

PPP Forgiveness Platform

Borrower User Guide

Revised March 17, 2021



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General Information

This User Guide provides borrowers with step-by-step instructions for accessing the PPP Forgiveness Platform and completing a PPP forgiveness application electronically.

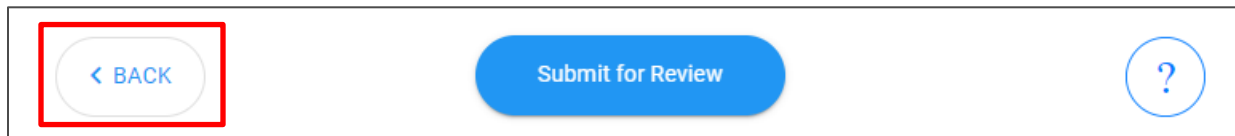
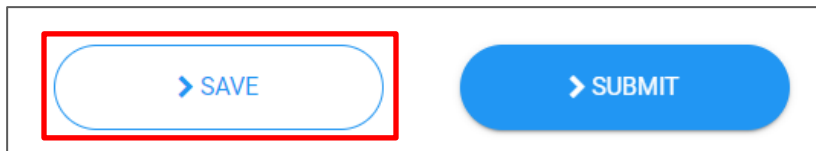
SBA PPP Applications and Instructions

- Borrowers are encouraged to complete the applicable paper version of the SBA application so that the information can be easily keyed into the online application through our PPP Forgiveness Platform. Please be aware the order in which information is keyed into the online application may be slightly different than the paper application. However, the information is the same, and it will be helpful to have completed the paper application in advance.
 - [SBA 3508S PPP Loan Forgiveness Application and Instructions](#)
 - [SBA 3508EZ PPP Loan Forgiveness Application and Instructions](#)
 - [SBA 3508 Standard PPP Loan Forgiveness Application and Instructions](#)

Features of the PPP Forgiveness Platform User Interface

- Help Text can be displayed by clicking the ⓘ [Learn more](#) button to the right of the field. Help text will open in a new window. Clicking the X in the top right corner of the help text will navigate you to back to the application page.
- Fields shaded in gray cannot be edited directly and are either pre-populated based on your PPP Loan Application data or system-calculated based on other data fields. The system-calculated fields will re-calculate if you change their input data fields.

- If you determine that you have to switch from the EZ Application to Standard or vice-versa, the Platform will save the data you have entered up to that point to minimize the need to re-enter your answers.
- At any time prior to submitting the application, clicking on Save at the bottom of the page will save the application and allow you to visit the platform at a later time to finish and submit.
- If you have submitted the initial application (prior to submitting for bank review) and need to make changes to your application, use the *Back* button at the bottom of the page.



- Once you have submitted your initial application, you will see a graphic at the top of the PPP Forgiveness Platform displaying your application stage. Application stages include Calculate, Upload, In-Review, Sign, and Process.



- **Calculate:** Enter general application information and PPP forgiveness calculations.
 - **Upload:** Upload supporting documents and submit to South State Bank
 - **In Review:** South State Bank will review the application for accuracy (up to 60 days from receipt of completed application with supporting documents)
 - **Sign:** You will e-Sign your Forgiveness application and your application will be submitted to the SBA.
 - **Process:** SBA will review application and make a determination on Forgiveness (up to 90 days from submission).
- When uploading documents, there are eight available document categories to help track and organize your supporting documents. Not every document category may apply to your application. Individual files can be up to 33MB and the following file types are accepted: pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png.

System Requirements

- The PPP Forgiveness Platform supports the following browsers:
 - Internet Explorer 11
 - Microsoft Edge
 - Google Chrome
 - While not officially supported, borrowers may attempt the application using a Safari browser for Mac.
- System hardware and software requirements for signing electronically with DocuSign:

<https://support.docuSign.com/guides/signer-guide-signing-system-requirements>
- The PPP Forgiveness Platform provides a better user experience when it is accessed by a PC or tablet instead of a mobile device. If you experience difficulty while trying to navigate via your mobile device, please use a PC or tablet prior to contacting the main PPP Forgiveness support line at 844-238-9452.

