

CARES Act

PPP Direct Forgiveness Application Procedure

For Borrowers That Received a PPP Loan for \$150,000 or Less

Step 1: Access the Direct Forgiveness Portal at:

<https://directforgiveness.sba.gov/>

Step 2: Register with the SBA by selecting the Registration button.

Step 3: Sign up by entering email information and creating a username and password.

Step 4: Verify email information.

Step 5: After verifying, log in and search for your PPP loan using your PPP Loan Amount and Tax ID Number.

Step 6: Once you've identified your PPP loan, follow the prompts to complete the application.

Step 7: Sign your application using a web-based DocuSign document.

Step 8: Once you submit for Forgiveness, the SBA will review your application and determine whether more documentation is required. If more documentation is required, you will need to upload documents as requested.

Step 9: You will be notified once your Forgiveness Request is approved.

Step 10: If you need to obtain a copy of the Payment Notification by the SBA (for tax records), you may access this directly from the SBA portal.

For more detailed instructions on how to complete your Direct Forgiveness Application, please reference the [SBA PPP Direct Forgiveness User Guide](#).



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