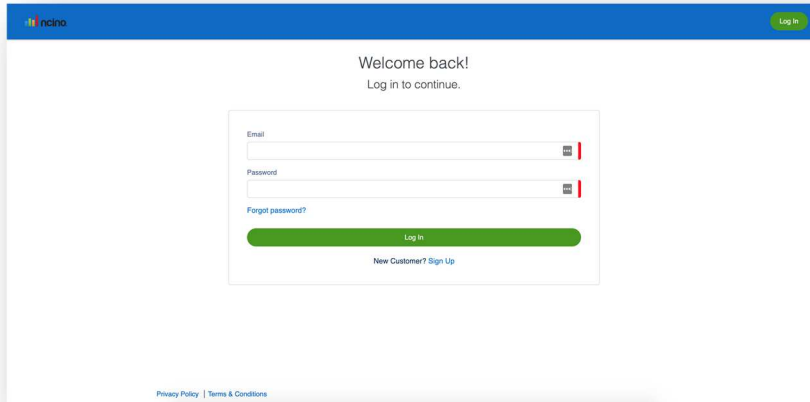


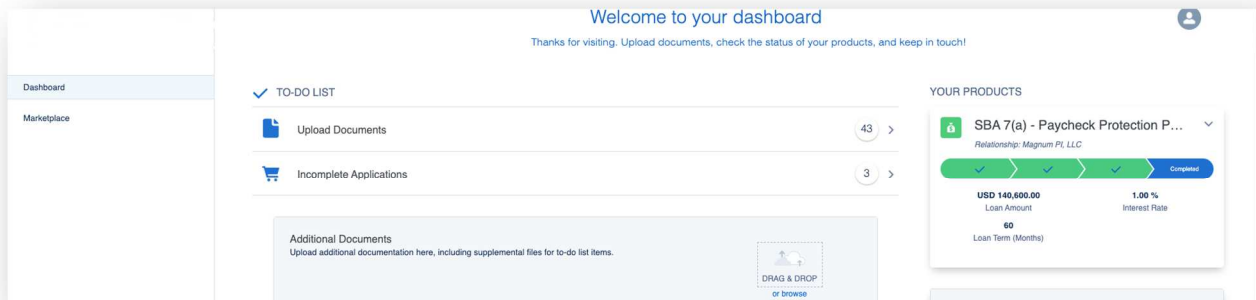
## Online Application – Applying for Forgiveness

1. User logs into the online application and uses “New Customer” option to establish credentials.



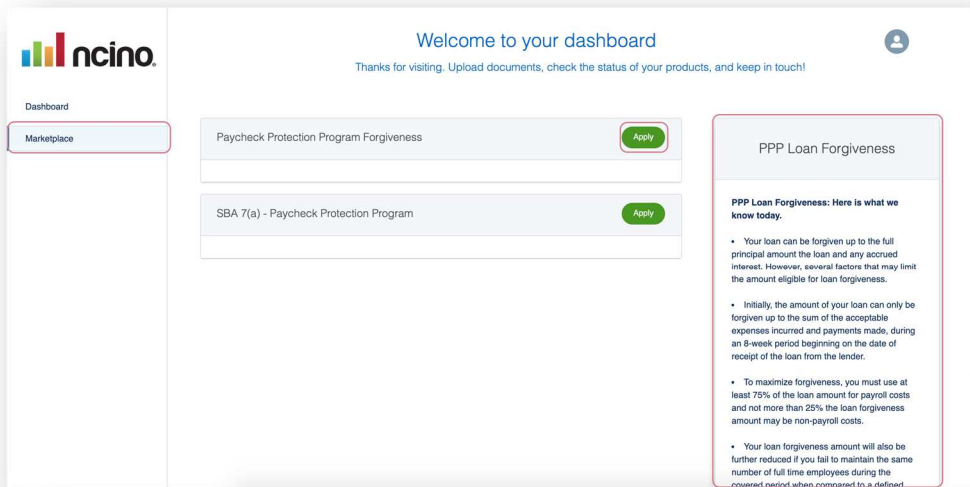
The login screen features a blue header with the nCino logo and a 'Log In' button. The main content area has a 'Welcome back!' message and a 'Log in to continue.' prompt. Below this is a login form with fields for 'Email' and 'Password', each with a visibility toggle. A 'Forgot password?' link is positioned below the password field. A large green 'Log In' button is centered below the form, with a 'New Customer? Sign Up' link underneath. At the bottom, there are links for 'Privacy Policy' and 'Terms & Conditions'.

2. Upon **Log In**, the user lands on the dashboard where the original PPP loan is viewable in the Your Products component.

