



PAYCHECK PROTECTION PROGRAM FORGIVENESS APPLICATION GUIDE

Bank First created this step-by-step guide to help you through the PPP Loan Forgiveness Application. All borrowers are required to submit a Forgiveness Calculation Form and a PPP Schedule A Form to Bank First. Also included with the application is a Schedule A Worksheet, which must be retained, and an optional PPP Borrower Demographic Information Form, for which the veteran/gender/race/ethnicity data collected will be used for program reporting purposes only.

Below is a guide of what you can expect to see when completing your Forgiveness Application. Note, any hyperlinks you select will not work with Internet Explorer. We recommend using Google Chrome.

STEP 1. You will receive an email from "noreply@bankfirstwi.bank" where you will see your lender's name and contact information listed in the top left corner. Click on the hyperlink (be sure to bookmark for future reference)

BankFirst

Your Officer
Kelly Fischer
kfischer@bankfirstwi.bank

Helpful Links:
[Upload More Docs](#)
[Treasury FAQs](#)
[SBA FAQs](#)

SBA PPP Forgiveness Application
Status: App In Progress

Dear Kellys Test,
We wanted to let you know that the status of your SBA PPP forgiveness application for \$128,375.00 was recently updated.

This email is to confirm that you have reached the 8 week forgiveness mark in the Paycheck Protection Program. If you have used all your loan funds for eligible purposes please proceed in requesting forgiveness by following the link below which is unique to you and your business. Please use Google Chrome as your browser.

Follow the instructions and complete the fields as indicated.

- Please remember to upload the required documentation.
- If you have completed a paper application (Form 3508 or 3508EZ) you may want to reference that through the online process.
- If you have completed a forgiveness calculator you will want that available. If you need a calculator please click here: (insert link)

If you have not used all of your funds for eligible purposes yet we will continue to follow back to remind you periodically. Under the Flexibility Act you have up to 24 weeks from the loan disbursement date to utilize the funds and thereafter submit for forgiveness.

Please reach out with any questions as you complete this process.

To review the most up to date information, please navigate to the online status page: <https://bankfirstwi.bank/ppp-forgiveness-application.html?dealid=-1&guid=6533583e-2d6e-4589-a7ba-2ee9fe0b3c3&i=q0sYlloByyKQC9YrexXV%2BvS5CGATJQwkcBeucKFHMZqQcYIDmPXZ3wVZkH2n6ZiKNnAvqVrCdtZkV8CZP%2FFiIA%3D%3D>

Thank you
Kelly Fischer

This status update is only for information reasons and does not guarantee any approvals or closings.

STEP 2. Click on "START THE PPP FORGIVENESS PROCESS".

PPP Forgiveness Application

Your Officer
Kelly Fischer
(920) 901-1411
kfischer@bankfirstwi.bank

Helpful Links:
[Treasury FAQs](#)
[SBA FAQs](#)

SBA PPP Forgiveness Application
Current Status: App In Progress

This page will give you the current status of your PPP Forgiveness Application, feel free to bookmark it.

If you have been asked to provide more files, or have made changes to any files and wish to upload them, please do so below.

This status page is only for information reasons and does not guarantee any approvals or closings.

START THE PPP FORGIVENESS PROCESS

STEP 3. The first time you log in, you will need to verify that the number listed is your cellphone number. If yes, please verify and continue.

Cell Phone Verification Check

Please verify this is your cell number: (920) 901-1411

No this is not my Cell

Yes this is my Cell, Start PPP Forgiveness Application

If no, then follow the instructions on this screen to register your cellphone number.

Enroll Your Cell Phone

Call your lender if you are uncomfortable enrolling your cell phone here.

Enter your PPP Loan Number.

Enter the Business/Primary Borrower of the PPP Loans last 4 of their SSN or EIN:

Enter the amount of the Original PPP Loan:

Enter the Cell Phone Number you want to enroll

Cancel

Enroll

STEP 4. Enter the 6-digit code sent to you via text message.

We just sent a text message to verify your phone number.
Enter code from the text message below:



6 Digit Code

STEP 5. Follow the on-screen steps to submit your forgiveness application. If you wish to add authorized users to help you with the application process, you will do it on this screen. You can add anyone you wish to help you with the process by clicking on the word "New". Anyone you authorize on this screen can enter in application information or upload documents to your forgiveness portal. Please be careful when adding users, as you are responsible for anything entered into the application or uploaded as supporting information.

