

DocuSign Instructions

PPP Forgiveness Platform

Revised 9/28/2020



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General Information Topics:

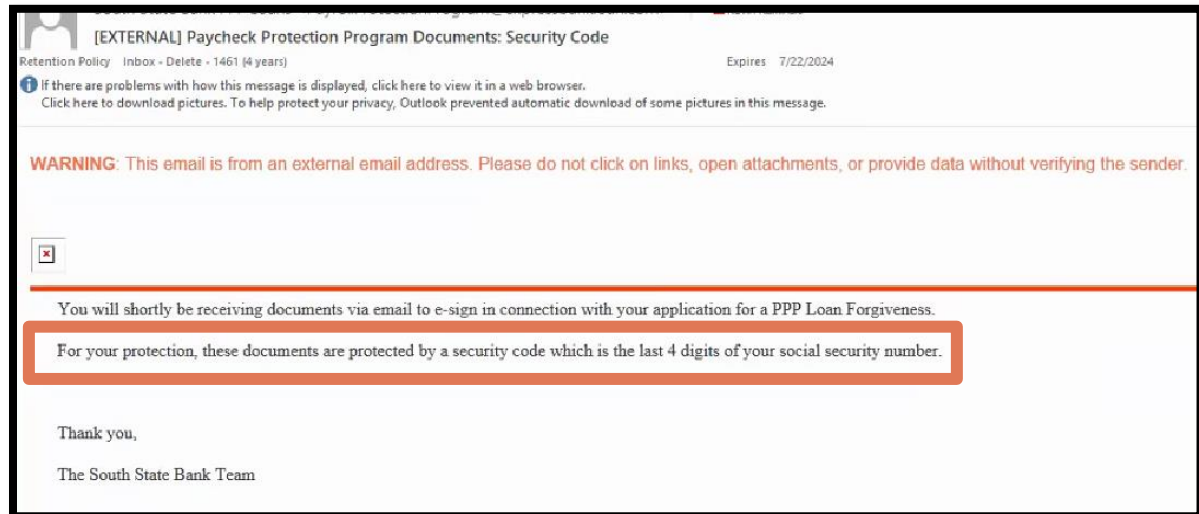
1. If unable to access the PPP Forgiveness Platform please contact South State at 1-844-238-9452.
2. Please reference the System Requirements section of the PPP Forgiveness Platform User Guide for recommended browser information.
3. For the PPP Forgiveness Application process, you will access DocuSign through the PPP Forgiveness Platform. You can reach the Platform either using the “From Email” process or by logging directly in as you did at the start of your PPP Forgiveness Application.