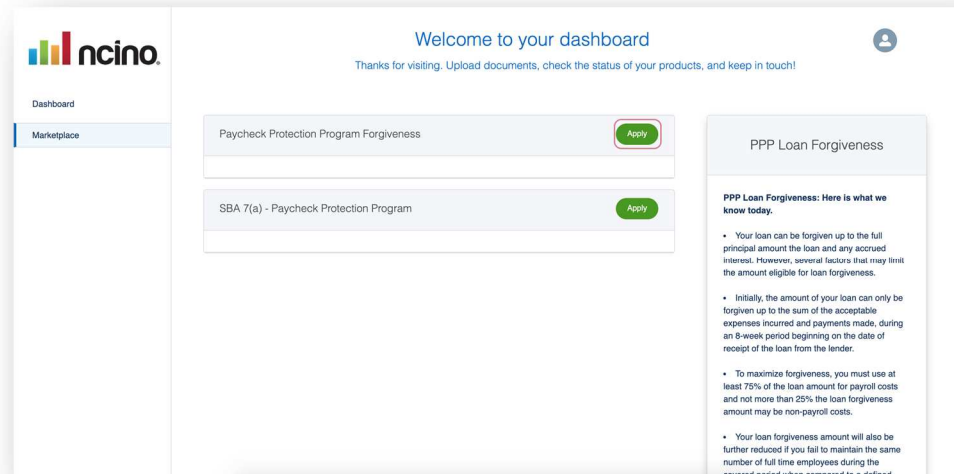


The dashboard is titled 'Welcome to your dashboard' with a sub-header 'Thanks for visiting. Upload documents, check the status of your products, and keep in touch!'. On the left is a sidebar with 'Dashboard' and 'Marketplace' options. The main area is divided into three sections: a 'TO-DO LIST' with 'Upload Documents' (43 items) and 'Incomplete Applications' (3 items); an 'Additional Documents' section with a 'DRAG & DROP or browse' button; and a 'YOUR PRODUCTS' section. The product section shows 'SBA 7(a) - Paycheck Protection P...' with a 'Completed' status, a loan amount of 'USD 140,600.00', an interest rate of '1.00 %', and a loan term of '60' months.

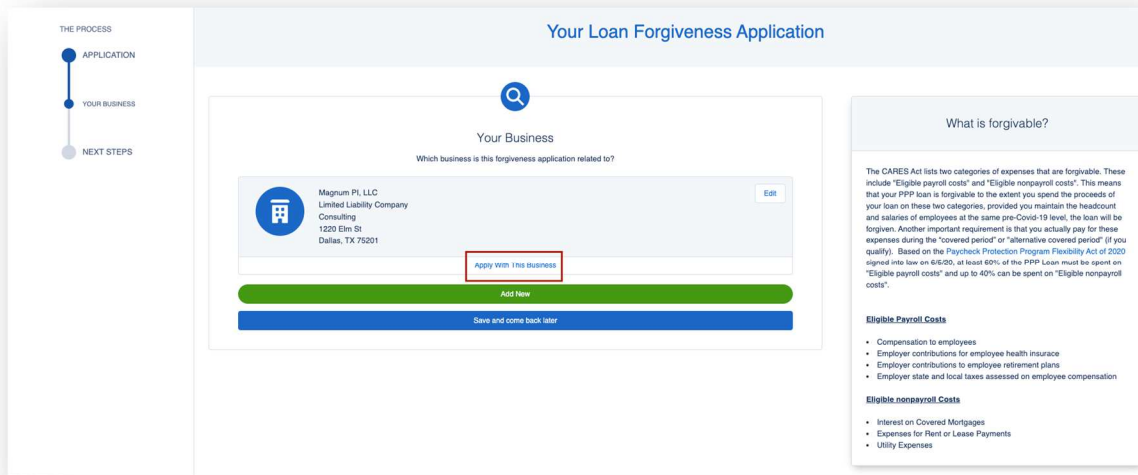
3. To apply for forgiveness, the user clicks **Marketplace**.  
**Note:** Informational tiles (on the right in this layout) can help drive the user experience by providing guidance to the user.



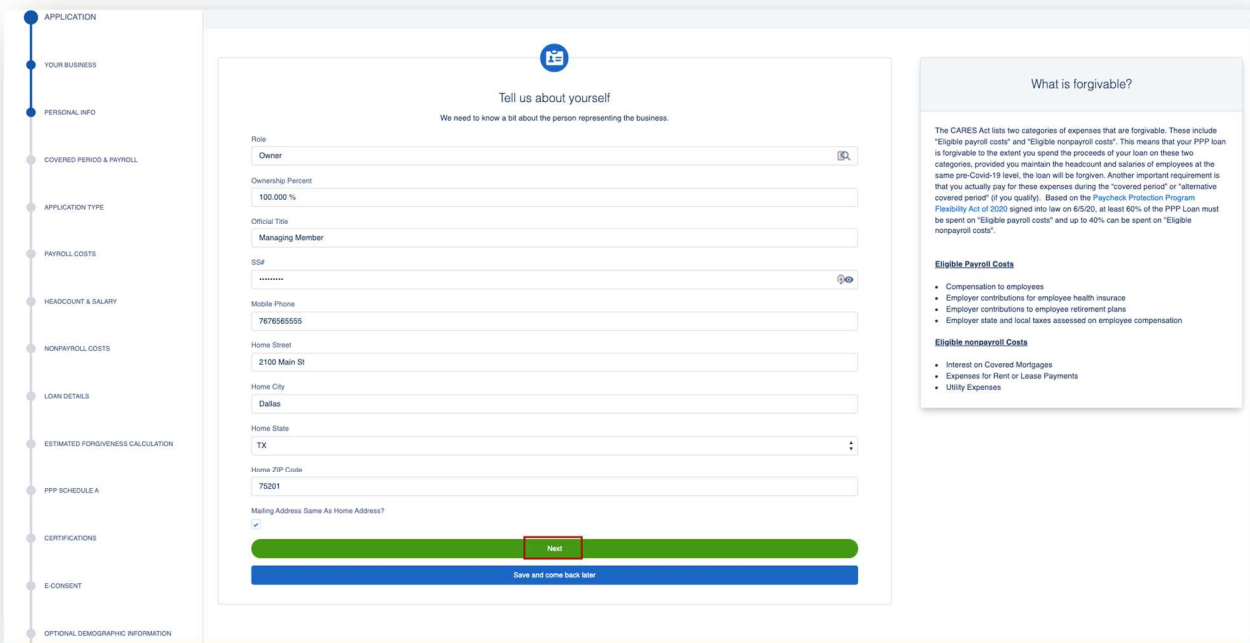
4. The user clicks **Apply** to apply for Paycheck Protection Program Forgiveness.



5. The first thing the user must do is confirm the business for which they are applying for forgiveness. They click **Apply With This Business**.



6. Next, is a quick confirmation of personal details. If any information has been updated from the time the original PPP loan was created, the end user has the ability to update that information here. Then, they click **Next**.