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Lender Name

Lender Phone Number

Lender Email

Kelly Fischer

(920) 901-1411

kfischer@bankfirstwi.bank

Instructions

This system will guide you through the PPP Forgiveness Application process. To read the full instructions issued by the US Treasury and SBA please go to: <https://home.treasury.gov/system/files/136/3245-0407-SBA-Form-3508-PPP-Forgiveness-Application.pdf>.

You can save your progress at any time and resume later. For security purposes you cannot download and view previously submitted documents, however you may delete and resubmit documents if needed. Once submitted, no data can be changed without contacting your lender. This system may use DocuSign® to obtain electronic signatures.

This system will walk you through the following steps:

- 1. Instructions:** Any place you see a question mark, you can click on that for more information. Also see the link above for the current application directly from the US Treasury.
- 2. Application Basics:** Basic information that you must complete and verify before moving on to the next step. This information will affect ranges and amounts needed for the application process. You will also be able to fill out optional demographic data here to help the US government understand those participating in PPP.
- 3. Worksheets:** Worksheet used to help you calculate the information needed for the Schedule A. For your convenience, we have (1) a worksheet wizard that will guide you through the information gathering process, (2) a downloadable template that can be completed offline and uploaded later or (3) the ability to skip directly to entering the Schedule A information directly.
- 4. Schedule A:** Complete the Schedule A based on the worksheet in step two.
- 5. Forgiveness:** The final part of the application will be complete, and Forgiveness will be calculated at this step.
- 6. Supporting Files:** Here you will submit all the supporting files that accompany your Schedule A worksheet and the Schedule A. A full list of document types is shown on this page and can be seen in the full instructions link above. Examples of supporting files include, but are not limited to, payroll forms, cancelled checks, payroll filings, amortization schedules and receipts.
- 7. Review and Sign:** Here you will review the completed application and CERTIFY that all data is true and can be submitted. You must check and agree to each term set by the SBA.
- 8. Need Help?:** Help is accessible from any step in the process. Instructions, additional information and links to videos are available here.

If you are uncomfortable with or have difficulties using the system, please contact your lender via their main contact number or their contact information at the top of this page.

Authorized Users

Click new below to add authorized users to access your application such as employees of a CPA firm, Payroll Company, or Co-owners.

Full Name	Business Legal Name	Email Address	New	
Test Customer I	Test Customer I	klfischer1975@hotmail.com		...

Exit / Logout

Continue

STEP 6. Make sure your contact information is correct. Please note you are again notified of who your lender is for this loan, as well as their contact information if you have questions. As you go through the application fields, you will notice a blue circle with a question mark in it. If you hover over these, you will see tips as to what is needed in those fields. Anything in gray that is not correct cannot be changed by you, please notify the bank contact person listed on the screen.

Customer Information from PPP Application

Call your lender if any of the data locked (in gray box) is wrong. You cannot edit this data and it must be correct before you begin this application.

Business Legal Name ("Borrower") * ?

Test Customer I

Business Address Line 1 * ?

4700 S Thomson Ave

Business Address Line 2 ?

STE A-102

Business Address City * ?

Springdale

Business Address State * ? Business Address Zip * ?

Arkansas

72764

Primary Contact Name * ?

Margie Skaife

Primary Contact Email * ?

matt.longmeyer5@gmail.com

DBA or Tradename, if applicable ?

Business Phone Number (XXX) XXX-XXXX * ?

(920) 901-1411

Customer Information from PPP Loan

Loan Number * ?

555222

Loan Amount * ?

\$260,600.00

Loan Disbursement Date * ?

4/14/2020

Customer Information Needed for Forgiveness

Number of Employees at Time of Loan Application * ?

10

Number of Employees at Time of Forgiveness Application * ?

11

EIDL Advance Amount ?

\$0.00

EIDL Application Number ?

Payroll Schedule * ?

Biweekly (every other week)

Other Description ?

Check this box if borrower (including any affiliates, if applicable) received PPP loans in excess of \$2 million ?

