

# Paycheck Protection Program Forgiveness

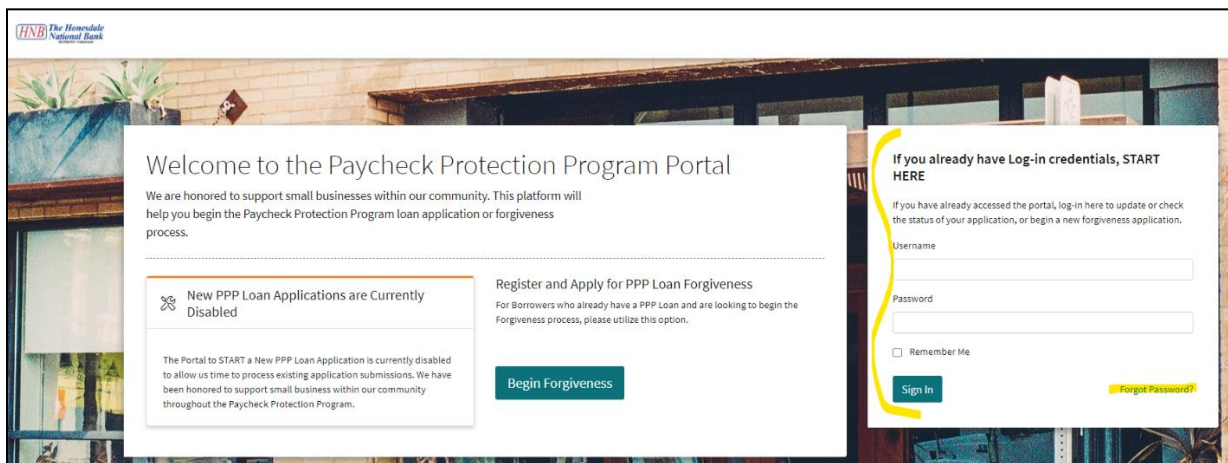
## Forgiveness Due Date

PPP forgiveness applications are due **10 months from the last day of your 24-week covered period**. You can find out your covered period dates by logging into the portal. Instructions are below.

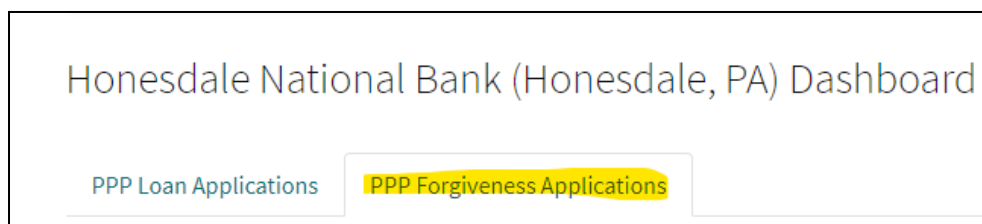
## Applying for PPP Forgiveness

To apply for forgiveness, you must utilize our [online portal](https://www.hnbbank.bank/ppp). This link can always be found on our website at [www.hnbbank.bank/ppp](https://www.hnbbank.bank/ppp).

1. To begin, login using the username (your email) and password you created for the application. You may easily reset your password by clicking “Forgot Password” if you’ve forgotten it.



2. Once logged in, navigate to the “PPP Forgiveness Applications” tab and select “Start a New Forgiveness Application”.



3. Enter your business's EIN (or your Social Security Number if you're a sole proprietor) as well as your 10-digit SBA loan number. **If you do not know your SBA loan number, email [Covid19@hnbbank.com](mailto:Covid19@hnbbank.com) and we will provide it for you.**

The screenshot shows a web form titled "Start Your Forgiveness Request". The text explains that users need to provide their EIN or SSN and SBA Loan number to start the process. Below the text are two input fields: "EIN or SSN" and "SBA Loan Number". A "Find your loan" button is located at the bottom left of the form area.

**Start Your Forgiveness Request**

In order to start the SBA PPP Loan Forgiveness process, please provide your EIN or SSN (associated with your original PPP Loan request) and SBA Loan number. After which, you will be asked to verify your loan amount. This is a security step for your protection.

Finally, you will be asked to register an account with us. This will allow you to start the process, send us messages and check on the status of your forgiveness request.

EIN or SSN

SBA Loan Number

Enter Your EIN or SSN utilized when you submitted your loan. No dashes required.

Enter your SBA Loan Number from your closing documentation, or contact us to acquire this number. No dashes required.

4. It will then ask you to verify your loan amount (rounded to the nearest dollar) out of five possible options. Click the correct amount to advance further.

The screenshot shows a "Verify Loan Amount" screen with five buttons representing different loan amounts: \$969, \$1,881, \$539, \$1,031, and \$495. The \$1,881 button is highlighted in yellow, and the word "Example" is written in yellow below it.

**Verify Loan Amount**

Example

5. The portal will then pull up your loan information. Click "Start Forgiveness" to begin the application.

The process should be very straightforward from there! The appropriate application process will automatically be chosen for you (Streamlined 3508 S Process for loans under \$150k or Streamlined 3508 EZ Process for those \$150k+). Click the appropriate check boxes to attest you were eligible to receive the funds and you used the money the way you were supposed to. Fill out the information to the best of your ability – your draw type, NAICS Code, and covered period will automatically be populated for you. **Leave blank the section that asks for your PPP loan increase date and amount** as that doesn't pertain to you.

**If your loan is under \$150k, you do not need to upload any documentation. Skip over the Documents section entirely.** If your loan is **\$150k or over**, you **do** need to upload your supporting documentation in the Documents tab.

Once you submit the application, our team will review it for completeness. If everything looks good, it will be sent to you for signature via DocuSign. **Check your email and get that signed as soon as possible.** Once signed, we send it right to the SBA for approval.

You will automatically be updated via email as your application moves through the forgiveness process. **Once it's in "SBA Complete" status, the loan has been fully forgiven.** Within 48 hours, a forgiveness letter issued by the SBA will be uploaded to the Documents tab of your portal.

Don't hesitate to reach out to [Covid19@hnbbank.com](mailto:Covid19@hnbbank.com) if you have any questions!

Thank you and have a great day,

A handwritten signature in black ink that reads "Anna Van Acker". The signature is written in a cursive, flowing style.

**Anna Van Acker**

Commercial Loan Portfolio Manager  
The Honesdale National Bank