7. Next, the user is directed to enter their Covered Period and Payroll Frequency. The tiles on the right will provide guidance on how to complete the required information. The user will choose 8 or 24 weeks and then their payroll schedule. Then the user clicks **Next**.

**THE PROCESS**

- APPLICATION
- YOUR BUSINESS
- PERSONAL INFO
- COVERED PERIOD & PAYROLL
- APPLICATION TYPE
- PAYROLL COSTS
- HEADCOUNT & SALARY
- NONPAYROLL COSTS
- LOAN DETAILS
- ESTIMATED FORGIVENESS CALCULATION
- PPP SCHEDULE A
- CERTIFICATIONS

### Your Loan Forgiveness Application

Let's look at your Covered Period and Payroll Frequency

The Payroll & Benefit Costs are based on the covered period (or Alternative Payroll Covered Period). Depending on when you received your SBA loan number, you may have the option to decide between an 8-week or 24-week period. For loans that received an SBA loan number on or after the "Paycheck Protection Program Flexibility Act of 2020" was signed into law on 6/5/20, you will be using the earlier of a 24-week period or 12/31/2020.

**Covered Period Begin Date**

Covered Period Begin Date based on the PPP loan disbursement date  
5/6/2020

Are you eligible to elect a covered period?  
Yes. Based on when you received your SBA loan number you are eligible to elect an 8 or 24 week covered period.

Would you like to use an 8-week or 24-week covered period?

8 Week ☐ 24 Week ☐

**Payroll Schedule**

Select your Payroll Schedule (the frequency with which payroll is paid to employees)

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

**Next**

Save and come back later

**Covered Period**

**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, if the Borrower is using a 24-week Covered Period and received its PPP loan proceeds on Monday, April 20, the first day of the Covered Period is April 20 and the last day of the Covered Period is Sunday, October 4. In no event may the Covered Period extend beyond December 31, 2020.

**Alternative Payroll Covered Period**

**Alternative Payroll Covered Period:** For administrative convenience, Borrowers with a biweekly (or more frequent) payroll schedule may elect to calculate eligible payroll costs using the 24-week (168-day) period (or for loans received before June 5, 2020 at the election of the borrower, the eight-week (56-day) period) that begins on the first day of their first pay period following their PPP Loan Disbursement Date. For example, if the Borrower is using a 24-week Alternative Payroll Covered Period and received its PPP loan proceeds on Monday, April 20, and the first day of its first pay period following its PPP loan disbursement is Sunday, April 26, the first day of the Alternative Payroll Covered Period is April 26 and the last day of the Alternative Payroll Covered Period is Saturday, October 10. Borrowers that elect to use the Alternative Payroll Covered Period must apply the Alternative Payroll Covered Period wherever there is a reference in this application to "the Covered Period or the Alternative Payroll Covered Period." However, Borrowers must apply the Covered Period (not the Alternative Payroll Covered Period) wherever there is a reference in this application to "the Covered Period" only. In no event may the Alternative Payroll Covered Period extend beyond December 31, 2020.

8. The user will determine if they are eligible to complete the 3508EZ by answering the questions below. If they answer Yes one of the questions, the user can select to continue with EZ application. If they answer No, they will be directed to the 3508 application. Then the user clicks **Next**.

**YOUR BUSINESS**

**PERSONAL INFO**

**COVERED PERIOD & PAYROLL**

**APPLICATION TYPE**

**PAYROLL COSTS**

**HEADCOUNT & SALARY**

**NONPAYROLL COSTS**

**LOAN DETAILS**

**ESTIMATED FORGIVENESS CALCULATION**

**PPP SCHEDULE A**

**CERTIFICATIONS**

**E-CONSENT**

**OPTIONAL DEMOGRAPHIC INFORMATION**

### Determining Your Eligibility to use the 3508EZ Form

The SBA is offering the 3508EZ form if you meet specific criteria. Please review the guidance provided on this page and answer each question to determine if you are eligible to use the 3508EZ Form. Based on the latest guidance from the SBA, you only need to answer "Yes" to one on the qualification options.

**Qualification 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).

Do you meet the criteria for Qualification Option 1 above?

Yes ☐ No ☐

**Qualification 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 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 rehired 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 65 FR 33064, 33067 (June 1, 2000) for more details.

Do you meet the criteria for Qualification Option 2 above?

Yes ☐ No ☐

**Qualification 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 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.

Do you meet the criteria for Qualification Option 3 above?

Yes ☐ No ☐

**Based on your response above, you are eligible to use the 3508EZ form.**

Would you like to use the 3508EZ form to submit your PPP Forgiveness Application?