☐

Covered and Alternative Covered Period Information

Do you want to use an 8 week covered period or a 24 week covered period? *

8 Weeks

The Covered Period is auto-calculated by the loan disbursement date. It is very critical and you must contact your lender if you believe it to be wrong.

Covered Period Start Date *

Covered Period End Date *

4/14/2020

6/8/2020

The alternative Payroll Covered Period is very critical. Please set it based off the instructions. Leave BLANK if you do not want to use it and are only using Covered Period.

Alternative Payroll Covered Period Start Date (if applicable) ?

Alternative Payroll Covered Period End Date (if applicable) ?

4/16/2020

6/10/2020

STEP 7. Follow the series of questions to determine if you are eligible to use the EZ version of the application or the standard version. Even if you qualify for the EZ version, you need to choose if you want to use it or not. You are not required to fill out the demographic information but can if you wish (this section is optional).

Are you eligible to use the EZ application

Yes

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).

Yes

You are eligible to use the EZ application. Do you want to use the EZ application?

PPP Borrower Demographic Information Form

This table is optional. Nothing in it is required.

Principal Na...	Position	Veteran	Gender	American Indian or Alaska Native	Asian	Black or African-American	New	
Margie Skaife	CEO	Not Disclosed	Female	☒	☐	☐	Edit Delete	...
Rose Skaife	Board Member	Non-Veteran	Female	☐	☐	☒	Edit Delete	...
Katy Skaife	COO	Not Disclosed	Female	☐	☐	☐	Edit Delete	...

Exit / Logout

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Save and Continue

STEP 8. Continue answering the questions below:

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Business Name

Covered Period

Alternative Payroll Covered Period

Test Customer I

4/6/2020 - 6/8/2020

4/16/2020 - 6/10/2020

This page will help you calculate your Forgiveness amount. Please fill out lines 1 - 4 to complete the calculations. Click on the blue question mark buttons for help. Enter 0 in any field that has no value, do not leave a field blank!

VERY IMPORTANT: The amount on line 8 is your Forgiveness amount. This number is shown at the bottom of your page, not your loan amount.

Payroll and Nonpayroll Costs

Owner Compensation (Total amount paid to owner-employees/self-employed individual/general partners)

Full Name	EIN	Compensation 2019	Compensation 2020	Applicable Cash Compensation	Add
Margie Skaife			\$0.00	\$3,200.00	Edit / Delete
Katy Skaife			\$0.00		Edit / Delete

Line 1. Payroll Costs ?

\$3,200.00

Line 2. Business Mortgage Interest Payments: * ?

\$0.00

Line 3. Business Rent or Lease Payments * ?

\$0.00

Line 4. Business Utility Payments * After completing this field, all calculations will auto-populate below. ?

\$0.00

Potential Forgiveness Amounts

Line 5. Add the amounts on lines 1, 2, 3, and 4 ?

\$3,200.00

Line 6. PPP Loan Amount ?

\$260,600.00

Line 7. Payroll Cost 60% Requirement (Divide line 1 by 0.60) ?

\$5,333.33

Forgiveness Amount

Line 8. Forgiveness Amount (enter the smallest of lines 5, 6 and 7) ?

\$3,200.00

Results ?

The calculations on this page do not guarantee Forgiveness.

PPP Loan Amount

\$260,600.00

minus
(-)

Potential
Forgiveness
Amount

\$3,200.00

plus (+)

EIDL Advance
Amount

\$0.00

equals
(=)

Principal to Pay

\$257,400.00

(Not Including Interest)

Exit / Logout

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Save and Continue

STEP 9. Complete the Schedule A worksheet. You will notice there are several options for completion of the Schedule A worksheet. You can choose which option suites your needs.

PPP Schedule A Worksheet Method:

- ☒ Build Using Worksheet Wizard
- ☐ Upload Excel/PDF Document(s) (You can download Template Samples)
- ☐ Skip This Step

Worksheet Wizard

Complete Owner's Table and/or Employee table. At least one table is required.

Simplified FTE Calculations

A simplified method that assigns a 1.0 (100% in the table below) for employees who work 40 hours or more per week and assigns 0.5 (50% in the table below) for employees who work less than 40 hours may be used at the election of the Borrower. This can be changed at anytime, but could change your results.