Beginning the Sign In Process

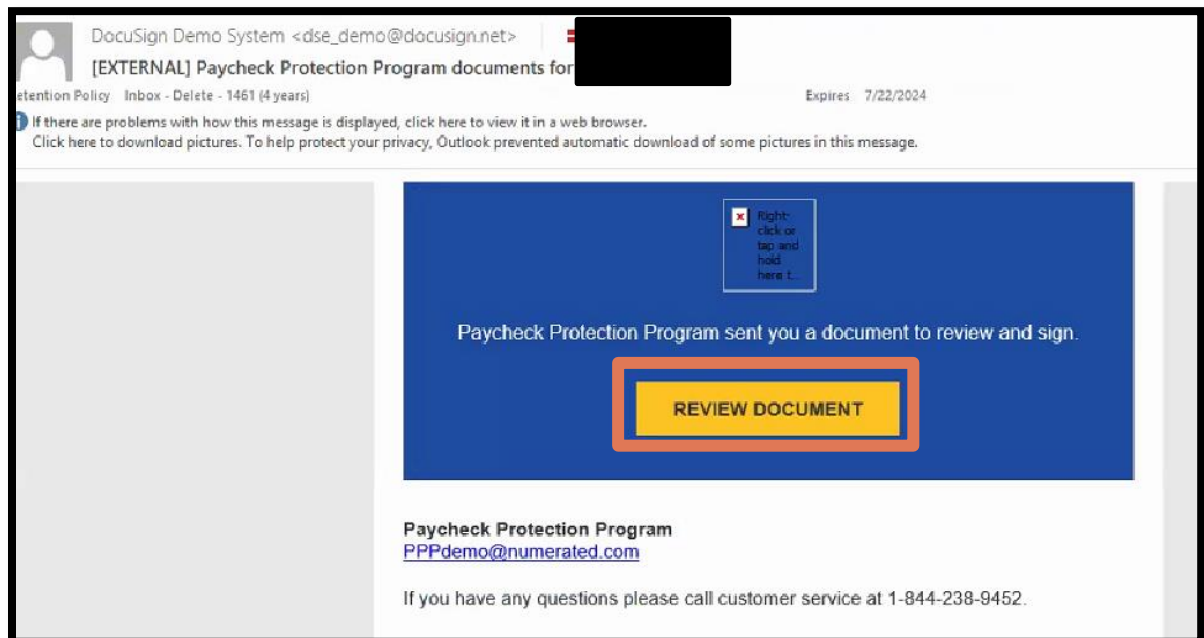
From Email

1. When South State Bank has completed Bank Review of your PPP Application, you will receive **two emails**.

-
2. The first email, with the subject line “Paycheck Protection Program Documents: Security Code” is generated by the platform and informs that you will be receiving documents via email to e-sign in connection with the application for PPP Loan Forgiveness. You will use the last four digits of your Social Security Number when authenticating. There is no action needed within this email – it is for information only.

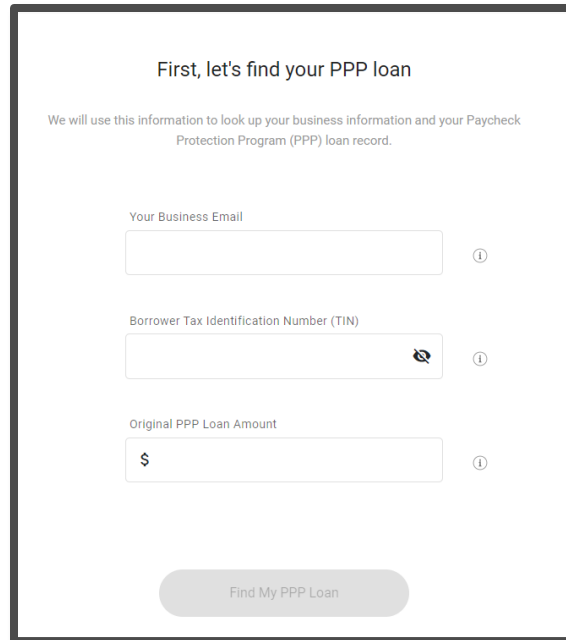


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3. You will also receive a second email with the subject line “Paycheck Protection Program documents for [Business Name]”. This email is generated by DocuSign and instructs customers to review and sign their application documents.
4. Click on the “Review Document” button to begin authentication and document review.



From PPP Forgiveness Platform

1. Log into PPP Forgiveness Platform.
2. There are three data elements required to authenticate into the Platform: 1) Borrower (your) email address, 2) Borrower (company) Tax ID, and 3) Borrower Original PPP Loan Amount (amount originally funded). Click *Find My PPP Loan* when data has been entered.



First, let's find your PPP loan

We will use this information to look up your business information and your Paycheck Protection Program (PPP) loan record.