Yes ☐ No ☐

**Next**

Save and come back later

**Eligible for the 3508 EZ Form?**

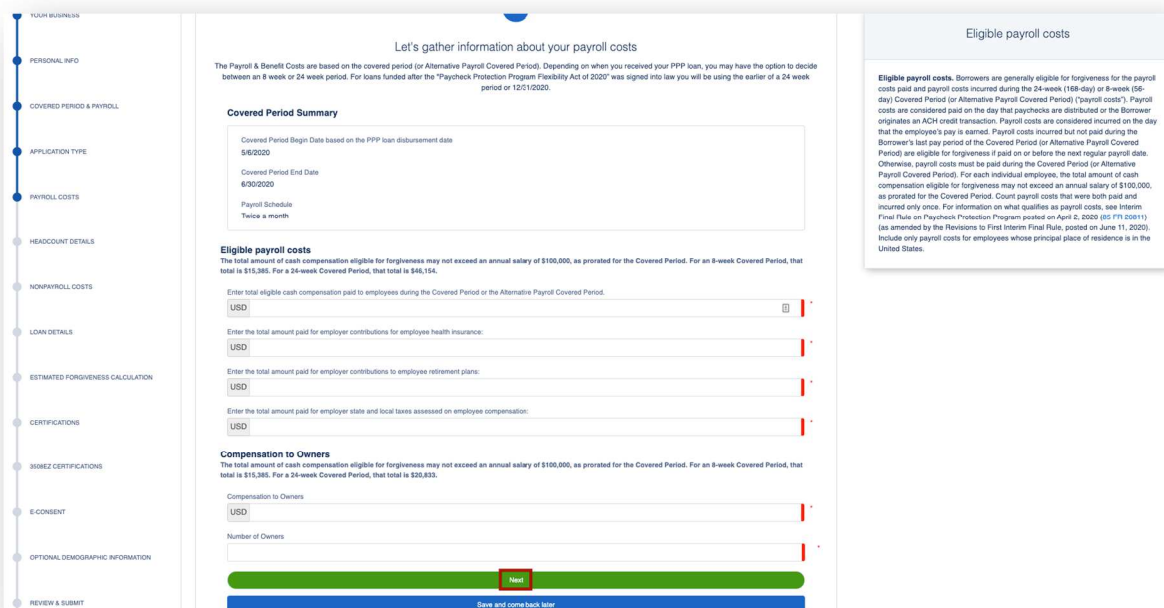
You (the Borrower) can apply for forgiveness of your Paycheck Protection Program (PPP) loan using this SBA Form 3508EZ if you meet at least one of the three following conditions. The complete instructions can be found [here](#).

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).

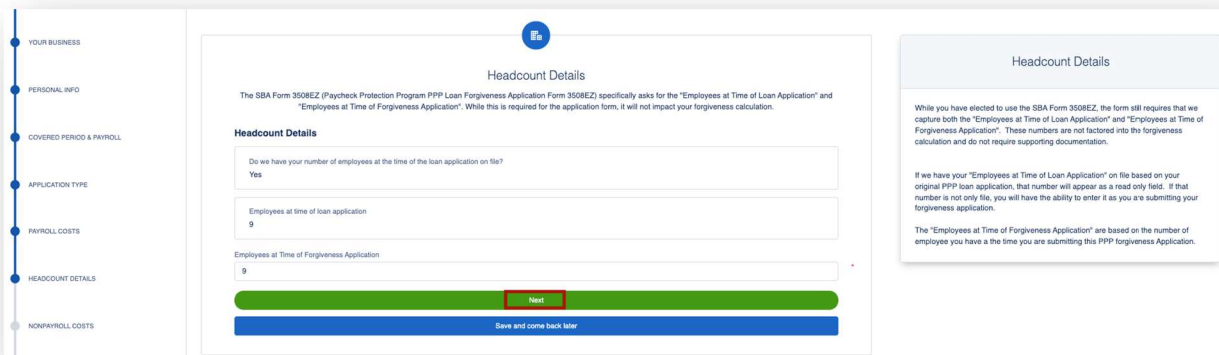
2 - The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period or the Alternative Payroll Covered Period (as defined below) compared to the period between January 1, 2020 and March 31, 2020 (for purposes of this statement, "employees" means 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 rehired 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 65 FR 33064, 33067 (June 1, 2000) for more details.

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 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.

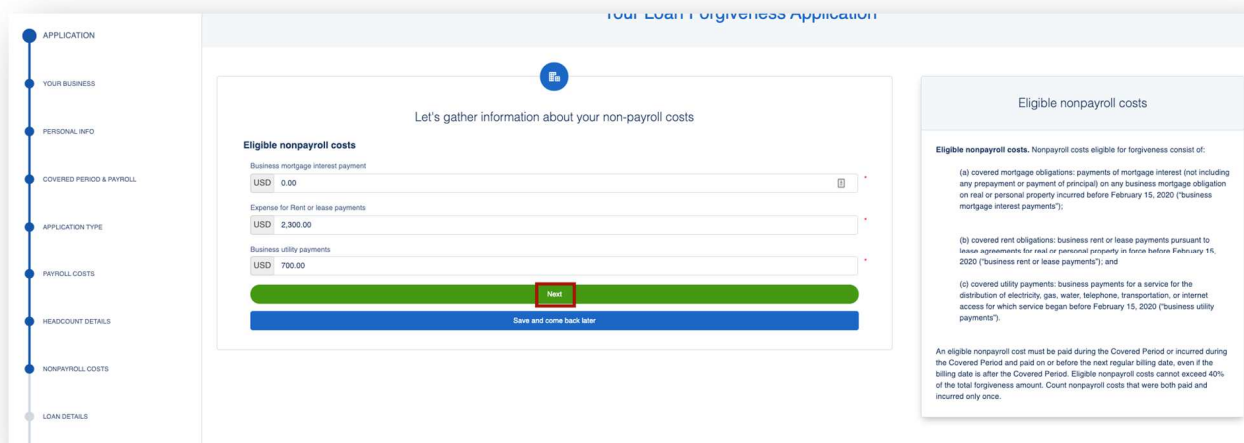
9. Next, the user enters their business's payroll costs. As always, the tile on the right provides guidance on how to answer the payroll questions. Then the user clicks **Next**.