- ☐ Yes, Use Simplified Method
- ☐ No, Use Normal Calculations

Owner Compensation (Total amount paid to owner-employees/self-employed individual/general partners)

DO NOT INCLUDE IN EMPLOYEE COMPENSATION

Full Name	EIN	Compensation 2019	Compensation 2020	Applicable Cash Compensation	Add
Margie Skaife			\$0.00	\$3,200.00	Edit / Delete
Katy Skaife			\$0.00		Edit / Delete

Totals for Compensation to Owners (Auto calculated off grid above):

\$3,200.00

Employee Compensation (Equivalent to Worksheet A Table 1 and 2)

Em... Na...	EIN	Total Co... Rec...	App... Cash Co...	Over \$10... in 2019	% of Nor... Ho... Wor... (Avg FTE)	Sal... Wa... Red...	Avg Wa... Dur... Peri...	Avg Wa... Jan to Mar...	Rate Co...	Has Safe Har...	Add
No data to display											

Totals for Lines 1 through 5 on Schedule A (Auto calculated off grid above):

Box 1 Results - Enter Cash Compensation on Employees under \$100k from 2019 ?

\$16,250.00

Box 2 Results - Enter Average FTE on Employees under \$100k from 2019 ?

2.3

Box 3 Results - Enter Salary/Hourly Wage Reduction ?

\$10,333.33

Box 4 Results - Enter Cash Compensation for Employees Over \$100k from 2019 ?

\$0.00

Box 5 Results - Enter Average FTE for Employees Over \$100k from 2019 ?

0.0

Exit / Logout

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Save and Continue

Complete the Schedule A based off the data in the Worksheets you completed in the previous step (Worksheets). Please note you can click on the red question mark next to each question for detailed instructions.

If you get stuck or need help, please read the full instructions here or reach out to your lender. You will be able to return to this step later during the review process if you made an error. This data is not final until you complete the "Submit" step on the last page.

We have pre-filled the data we could from your submitted worksheet. Be sure to verify all fields before continuing.

PPP Schedule A Worksheet, Table 1 Totals

Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1 ?

\$16,250.00

Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1 ?

2.30

Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1 ?

\$10,333.33

PPP Schedule A Worksheet, Table 2 Totals

Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2 ?

\$0.00

Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2 ?

0.00

Non-Cash Compensation Payroll Costs During the Covered Period or the Alternative Payroll Covered Period

Line 6. Total amount paid by Borrower for employer contributions for employee health insurance ?

\$0.00

Line 7. Total amount paid by Borrower for employer contributions to employee retirement plans ?

\$0.00

Line 8. Total amount paid by Borrower for employer state and local taxes assessed on employee compensation ?

\$0.00

Compensation to Owners

PPP Owner Compensation Form

Full Name	EIN	Compensation 2019	Compensation 2020	Applicable Cash Compensation	Add
Margie Skaife			\$0.00	\$3,200.00	Edit / Delete
Katy Skaife			\$0.00		Edit / Delete

Line 9. Total amount paid to owner-employees/self-employed individual/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, fill out table below with the names of and payments to each.

\$3,200.00

Total Payroll Costs

Line 10. Payroll Costs (add lines 1, 4, 6, 7, 8, and 9) ?

\$19,450.00

Full-Time Equivalency (FTE) Reduction Calculation: If you have not reduced the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period, check this box. Skip lines 11-12 and enter 1.0 on line 13. *

☐

?

Line 11. Average FTE during the Borrower's chosen reference period * ?

4.50

Line 12. Total Average FTE (add lines 2 and 5) ?

2.30

Since you have reduced the number of employees or the average paid hours of your employees between January 1, 2020 and the end of the Covered Period.

Total Average FTE from February 15, 2020 - April 26, 2020 ?

2.00

Total FTE for Pay Period Inclusive of February 15, 2020 ?

2.00

Total FTE for Pay Period Inclusive of June 30, 2020 ?

Safe Harbor Met? ?

No

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met ?

0.5111

Exit / Logout

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Save and Continue

This page will help you calculate your Forgiveness amount. All but the three bold fields below are auto-calculated or pulled from your Schedule A. Click on the red question mark buttons for help. Double check every value to make sure there are no errors in your Schedule A. Enter 0 in any field that has no value, do not leave a field blank!