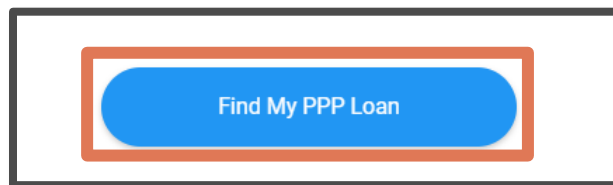
Your Business Email ①

Borrower Tax Identification Number (TIN) ①

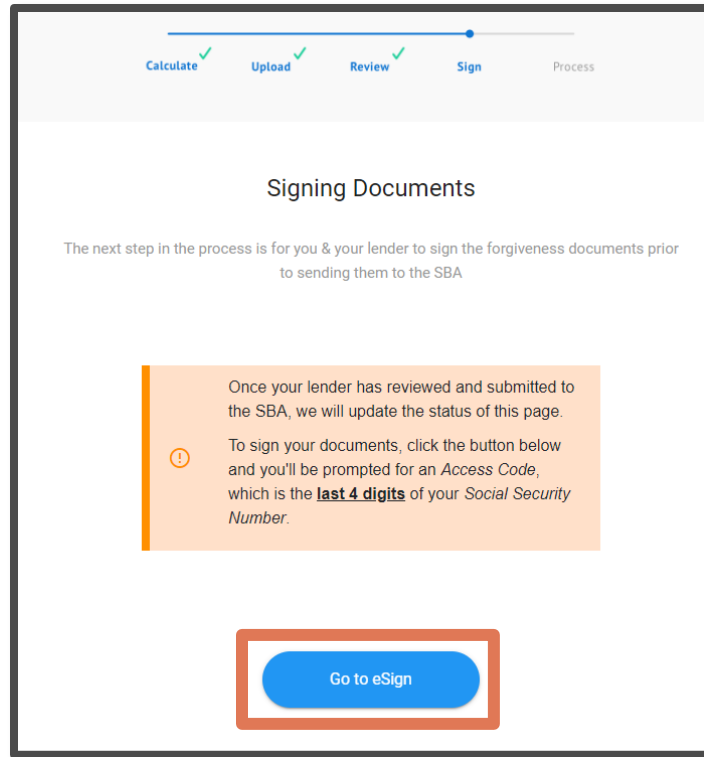
Original PPP Loan Amount ①

\$

Find My PPP Loan

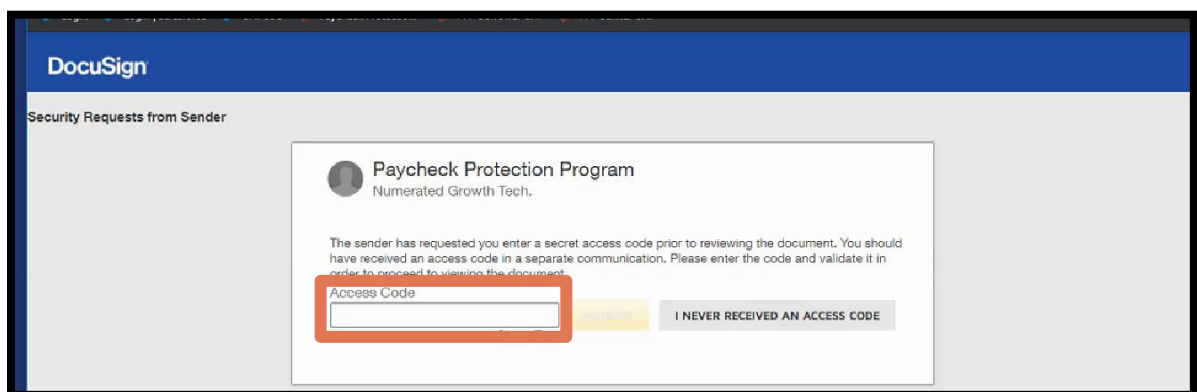


3. Click on the *Go To eSign* button to begin the authentication and document review.



Authenticating in DocuSign

1. By clicking on the *Go To eSign* button, you will be taken to a screen to enter an access code in order to review the documents. Use the LAST FOUR digits of your Social Security Number (not business tax id) and click the yellow *Validate* button to authenticate.
2. Do not click the "I never received an access code" button as this will lock you out of the e-sign process.



Access Code VALIDATE I NEVER RECEIVED AN ACCESS CODE

Show Test

- You will then access the document to begin the document review process.