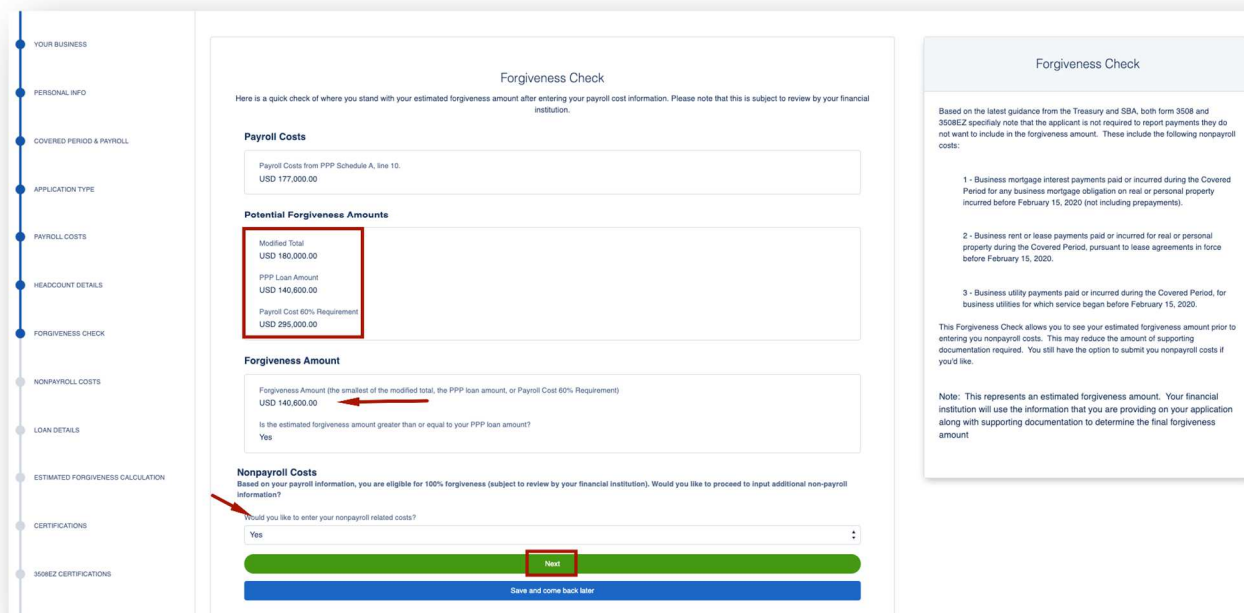
10. The user enters their business's headcount. As always, the tile on the right provides guidance on how to answer the headcount questions. Then the user clicks **Next**.



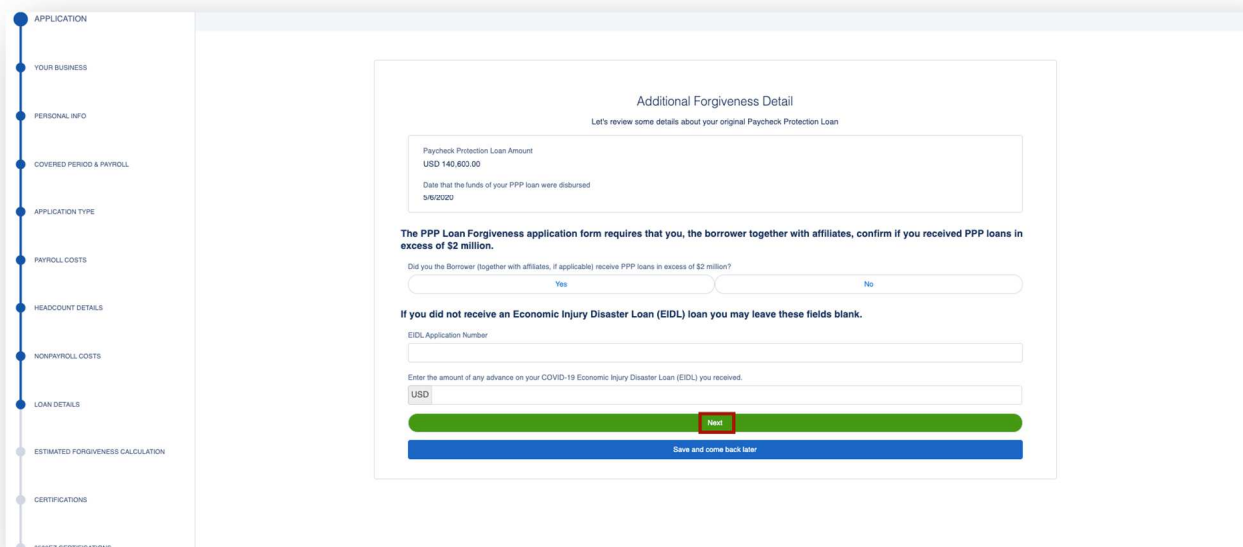
11. A) If the amount of the payroll costs DO NOT EQUAL the PPP loan, the nonpayroll costs route will automatically render. The user will enter their nonpayroll costs and click **Next**.



B) If the amount of the payroll costs EXCEEDS the PPP loan, the Forgiveness Check route will automatically render. The user can enter their nonpayroll costs. The user then clicks **Next**.



12. The user will provide the answer to the two questions on the Additional Forgiveness Route – PPP loan over \$2 million and if they have an EIDL. Then the user clicks **Next**.



**Additional Forgiveness Detail**  
Let's review some details about your original Paycheck Protection Loan

Paycheck Protection Loan Amount  
USD 140,600.00

Date that the funds of your PPP loan were disbursed  
5/6/2020

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you received PPP loans in excess of \$2 million.

Did you the Borrower (together with affiliates, if applicable) receive PPP loans in excess of \$2 million?  
☒ Yes ☐ No

If you did not receive an Economic Injury Disaster Loan (EIDL) loan you may leave these fields blank.