VERY IMPORTANT: The amount on line 11 is your Forgiveness amount. This number is shown at the bottom of your page, not your loan amount.

Payroll and Nonpayroll Costs

Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10) ?

\$19,450.00

Line 2. Business Mortgage Interest Payments: * ?

\$0.00

Line 3. Business Rent or Lease Payments * ?

\$0.00

Line 4. Business Utility Payments * *After completing this field, all calculations will auto-populate below.* ?

\$0.00

Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions

Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3) ?

\$0.00

Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5 ?

\$19,450.00

Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13) ?

0.5111

Line 3. Business Rent or Lease Payments * ⓘ

\$0.00

Line 4. Business Utility Payments * After completing this field, all calculations will auto-populate below. ⓘ

\$0.00

Potential Forgiveness Amounts

Line 5. Add the amounts on lines 1, 2, 3, and 4 ⓘ

\$3,200.00

Line 6. PPP Loan Amount ⓘ

\$260,600.00

Line 7. Payroll Cost 60% Requirement (Divide line 1 by 0.60) ⓘ

\$5,333.33

Forgiveness Amount

Line 8. Forgiveness Amount (enter the smallest of lines 5, 6 and 7) ⓘ

\$3,200.00

Results ⓘ

The calculations on this page do not guarantee Forgiveness.

PPP Loan Amount

\$260,600.00

minus
(-)

Potential
Forgiveness
Amount

\$3,200.00

plus (+)

EIDL Advance
Amount

\$0.00

equals
(=)

Principal to Pay

\$257,400.00

(Not Including Interest)

Exit / Logout

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Test Customer I

4/6/2020 - 6/8/2020

4/16/2020 - 6/10/2020

Upload Supporting Documents

Please upload any supporting documents you wish to include with your application on this page. Please see the detailed instructions below before continuing. Note that your Schedule A, application, and worksheet (if uploaded on a previous page) will be submitted to the SBA through this site.

Once the process is completed, this site will generate a complete PDF of your application. We recommended keeping this document along with all supporting documents for the time required by the SBA. Regarding the length of time to keep files, the SBA requires: "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."

Documents that Each Borrower Must Submit with the PPP Loan Forgiveness Application

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:

FTE: Documentation showing (at the election of the Borrower):

1. If you checked only the second box on the checklist on page 1 of these instructions, the average number of full-time equivalent employees on payroll employed by the Borrower on January 1, 2020 and at the end of the Covered Period.

Upload Files

Click here to browse files...

Browse...

Drag and drop files here or browse above!
Only .pdf, .xlsx files are allowed!

Nonpayroll

Documentation verifying existence of the obligations/services prior to February 15, 2020 and eligible payments from the Covered Period.

Any other supporting files you would like to submit:

Upload Files

Click here to browse files...

Browse...

Drag and drop files here or browse above!
Only .pdf, .xlsx files are allowed!

☒ Click here if you agree to these terms

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.

STEP 10. Supporting Files. This screen will have a list of documents that you need to upload to the system. Each document is explained in detail and is uploaded to secure portal managed by the bank. Any document types including (.pdf, .xlsx, .docx, .xls, or .doc) will be accepted. Everything on the document list to upload is dynamic and changes based on your answers to the questions throughout the forgiveness portal.

☒ **Click here if you agree to these terms**

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

Schedule A Worksheet or its equivalent and the following:

1. Documentation supporting the certification that annual salaries or hourly wages were not reduced by more than 25 percent during the Covered Period or the Alternative Payroll Covered Period relative to the period between January 1, 2020 and March 31, 2020. This documentation must include payroll records that separately list each employee and show the amounts paid to each employee during the period between January 1, 2020 and March 31, 2020, and the amounts paid to each employee during the Covered Period or Alternative Payroll Covered Period.
2. Documentation regarding any employee job offers and refusals, refusals to accept restoration of reductions in hours, firings for cause, voluntary resignations, written requests by any employee for reductions in work schedule, and any inability to hire similarly qualified employees for unfilled positions on or before December 31, 2020.
3. Documentation supporting the certification, if applicable, that 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 (other than any 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). This documentation must include payroll records that separately list each employee and show the amounts paid to each employee between January 1, 2020 and the end of the Covered Period.
4. Documentation supporting the certification, if applicable, that the Borrower was unable to operate between February 15, 2020 and the end of 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. This documentation must include copies of the applicable requirements for each borrower location and relevant borrower financial records.
5. 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.