Access the PPP Forgiveness Platform – Application Not Yet Started.



1. Log in to the [Online PPP Application Platform](#).
2. You will be required to provide the following information for authentication purposes: 1) Borrower (company) Tax ID, 2), Authorized Representative (your) email address, and 3) Borrower Original PPP Loan Amount (amount originally funded).

Access Your Forgiveness Application


Enter the information below to start a new application for forgiveness or continue your previous application. **If you have not yet started an application, South State will begin accepting new applications using the revised 3508 forms beginning March 5th, 2021**

[Not an existing customer? Click here to get started.](#)

Business TIN (EIN or SSN)


 

Authorized Representative Email Address




Original PPP Loan Amount


\$ 0.00



☐ I'm not a robot



reCAPTCHA
[Privacy](#) - [Terms](#)

Find My Account



3. Click *Find My PPP Loan* when data has been entered.

Find My PPP Loan




4. Click on *Start Request* to start your PPP Forgiveness application. The platform will default your selection to the 3508S if your PPP Loan Amount is \$150,000 or less and to the 3508EZ if greater than \$150,000. You will have the option to change to the 3508 Standard or 3508EZ once you have started your application or later in the process, if necessary.

Your Applications

South State is now processing applications using the latest 3508 application forms. Borrowers with loans \$150,000 and under may use the 3508S form, which removes the requirement for supporting documentation. Additionally, all borrowers may benefit from an expanded set of covered operations expenses. If you started an application prior to February 22, access your application below and resubmit to using the new application forms. ****If you have not yet started an application, South State will begin accepting new applications using the revised forms beginning March 5, 2021, and your application will be visible below on or after that date to begin applying for forgiveness****

You can add




PPP Loan Forgiveness

Loans of \$150,000 or less

Start Request →

Exit Securely



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Access the PPP Forgiveness Platform – Application In-Progress on or before 2/22/21.



1. Log in to the [Online PPP Application Platform](#).
2. You will be required to provide the following information for authentication purposes: 1) Borrower (company) Tax ID, 2), Authorized Representative (your) email address, and 3) Borrower Original PPP Loan Amount (amount originally funded).

Access Your Forgiveness Application


Enter the information below to start a new application for forgiveness or continue your previous application. **If you have not yet started an application, South State will begin accepting new applications using the revised 3508 forms beginning March 5th, 2021**

[Not an existing customer? Click here to get started.](#)


Business TIN (EIN or SSN)


Authorized Representative Email Address




Original PPP Loan Amount



☐ I'm not a robot



reCAPTCHA
[Privacy](#) - [Terms](#)

Find My Account



3. Click *Find My PPP Loan* when data has been entered.


Find My PPP Loan



4. You will see your PPP Forgiveness application but it will display “New” because all in-process applications must be updated to capture answers to the new questions that are included in the latest SBA 3508/EZ/S forms. Click on *Details* to open the application.

Your Applications

South State is now processing applications using the latest 3508 application forms. Borrowers with loans \$150,000 and under may use the 3508S form, which removes the requirement for supporting documentation. Additionally, all borrowers may benefit from an expanded set of covered operations expenses. If you started an application prior to February 22, access your application below and resubmit to using the new application forms. ****if you have not yet started an application, South State will begin accepting new applications using the revised forms beginning March 5, 2021, and your application will be visible below on or after that date to begin applying for forgiveness****




PPP Loan Forgiveness (S Application) (275)

New

[Details →](#)

[Exit Securely](#)



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Confirm Business Information

- 1. Log in to the [Online PPP Application Platform](#) or continue from above.
- 2. Confirm your business information is accurate. Business Name, Phone, Industry, and Address will be presented.

Business Information

Application Information

- 3. Click the downward carrot symbol on the right to expand the Business Information details. *Business Industry* may be blank or may show as *Default*. Click into that space to reveal the NAICS code and industry list. Enter the first 2-3 digits of your NAICS code to narrow the list and click on your industry to add it to your application details.