EIDL Application Number

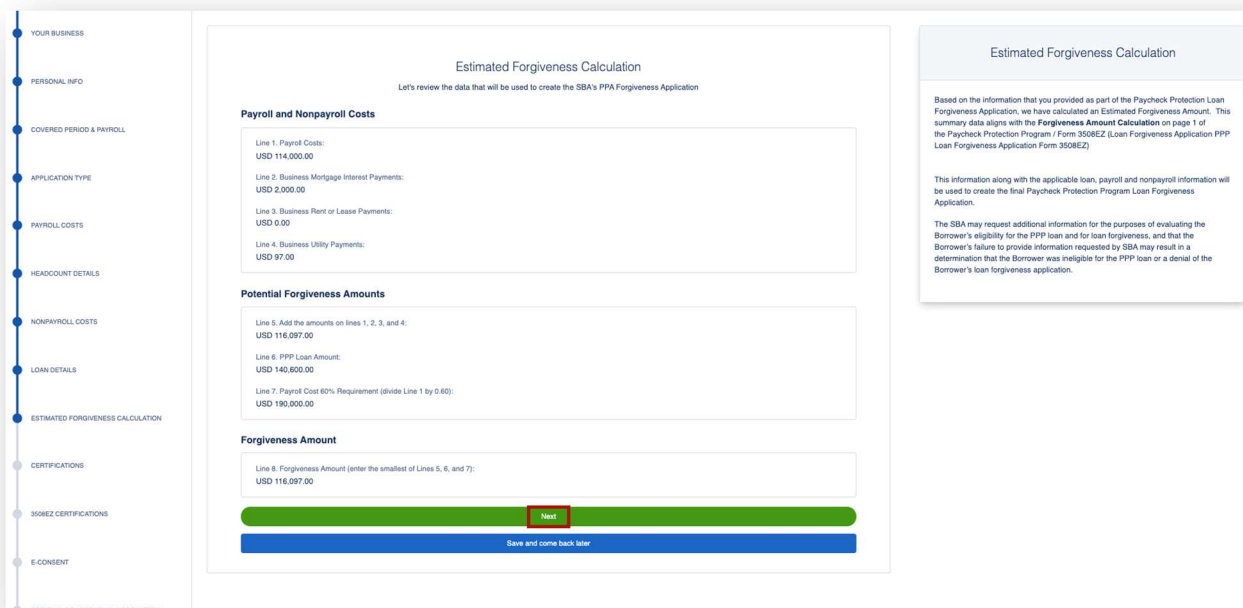
Enter the amount of any advance on your COVID-19 Economic Injury Disaster Loan (EIDL) you received.

USD

**Next** (highlighted in red)

Save and come back later

13. The Estimated Forgiveness Calculation is an estimate of the amount to be forgiven. The user will click **Next**.



**Estimated Forgiveness Calculation**  
Let's review the data that will be used to create the SBA's PPA Forgiveness Application

**Payroll and Nonpayroll Costs**

Line 1. Payroll Costs:  
USD 114,000.00

Line 2. Business Mortgage Interest Payments:  
USD 2,000.00

Line 3. Business Rent or Lease Payments:  
USD 0.00

Line 4. Business Utility Payments:  
USD 97.00

**Potential Forgiveness Amounts**

Line 5. Add the amounts on lines 1, 2, 3, and 4:  
USD 116,097.00

Line 6. PPP Loan Amount:  
USD 140,600.00

Line 7. Payroll Cost 60% Requirement (divide Line 1 by 0.60):  
USD 190,000.00

**Forgiveness Amount**

Line 8. Forgiveness Amount (enter the smallest of Lines 5, 6, and 7):  
USD 116,097.00

**Next** (highlighted in red)

Save and come back later

**Estimated Forgiveness Calculation**

Based on the information that you provided as part of the Paycheck Protection Loan Forgiveness Application, we have calculated an Estimated Forgiveness Amount. This summary data aligns with the **Forgiveness Amount Calculation** on page 1 of the Paycheck Protection Program / Form 3508EZ (Loan Forgiveness Application PPP Loan Forgiveness Application Form 3508EZ).

This information along with the applicable loan, payroll and nonpayroll information will be used to create the final Paycheck Protection Program Loan Forgiveness Application.

The 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.

14. The Certifications route ensures the user is supplying true and accurate information. User certifies by clicking the appropriate check boxes and then clicks **Next**.





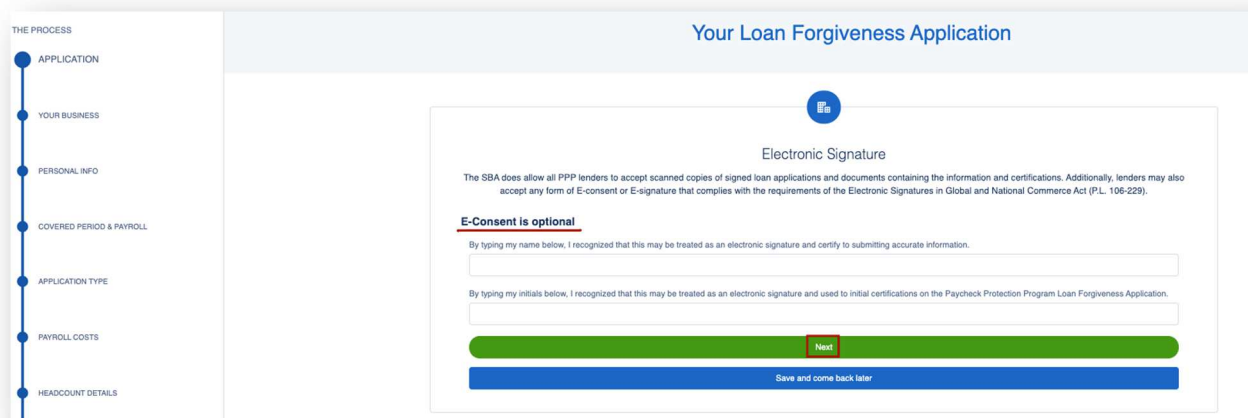
The screenshot displays the 'Certifications' step in the nCino PPP Forgiveness application. On the left is a vertical navigation menu with the following items: YOUR BUSINESS, PERSONAL INFO, COVERED PERIOD & PAYROLL, APPLICATION TYPE, PAYROLL COSTS, HEADCOUNT DETAILS, NONPAYROLL COSTS, LOAN DETAILS, ESTIMATED FORGIVENESS CALCULATION, CERTIFICATIONS (highlighted), 3508EZ CERTIFICATIONS, E-CONSENT, and OPTIONAL DEMOGRAPHIC INFORMATION. The main content area is titled 'Certifications' and contains eight certification questions, each with a radio button for 'Yes' or 'No'. The questions cover topics such as the dollar amount for forgiveness, unauthorized use of funds, wage reductions, payroll verification, documentation submission, and agreement to SBA requirements. At the bottom of the main area are two buttons: a green 'Next' button and a blue 'Save and come back later' button.