Exit / Logout

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Save and Continue

STEP 11. Review and Sign. The completed Forgiveness Application is created which you can open and save if you wish. You will not click in the signature method and move to electronically sign the application to submit to Bank First for review. Please remember, as of July 6 the SBA has not opened up to begin accepting the forgiveness applications for funding. Bank First will hold your information until the SBA announces that the portal is open and will submit accordingly. All questions should be directed to the contact listed on the screens in your forgiveness application (your "Lender" or Relationship Banker).

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Lender Name

Lender Phone Number

Lender Email

Kelly Fischer

(920) 901-1411

kfischer@bankfirstwi.bank

Business Name

Covered Period

Alternative Payroll Covered Period

Test Customer I

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4/16/2020 - 6/10/2020

Documents we have created for you:

- [PPP-Forgiveness-Application-3508EZ.pdf](#)

Documents you have uploaded:

Signature Method

Pick One...

Exit / Logout

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Please enter your PERSONAL information for this section so that Docusign can authenticate you for signature:

DocuSign

Security Requests from Sender

 PPP Forgiveness Application
Telsar Software

ID Check - Personal Information

Enter your home address. This information, along with your name will be used to generate a list of questions to verify your identity.

Required Information (Home Address)

Optional Information

Name: Kelly Fischer

Last 4 digits of SSN:

Street 1:

Date of Birth: / /
mm / dd / yyyy

Street 2:

City:

State:

Zip: -

You must enter required and valid information before you can continue.

Next

CANCEL

Security Requests from Sender



PPP Forgiveness Application

Teslar Software

ID Check - Identification Questions

These questions are being generated as a means of an identity check requested by the document sender. None of this information is provided to the document sender or to anyone except you.

Which of the following addresses have you ever been associated with?

- ☐ 1103 Nagle Avenue ☐ 6402 South Avenue
☐ 144 113th Street ☐ W5638 Jochmann Drive
☐ 2559 North 37th Street ☐ I have never been associated with any of these addresses

Which of the following addresses have you ever been associated with?

- ☐ 1005 North 21st Street ☐ 4730 Old Oak Road
☐ 18760 Ridgewood Lane ☐ 7591 Elder Road
☐ 3918 Beacon Hill Drive ☐ I have never been associated with any of these addresses

Which of the following addresses have you ever been associated with?

- ☐ 2325 South 9th Street ☐ 6484 North 85th Street
☐ 2468 South 83rd Street ☐ 8070 Saint Pets Church Road
☐ 3553 North Drive Martin Luther King Drive ☐ I have never been associated with any of these addresses

Which of the following corporations have you ever been associated with?

- ☐ 2588 Telegraph Ave ☐ Sound Home Builders
☐ Cardio - Funk ☐ Ulla
☐ Meyer Tile ☐ None of the above

Which of the following addresses have you ever been associated with?

- ☐ 1005 21 ☐ 5343 Lathrop Avenue
☐ 1010 South Evergreen Street ☐ W4440 State Road 33
☐ 2331 East Newberry Boulevard ☐ I have never been associated with any of these addresses

Which of the following addresses have you ever been associated with?

- ☐ 2970 West Pheasant Court ☐ 601 Hintze Road
☐ 3000 Ravine Way ☐ 9021 North Bethanne Drive
☐ 3352 Kimberly Circle ☐ I have never been associated with any of these addresses

DocuSign

Security Requests from Sender



PPP Forgiveness Application

Teslar Software

ID Check - Identification Questions

These questions are being generated as a means of an identity check requested by the document sender. None of this information is provided to the document sender or to anyone except you.

In which of the following states does 'James Carolli' currently live or own property?

- ☐ Georgia ☐ South Carolina
☐ Idaho ☐ Wisconsin
☐ Iowa ☐ None of the above or I am not familiar with this person

Which of the following phone numbers have you ever been associated with?

- ☐ (920) 684-0995 ☐ (920) 684-5515
☐ (920) 684-3718 ☐ (920) 684-7107
☐ (920) 684-5354 ☐ I have never been associated with any of these phone numbers

When did you purchase the property at 8013 Pharoahs Hills?