Business Name

Business phone

Business Industry

Default

11110 Soybean Farming

11120 Oilseed (except Soybean) Farming

11130 Dry Pea and Bean Farming

11140 Wheat Farming

11150 Corn Farming

City

4. Confirm all other address and contact details are accurate, then Scroll down to click *Save & Collapse*. Continue with your Application.

The screenshot shows a form with the following fields and content:

- Business Name:** A text input field containing a blacked-out placeholder.
- Business phone:** A text input field containing a blacked-out placeholder.
- Business Industry:** A text input field containing the text "Chocolate and Confectionery Manufacturing from Ca".
- Address line 1:** A text input field containing a blacked-out placeholder.
- Zip code:** A text input field containing a blacked-out placeholder.
- Save & Collapse:** A blue button located at the bottom of the form.

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3508S Application Step-by-step Guide

1. Log in to the [Online PPP Application Platform](#) or continue from above.
2. Confirm your business information.
3. The 3508S Application type is selected by default if your PPP Loan Amount is \$150,000 or less. The SBA 3508S instruction document can be found here: [3508S Application and Instructions](#). If you are not eligible to use the 3508S Application click the following link to jump to the [3508EZ Application step-by-step guide](#) or the [Standard Application step-by-step guide](#). If a) the application process was started prior to February 22, 2021 using the EZ or Standard Application type, b) your PPP Loan is \$150,000 or less, and c) your application had not been submitted to the SBA for processing then your application has been switched to the 3508S and returned to the Saved status.

Fill Out Application Information for PPP Loan Forgiveness (S Application)

Which application should I use?

You can apply for forgiveness using the **SBA Form 3508S** (selected below) if your loan is \$150,000 or less.*

- The full instructions for choosing & filling out the [3508S Application](#) can be found here.

If you don't qualify to use the 3508S form, You can apply using the 3508EZ if you can answer "Yes" to at least one of the qualifying questions presented at the beginning of the EZ application when selected below.

- The full instructions for choosing & filling out the [3508EZ Application](#) can be found here.

If you do not qualify for either the 3508S or the 3508EZ, you are required to use the standard application which can be selected below.

- The full instructions for choosing & filling out the [3508 Standard Application](#) can be found here.

Select Application:

PPP Loan Forgiveness (S Application)

PPP Loan Forgiveness (EZ Application)

PPP Loan Forgiveness (Standard Application)

4. Enter the most recent annual sales used when filing your most recent tax return and enter the number of employees you *currently* have. **New as of March 1, 2021:** Enter the *End of Covered Period* date of your choosing between 8 weeks and 24 weeks from the *Start of Covered Period / Loan Disbursement Date*. Note: there are no longer questions related to designating an Alternative Payroll Covered Period.

Application Information

Loan Type

First Draw PPP Loan

i

Annual Sales (optional)

\$ 521,000.00

i

Employees at time of PPP Loan Application

5

i

Employees at time of Forgiveness Application

5

i

Start of Covered Period / Loan Disbursement Date

04/20/2020

i

End of Covered Period

10/04/2020

i

5. The 3508S Application asks whether the Borrower, together with it's affiliates, has PPP loans totalling greater than \$2 million. If your answer is Yes then the 3508S application may not be used and the system will navigate to the Standard Application selection.

Has the Borrower (together with affiliates, if applicable) received First Draw PPP Loans of \$2 million or more or Second Draw PPP Loans of \$2 million or more?

☐ Yes

☒ No

i

6. **New as of March 1, 2021:** Enter the Amount of Loan Spent on Payroll Costs and the Requested Loan Forgiveness Amount. Please note the SBA Application Instructions provide detailed guidance for determining the Requested Forgiveness Amount. If your Amount of Loan Spent on Payroll Costs entered is not at least 60% of the Requested Loan Forgiveness Amount then you will receive the error in red text below. If your Requested Loan Forgiveness Amount entered is less than the PPP Loan Amount then the Estimated Forgiveness Gap (Remaining Loan Balance) field will automatically calculate and display an amount.