15. Additional certifications for 3508EZ ensure that the user is still able to use the EZ form. By answering the questions below, the user will be notified of their continued eligibility then clicks **Next**.

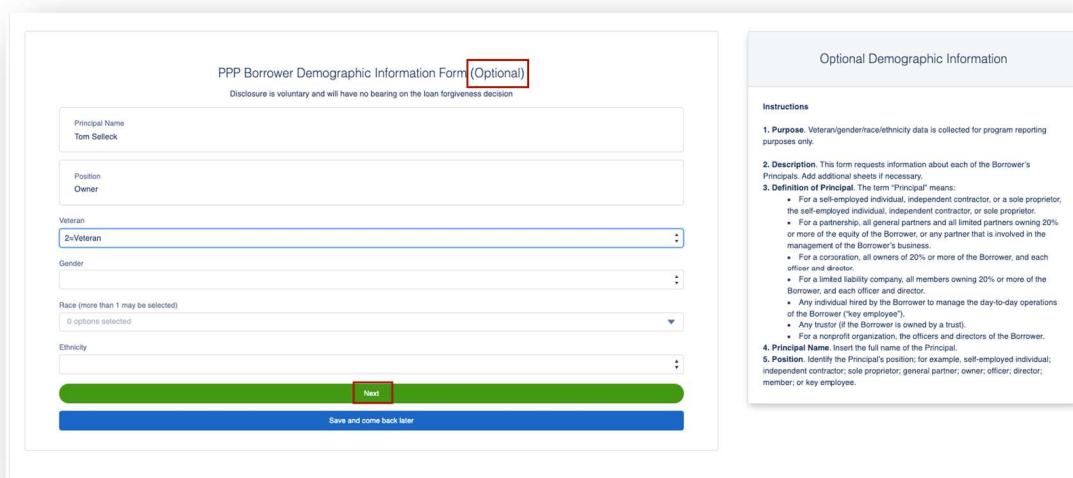
The screenshot displays the 'Additional Form 3508EZ Certifications' step in the nCino PPP Forgiveness application. The left navigation menu is identical to the previous screenshot, with 'CERTIFICATIONS' highlighted. The main content area is titled 'Additional Form 3508EZ Certifications' and includes a heading: 'In addition, the Authorized Representative of the Borrower must certify by selecting "Yes" to at least ONE of the following two items:'. It contains two items, each with a paragraph of text and a question: 'Do you certify that you meet the criteria for Option 1 above?' and 'Do you certify that you meet the criteria for Option 2 above?'. Each question has 'Yes' and 'No' radio buttons. At the bottom are the same green 'Next' and blue 'Save and come back later' buttons.

16. The E-Consent route is optional but will allow the user to apply electronically. The user will complete or leave blank and **Next**.





17. The Demographic Information route is optional. The user will complete or leave blank and **Next**.



18. Finally, the system navigates the user to the Review and Submit page to ensure there are no issues with the data that has been added to the application for PPP Forgiveness. User clicks **Submit Application**.

**Note:** your Review & Submit route may look different from the one below.



THE PROCESS

- APPLICATION
- YOUR BUSINESS
- PERSONAL INFO
- CAPTURING COSTS
- HEADCOUNT & SALARY
- PAYROLL VERIFICATION
- 3RD PARTY PAYROLL
- LOAN DETAILS
- CERTIFICATIONS
- REVIEW & SUBMIT**
- NEXT STEPS

### Your Loan Forgiveness Application

Does everything look right?

Let's double check what you've entered. Once you submit this, we'll process your application and get back to you in 2-3 business days with the details on your forgiveness amount.

**Business Info**

Relationship Name  
**Jacobs Industries**

Annual Revenue  
USD 2,400,000.00

Billing Address  
33 Market St  
Wilmington, NC 28411

Shipping Address  
33 Market St  
Wilmington, NC 28411

Edit

**Personal Info**

Role  
**Owner**

Ownership Percent  
100.00 %

Official Title  
**CEO**

SSN  
\*\*\*\*-8276

Mobile Phone  
9108542727

Mailing Address Same As Home Address?  
☐

Residential Address  
555 Market St  
Wilmington, NC 28411

Edit

**Capturing Costs**

Payroll Costs  
USD 100,000.00

State & Local Taxes on Compensation  
USD 30,000.00

Health Benefit Costs  
USD 5,000.00

Sick Leave Costs  
USD 3,000.00

Interest on Covered Mortgages  
USD 4,000.00

Expenses for Rent  
USD 3,000.00

Utility Expenses  
USD 5,000.00

Transportation Related Costs  
USD 8,000.00

Edit

**Headcount & Salary**

Headcount Reduction?  
**Yes**

Seasonal Business?  
**Yes**

Fully Restore Headcount?  
**Yes**

Employees Prior to Covid-19  
**100**

Employees After Covid-19  
**89**

Any Salary Reductions?  
**Yes**

Full Restoration of Salary?  
**Yes**

Any Salary Reductions over 25%?  
**Yes**

Total Amt. of salary reductions over 25%  
USD 3,000.00

Leverage a 3rd Party Payroll Provider  
**Yes**

Edit

**3rd Party Payroll**

3rd Party Payroll Provider  
**sandbox**

3rd Party Annual Average Monthly Payroll  
USD 26,047.02

3rd Party Seasonal Avg. Monthly Payroll  
USD 41,005.50

3rd Party 2020 Average Monthly Payroll  
USD 26,047.02

3rd Party Average monthly payroll cost  
USD 41,005.50

3rd Party Employee Count  
**3**

Payroll Provider Last Reported Date  
4/4/2020

Edit

**Loan Details**

Paycheck Protection Loan Amount  
USD 208,300.00

Paycheck Protection Loan Funding Date  
4/19/2020

ETOL Advance Amount  
USD 0.00

Edit

**Certifications**

Edit

Submit Application

Save and come back later

Privacy Policy | Terms & Conditions

19. Once application is submitted, the user can click the **Go to Dashboard** button to return to the dashboard where they can view the progress of their submitted application.