- ☐ July 1999 ☐ August 2015
☐ September 2004 ☐ April 2019
☐ December 2007 ☐ I have never been associated with this property

NEXT

CANCEL

DocuSign will ask you several out-of-wallet questions, which are required for authentication purposes. When you have answered them correctly, you will be able to click next to sign. Click I agree and continue to begin the signature process.

Please Review & Act on These Documents

DocuSign



PPP Forgiveness Application
Teslar Software

Please read the [Electronic Record and Signature Disclosure](#).

☒ I agree to use electronic records and signatures.

CONTINUE

OTHER ACTIONS ▾

SBA PPP Loan Number: 11111111

Lender PPP Loan Number: 000000

PPP Loan Amount: \$260,600.00

PPP Loan Disbursement Date: 4/14/2020

Employees at Time of Loan Application: 10

Employees at Time of Forgiveness Application: 11

EIDL Advance Amount: \$5,000.00

EIDL Application Number: 123456

Payroll Schedule: The frequency with which payroll is paid to employees is:

☐ Weekly ☐ Biweekly (every other week) ☐ Twice a month ☐ Monthly ☒ Other

Covered Period: 4/6/2020 to 9/28/2020

Alternative Payroll Covered Period, if applicable: 4/16/2020 to 9/30/2020

If Borrower (together with affiliates, if applicable) received PPP loans in excess of \$2 million, check here: ☐

Forgiveness Amount Calculation:

Payroll and Nonpayroll Costs

Line 1. Payroll Costs: \$25,833.00

Line 2. Business Mortgage Interest Payments: \$5,000.00

Line 3. Business Rent or Lease Payments: \$0.00

Line 4. Business Utility Payments: \$15,000.00

Potential Forgiveness Amounts

Line 5. Add the amounts on lines 1, 2, 3, and 4: \$45,833.00

Line 6. PPP Loan Amount: \$128,375.00

Line 7. Payroll Cost 60% Requirement (divide Line 1 by 0.60): \$43,055.00

After following the prompts to sign and initial the required areas of the application, click Finish at the top of the screen to complete the process. The bank will be notified of the completed application and you can save off a signed version if you would like for your records.

Please remember, as of July 6 the SBA has not opened up to begin accepting the forgiveness applications for funding. Bank First will hold your information until the SBA announces that the portal is open and will submit accordingly. All questions should be directed to the contact listed on the screens in your forgiveness application (your "Lender" or Relationship Banker).

Done! Select Finish to send the completed document.

FINISH OTHER ACTIONS

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- If a 24-week Covered Period applies, does not exceed 2.5 months' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$20,833 per individual; and
- If the Borrower has elected an 8-week Covered Period, does not exceed 8 weeks' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$15,385 per individual.

 I understand that if the funds were knowingly used for unauthorized purposes, the federal government may pursue recovery of loan amounts and/or civil or criminal fraud charges.

 The Borrower did not reduce salaries or hourly wages by more than 25 percent for any employee during the Covered Period or Alternative Payroll Covered Period compared to the period between January 1, 2020 and March 31, 2020. For purposes of this certification, the term "employee" includes 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.

 The Borrower has accurately verified the payments for the eligible payroll and nonpayroll costs for which the Borrower is requesting forgiveness.

 I have submitted to the Lender the required documentation verifying payroll costs, the existence of obligations and service (as applicable) prior to February 15, 2020, and eligible business mortgage interest payments, business rent or lease payments, and business utility payments.

 The information provided in this application and the information provided in all supporting documents and forms is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

 The tax documents I have submitted to the Lender are consistent with those the Borrower has submitted/will submit to the IRS and/or state tax or workforce agency. I also understand, acknowledge, and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of ensuring compliance with PPP requirements and all SBA reviews.

 I understand, acknowledge, and agree that SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and that the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or a denial of the Borrower's loan forgiveness application.

In addition, the Authorized Representative of the Borrower must certify by **initialing at least ONE** of the following two items:

 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 (other than any 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, and reductions in an employee's hours that a borrower offered to restore and were refused).

 The Borrower was unable to operate between February 15, 2020, and the end of 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.

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.