PPP Loan Amount	\$38,475.00	i
Amount of Loan Spent on Payroll Costs	\$ 33,950.00	i
Requested Loan Forgiveness Amount	\$ 38,475.00	i
Estimated Forgiveness Gap (Remaining Loan Balance)	\$0.00	i

The Amount of Loan Spent on Payroll Costs must account for at least 60% of the Requested Loan Forgiveness Amount. Please increase the payroll amount or reduce the requested amount appropriately to meet the SBA requirements.

If you have any questions regarding your Estimated Forgiveness Gap (Remaining Loan Balance) please consult with your financial or legal professional or call South State Bank for assistance at 844-238-9452.

7. At the end of the application, you will confirm the Primary Authorized Representative (your) information. If any corrections are required please call South State Bank for assistance at 844-238-9452. Once updated and confirmed, enter your Social Security Number first and then click *Save & Collapse*.

Confirm Primary Authorized Representative Information

Select Authorized Representative

Address Line 1

Address Line 2

City

State

Zip code

Email address

Phone number

Save & Collapse

Social Security Number

-**-*

8. Review/certify the *eSign Consent Agreement* and *PPP Loan Forgiveness Borrower Certifications*.

☐

certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

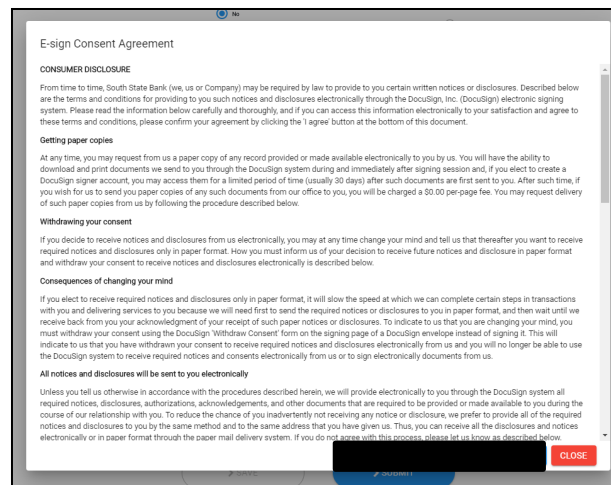
☐

certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

> SAVE

> SUBMIT

9. For more information on the eSign Consent Agreement and PPP Loan Forgiveness Borrower certifications, click the blue hyperlinks. You will have the option to email a copy to yourself.



10. Once you have checked both certification boxes, double-check all information provided in the application.
11. Depending on whether you are working your application for the first time or if you are making changes to one that was submitted to South State Bank already, you will either see a *Next* or *Submit* button at the bottom of the screen. Click to move to the supporting document upload step of the process.



12. If the Social Security Number you entered does not match our records you will receive an error to *Please check the form for invalid fields* when you click *Submit*.

A screenshot of a web form showing an error message. At the top, there is a label "Social Security Number" above a text input field containing masked characters "****_*_*_*_*". Below the input field, a red error message reads "The SSN you entered does not match our records". Below this, there are two certification checkboxes, both of which are checked. The first checkbox text is "I certify that I am the Authorized Representative and I agree with the eSign Consent agreement to use electronic records and signatures." The second checkbox text is "I certify that I am the Authorized Representative and I agree with the PPP Loan Forgiveness Borrower Certifications." Below the checkboxes, another red error message reads "Please check the form for invalid fields". At the bottom of the form, there are two buttons: a light blue button with a right arrow and the text "SAVE", and a dark blue button with a right arrow and the text "SUBMIT".

13. You may try entering your Social Security Number again or you may call South State Bank for assistance at 844-238-9452. After 3 unsuccessful tries entering your Social Security Number your application will be locked out and you will need to call South State Bank at 844-238-9452 so your application can be unlocked.

Social Security Number

You have exceeded the maximum allowed attempts for SSN verification. Please contact Customer Service at 1-844-238-9452

☒ I certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

☒ I certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

Please contact customer service to enable submission

> SAVE > SUBMIT

Click the following link to jump to the [Upload Supporting Documentation](#) section.