Acknowledging the Electronic Record and Signature Disclosure

- Click on the text that reads “Electronic Record and Signature Disclosure” to view the associated disclosures.

Please read the **Electronic Record and Signature Disclosure**.
☐ I agree to use electronic records and signatures.

CONTINUE OTHER ACTIONS ▾

SBA PPP Loan Number: 3583777228 Lender PPP Loan Number: 3583777199

PPP Loan Amount: \$ 762,222.58 PPP Loan Disbursement Date: 04-12-2020

Employees at Time of Loan Application: 57 Employees at Time of Forgiveness Application: 60

EIDL Advance Amount: \$ 0.00 EIDL Application Number:

Payroll Schedule: The frequency with which payroll is paid to employees is:
☐ Weekly ☒ Biweekly (every other week) ☐ Twice a month ☐ Monthly ☐ Other

Covered Period: 04/23/2020 to 09/17/2020

Alternative Payroll Covered Period, if applicable: 04/27/2020 to 06/21/2020

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 (enter the amount from PPP Schedule A, line 10):	\$ 624,000.00
Line 2. Business Mortgage Interest Payments:	\$ 0.00
Line 3. Business Rent or Lease Payments:	\$ 90,000.00
Line 4. Business Utility Payments:	\$ 44,000.00
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:	\$ 758,000.00

- Check the box that indicates you agree to use electronic records and signatures.
- Click “Continue” to begin the signing process.

Please read the **Electronic Record and Signature Disclosure**.
☒ I agree to use electronic records and signatures.

CONTINUE OTHER ACTIONS ▾

SBA PPP Loan Number: 3583777228 Lender PPP Loan Number: 3583777199

PPP Loan Amount: \$ 762,222.58 PPP Loan Disbursement Date: 04-12-2020

Starting the Signing Process

1. Review the information on the document. You are able to scroll down the document to view all of the contents. Click the “Start” button to begin signing.

Please review the documents below. **FINISH** **OTHER ACTIONS**

START

DocuSign Envelope ID: 70FD1119-437A-44A3-A277-5E01AB56323D
Paycheck Protection Program
Loan Forgiveness Application Revised June 16, 2020
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199 2nd Ave, Suite 1700 • Seattle, Washington 98101 • Phone: 1-800-368-5879 • Fax: 206-461-9200
www.docuSign.com
DocuSign Control Number: 3245-0407
Expiration Date: 10/31/2020

PPP Loan Forgiveness Calculation Form

Business Legal Name ("Borrower")		DBA or Tradename, if applicable	
[Redacted]		[Redacted]	
Business Address		Business EIN (EIN, SSN)	Business Phone
[Redacted]		[Redacted]	[Redacted]
[Redacted]		[Redacted]	[Redacted]
[Redacted]		[Redacted]	[Redacted]

SBA PPP Loan Number: 3563777228 Lender PPP Loan Number: 3563777199

PPP Loan Amount: \$ 762,222.50 PPP Loan Disbursement Date: 04-12-2020

Employees at Time of Loan Application: 67 Employees at Time of Forgiveness Application: 60

EIDL Advance Amount: \$ 0.00 EIDL Application Number: [Redacted]

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

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

Covered Period: 04/23/2020 to 09/17/2020

2. Click the first Initial icon to begin acknowledging the certifications on the 3508 form.

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INITIAL

Below, You Make the Following Representations and Certifications on Behalf of the Borrower:

Required - Initial Here

Each representative of the Borrower certifies to all of the below by initialing next to each one.

The dollar amount for which forgiveness is requested:

- was used to pay costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments; business rent or lease payments; or business utility payments);
- includes all applicable reductions due to decreases in the number of full-time equivalent employees and salary/hourly wage reductions;
- includes payroll costs equal to at least 60% of the forgiveness amount;
- 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 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

3. You are prompted to adopt initials, including full name. Ensure the name and the appropriate initials are correct. You have the ability to change the presentation of the name, draw a signature, or upload a previous signature. By clicking on “Adopt and Initial”, the appropriate initials and signature are used for the remainder of the document.