### Your Loan Forgiveness Application

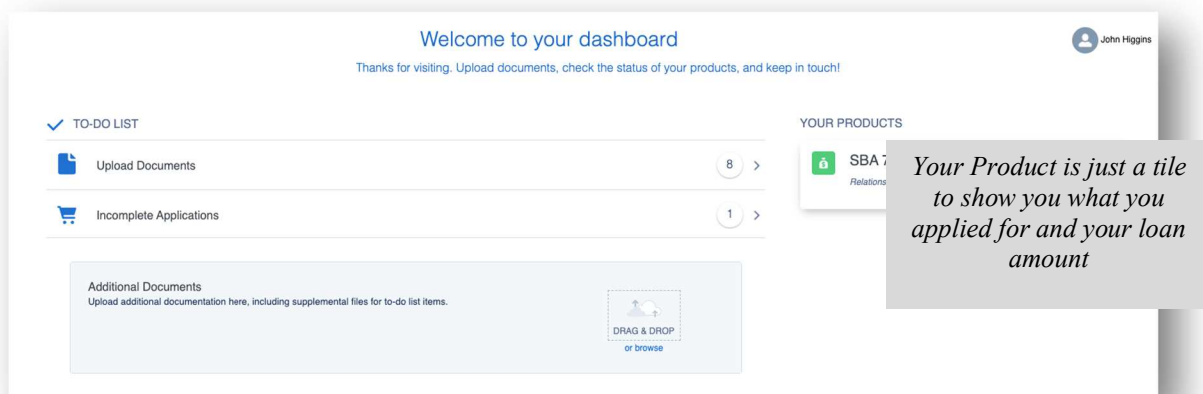
The first step of your application is complete. We now need to move on to uploading supporting documents.

1. Please click the **Go to Dashboard** button to upload the your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".
2. Once you've uploaded all required documentation, we will begin processing your Forgiveness Application. Failure to upload required documentation may delay the processing of your Forgiveness Application.
3. It may take several weeks to process your Forgiveness Applications. We will contact you if we need additional information or documentation.

[Go to Dashboard](#)

## Dashboard – Documents

1. Once submitting the application, the user will see **To Do List** as well as **Incomplete Applications**, if any.



Welcome to your dashboard

Thanks for visiting. Upload documents, check the status of your products, and keep in touch!

✓ TO-DO LIST

- Upload Documents 8 >
- Incomplete Applications 1 >

Additional Documents  
Upload additional documentation here, including supplemental files for to-do list items.

DRAG & DROP  
or browse

YOUR PRODUCTS











SBA 7(a) Relationship

*Your Product is just a tile to show you what you applied for and your loan amount*

2. The **number in the circle** indicates how many documents the user may need to upload.

✓ TO-DO LIST



Upload Documents 8

<b>Organizational Document</b>  Magnum PI, Inc	 DRAG & DROP or browse
<b>Copy of Voided Check</b>  SBA 7(a) - Paycheck Protection Program (\$50000.00)	 DRAG & DROP or browse
<b>Form 940</b>  SBA 7(a) - Paycheck Protection Program (\$50000.00)	 DRAG & DROP or browse
<b>Form 941 Q1</b>  SBA 7(a) - Paycheck Protection Program (\$50000.00)	 DRAG & DROP or browse
<b>Form 941 Q2</b>  SBA 7(a) - Paycheck Protection Program (\$50000.00)	 DRAG & DROP or browse

*Your list of documents may look different from the list here.*

3. The user can either **browse** or **Drag & Drop** into the placeholder.

Upload Documents 8

<b>Organizational Document</b>  Magnum PI, Inc	 DRAG & DROP or browse
--	---

4. As the user uploads documents the number will decrease and the placeholder will change. The user will see a checkmark and that the document is uploaded. *There is no need to Save.*

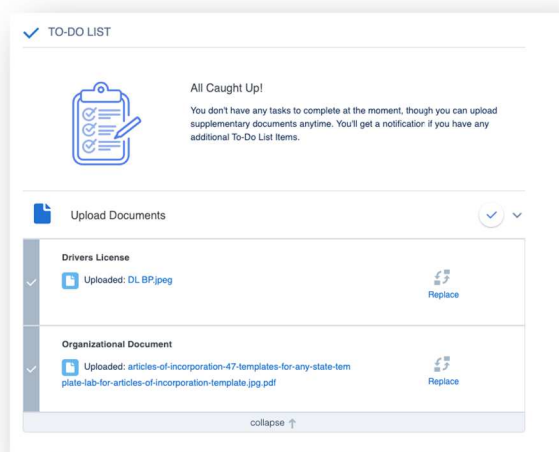
Upload Documents 7

<b>Organizational Document</b> <div>   Uploaded articles-of-incorporation-47-templates-for-any-state-template-lab-for-articles-of-incorporation-template.jpg         </div> <div>Replace</div>	
<b>Copy of Voided Check</b>  SBA 7(a) - Paycheck Protection Program (\$50000.00)	 DRAG & DROP or browse

- The user can also verify if the document is uploaded, toggle the **Show Previously Completed** button. This will list the documents already uploaded.



- Once all of the documents are uploaded, the user will be **All Caught Up!**



◆◆◆ END OF ONLINE USER EXPERIENCE ◆◆◆