email Address

Click here after signing to apply signature to document

Lincoln, NE  
3508EZ

Scroll down to confirm your signature appears on the bottom of the application and click the “Submit”.



Paycheck Protection Program  
PPP Loan Forgiveness Application Form 3508EZ

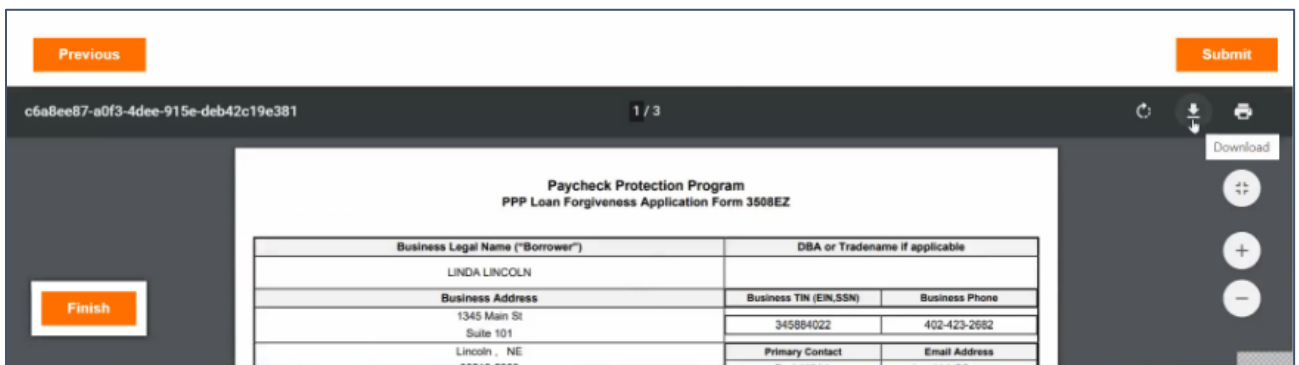
The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible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

*George Washington* 07/21/2020  
Signature of Authorized Representative of Borrower Date

George Washington Owner  
Print Name Title

You may download a copy of your application by clicking “Download”.

If you are not yet ready to submit your application, please click the “Finish” button to be able to come back to your application and submit it later.



Paycheck Protection Program  
PPP Loan Forgiveness Application Form 3508EZ

Business Legal Name (“Borrower”)	DBA or Tradename if applicable	
LINDA LINCOLN		
Business Address	Business TIN (EIN,SSN)	Business Phone
1345 Main St Suite 101 Lincoln, NE 68502-2000	345884022	402-423-2682
	Primary Contact	Email Address

#### 4. Confirmation



After clicking on “Submit”, your application status changes to *Confirmation*. Middlesex will automatically be notified, letting us know your application is ready for review.



If you determine a change is required, you must contact Middlesex Savings Bank at [PPPApplicationSupport@middlesexbank.com](mailto:PPPApplicationSupport@middlesexbank.com) to request access to the application.

According to SBA regulations, Middlesex has 60 days to respond to you with the status of your application. The 60 day period begins when we are in receipt of ALL the required information to make our lending decision. If you submit your application to us today, and we respond back that we need more information or a document is missing, the 60 days restarts after you have resubmitted the required information and your application is considered complete. Once we submit your application to the SBA, they have 90 days to determine if they agree with our decision for the amount of forgiveness requested. We will provide you with an update based on their response.