Adopt Your Initials

Confirm your name, initials, and signature.

* Required

Full Name*

Initials*

KC

SELECT STYLE DRAW UPLOAD

PREVIEW

DocuSigned by:

1F0CABB19F024B...

By selecting Adopt and Initial, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND INITIAL CANCEL

Initialing and Signing Document

1. Continue to acknowledge all of the required initial areas and begin to sign the field “Signature of authorized Representative of Borrower.”

Select the initial field to create and add your initials.

FINISH OTHER ACTIONS

includes payroll costs equal to at least 60% of the forgiveness amount;

- 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 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 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 18 U.S.C. 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 U.S.C. 1014 by imprisonment of not more than five 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.

If the Borrower has checked the box for FTE Reduction Safe Harbor 1 on PPP Schedule A, 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. If SBA determines that the Borrower was ineligible for the PPP loan, the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

Signature of Authorized Representative of Borrower

7/23/2020

Date

NEXT

2. Enter your business Title. This information is required and should be manually keyed in the Title field.

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.

7/23/2020

Signature of Authorized Representative of Borrower

Date

Print Name

Title

SBA Form 3508 (06/20)
Page 2

Demographic Information (Optional)

1. Continue to scroll or click the next button. This information is optional; however, if you choose to answer demographic information for the PPP Borrower Demographic Information Form enter the Principal Name, Position, and then select the appropriate answers to Veteran, Gender, Race and Ethnicity Questions.

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Paycheck Protection Program
Loan Forgiveness Application Revised June 16, 2020

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3245-0407-SBA-Form-3508-PPP-For-giveness-Application 6.17.20.pdf
Expiration Date: 10/31/2020

PPP Borrower Demographic Information Form (Optional)

Instructions

- Purpose:** Veteran/gender/race/ethnicity data is collected for program reporting purposes only.
- Description:** This form requests information about each of the Borrower's Principals. Add additional sheets (if necessary).
- Definition of Principal:** The term "Principal" means:
 - For a self-employed individual, independent contractor, or a sole proprietor, the self-employed individual, independent contractor, or sole proprietor.
 - For a partnership, all general partners and all limited partners owning 20% or more of the equity of the Borrower, or any partner that is involved in the management of the Borrower's business.
 - For a corporation, all owners of 20% or more of the Borrower, and each officer and director.
 - For a limited liability company, all members owning 20% or more of the Borrower, and each officer and director.
 - Any individual hired by the Borrower to manage the day-to-day operations of the Borrower ("key employee").
 - Any trustor (if the Borrower is owned by a trust).
 - For a nonprofit organization, the officers and directors of the Borrower.
- Principal Name:** Insert the full name of the Principal.
- Position:** Identify the Principal's position; for example, self-employed individual; independent contractor; sole proprietor; general partner; owner; officer; director; member; or key employee.

Principal Name	Position
Veteran	1=Non-Veteran; 2=Veteran; 3=Service-Disabled Veteran; 4=Spouse or Veteran; X=Not Disclosed
Gender	M=Male; F=Female; X=Not Disclosed
Race (more than 1 may be selected)	1=American Indian or Alaska Native; 2=Asian; 3=Black or African-American; 4=Native Hawaiian or Pacific Islander; 5=White; X=Not Disclosed
Ethnicity	H=Hispanic or Latino; N=Not Hispanic or Latino; X=Not Disclosed

Finishing the Document

1. Click Finish when completed.

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if any of the above criteria are met: 1.0