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3508EZ Application Step-by-step Guide

1. Log in to the [Online PPP Application Platform](#) or continue from above.
2. Confirm your business information.
3. The 3508EZ Application type is selected by default if your PPP Loan Amount is greater than \$150,000. The SBA 3508EZ instruction document can be found here: [3508EZ Application and Instructions](#).
 - a. You may switch to the 3508S application if you meet the qualification requirements. Click the following links: [3508S Application step-by-step guide](#) or [Switching to the 3508S Application](#).
 - b. You may switch to the 3508 Standard application if you do not meet the 3508EZ qualification requirements. Click the following link to jump to the [Standard Application step-by-step guide](#).

Fill Out Application Information for PPP Loan Forgiveness (EZ Application)

Which application should I use?

You (the Borrower) can apply for forgiveness of your Paycheck Protection Program (PPP) loan using the SBA Form 3508EZ if you can answer "Yes" to at least one of the qualifying questions presented at the beginning of the EZ application when selected below. If you cannot answer "Yes" to at least one of those questions, you are required to use the standard application.

- The full instructions for choosing & filling out the [EZ Application](#) can be found here.
- The full instructions for choosing & filling out the [Standard Application](#) can be found here.

Note: You are not eligible for the 3508S because your loan amount is greater than \$150,000

Select Application:

PPP Loan Forgiveness (EZ Application)

PPP Loan Forgiveness (Standard Application)

4. Two qualification questions will follow to confirm the EZ application will apply for your business. You must answer **Yes** to at least one of these questions. If you cannot answer **Yes** to at least one question, the Standard Application must be used.

Application Information

Loan Type

First Draw PPP Loan

i

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.

☒ Yes

☐ No

i

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.

☐ Yes

☒ No

i

5. Enter the most recent annual sales used when filing your most recent tax return and enter the number of employees you *currently* have. **New as of March 1, 2021:** Enter the *End of Covered Period* date of your choosing between 8 weeks and 24 weeks from the *Start of Covered Period / Loan Disbursement Date*. Note: there are no longer questions related to designating an Alternative Payroll Covered Period.

Annual Sales (optional)

\$ 10,256,900.00

i

PPP Loan Amount

\$988,490.00

i

Employees at time of PPP Loan Application

95

i

Employees at time of Forgiveness Application

95

i

Start of Covered Period / Loan Disbursement Date

04/20/2020

i

End of Covered Period

10/04/2020

i

6. The 3508EZ Application asks whether the Borrower, together with it's affiliates, has PPP loans totalling greater than \$2 million. If your answer is Yes then the 3508EZ application may not be used and the system will navigate to the Standard Application selection.

Has the Borrower (together with affiliates, if applicable) received First Draw PPP Loans of \$2 million or more or Second Draw PPP Loans of \$2 million or more?

☐ Yes

☒ No

i

7. Complete the additional questions below. Please note the SBA Application Instructions provide detailed guidance for determining the Calculation Form amounts. **New as of March 1, 2021:** you may enter non-payroll eligible costs for *covered operations expenditures, covered property damage costs, covered supplier costs and covered worker protection expenditures*, if applicable. If not applicable to your application, enter 0. As a reminder, the Forgiveness Amount and Estimated Forgiveness Gap (remaining loan balance), if any, are automatically calculated.

<p>Calculation Form, Line 1: Total Payroll Costs</p> <p>\$ 934,000.00</p> <p>Calculation Form, Line 2: Mortgage Interest Payments</p> <p>\$ 3,500.00</p> <p>Calculation Form, Line 3: Rent or Lease Payments</p> <p>\$ 14,000.00</p> <p>Calculation Form, Line 4: Utility Payments</p> <p>\$ 25,000.00</p> <p>Calculation Form, Line 5: Covered Operations Expenditures</p> <p>\$ 0.00</p>	<p>Calculation Form, Line 6: Covered Property Damage Costs</p> <p>\$ 0.00</p> <p>Calculation Form, Line 7: Covered Supplier Costs</p> <p>\$ 0.00</p> <p>Calculation Form, Line 8: Covered Worker Protection Expenditures</p> <p>\$ 0.00</p> <p>Requested Loan Forgiveness Amount</p> <p>\$976,500.00</p> <p>Estimated Forgiveness Gap (Remaining Loan Balance)</p> <p>\$11,990.00</p>
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If you have any questions regarding your Estimated Forgiveness Gap (Remaining Loan Balance) please consult with your financial or legal professional or call South State Bank for assistance at 844-238-9452.