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Page 3

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3 of 5

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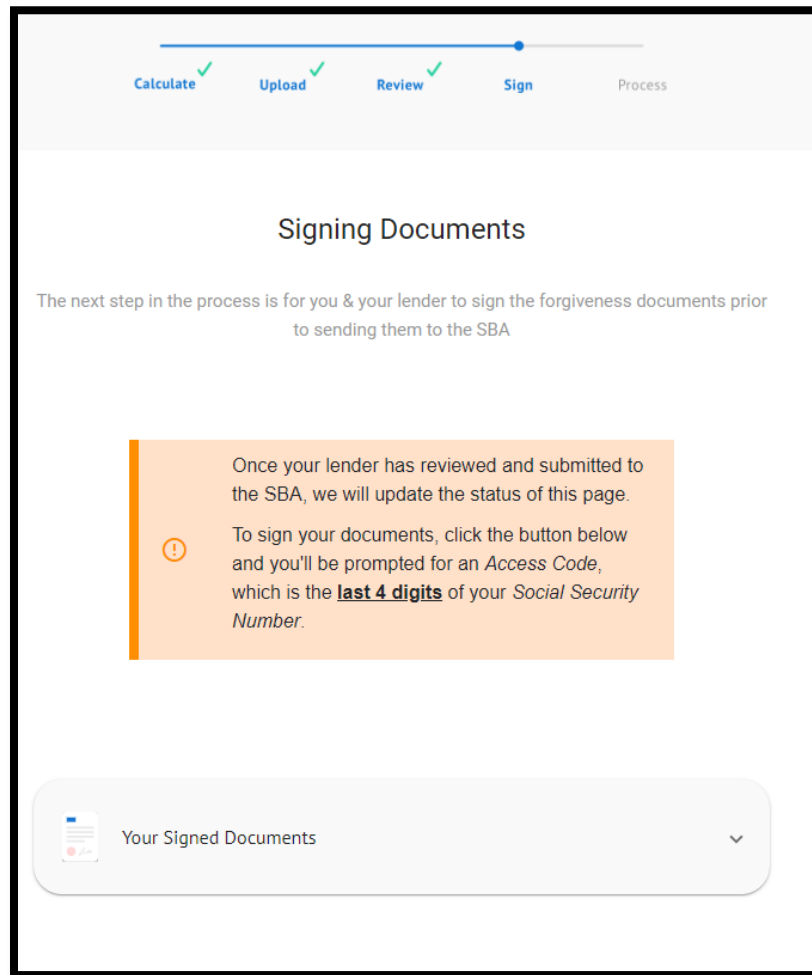
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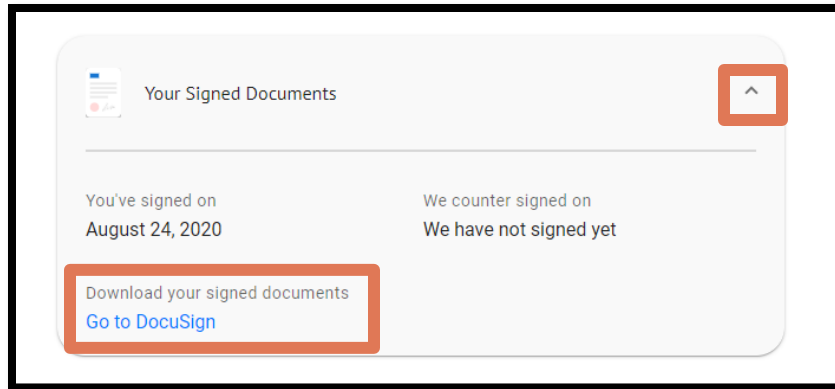
Accessing the Platform

1. When the signature process is complete, the PPP Forgiveness Platform will display a message regarding your process. No additional action is necessary. The bank will submit the application and supporting documents to the SBA and you can visit the platform for status updates.



Receiving / Reviewing Document Copies

1. Once your document signature has been completed, you can re-authenticate into DocuSign to view and print copies of your documents. Click on the downward pointing carat on the right side of *Your Signed Documents* to expand the view.



2. Click on *Go to DocuSign*. You will be prompted to authenticate using the last 4 digits of your SSN to enter the site. You may then print or save documents for your files.