8. At the end of the application, you will confirm the Primary Authorized Representative (your) information. If any corrections are required please call South State Bank for assistance at 844-238-9452. Once updated and confirmed, enter your Social Security Number first and then click *Save & Collapse*.

Confirm Primary Authorized Representative Information

Select Authorized Representative

Address Line 1

Address Line 2

City

State


Zip code

Email address

Phone number

Save & Collapse

Social Security Number

 ***-**-****

9. Review/certify the *eSign Consent Agreement* and *PPP Loan Forgiveness Borrower Certifications*.

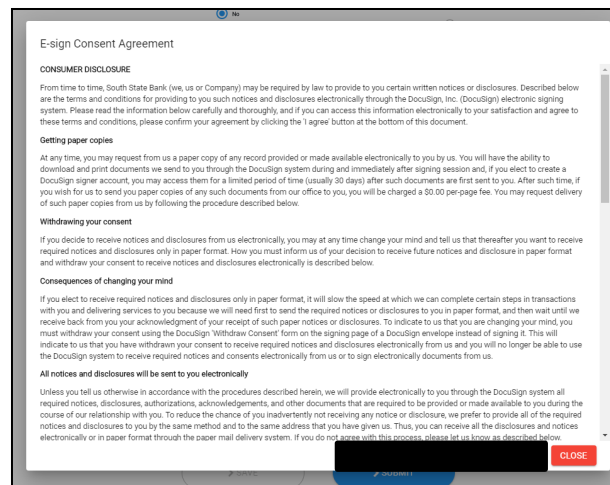
☐ certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

☐ certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

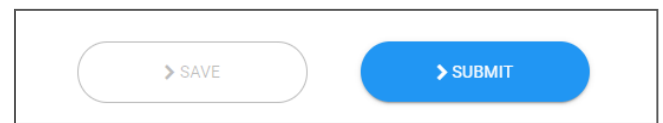
> SAVE

> SUBMIT

10. For more information on the eSign Consent Agreement and PPP Loan Forgiveness Borrower certifications, click the blue hyperlinks. You will have the option to email a copy to yourself.




11. Once you have checked both certification boxes, double-check all information provided in the application.
12. Depending on whether you are working your application for the first time or if you are making changes to one that was submitted to South State Bank already, you will either see a *Next* or *Submit* button at the bottom of the screen. Click to move to the supporting document upload step of the process.



13. If the Social Security Number you entered does not match our records you will receive an error to *Please check the form for invalid fields* when you click *Submit*.

Social Security Number





The SSN you entered does not match our records

☒ I certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

☒ I certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

Please check the form for invalid fields





14. You may try entering your Social Security Number again or you may call South State Bank for assistance at 844-238-9452. After 3 unsuccessful tries entering your Social Security Number your application will be locked out and you will need to call South State Bank at 844-238-9452 so your application can be unlocked.

Social Security Number

-**-*

You have exceeded the maximum allowed attempts for SSN verification. Please contact Customer Service at 1-844-238-9452

☒ I certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

☒ I certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

Please contact customer service to enable submission

> SAVE > SUBMIT

Click the following link to jump to the [Upload Supporting Documentation](#) section.

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Standard Application Step-by-step Guide

1. From the initial application screen, select the Standard Application type. The SBA Standard instruction document can be found here: [3508 \(Standard\) Application and Instructions](#)
 - a. You may switch to the 3508S application if you meet the qualification requirements. Click the following links: [3508S Application step-by-step guide](#) or [Switching to the 3508S Application](#).
 - b. You may switch to the 3508EZ application if you meet the qualification requirements Click the following link to jump to the [3508EZ Application step-by-step guide](#).

Fill Out Application Information for PPP Loan Forgiveness (Standard Application)

Which application should I use?

You (the Borrower) can apply for forgiveness of your Paycheck Protection Program (PPP) loan using the SBA Form 3508EZ if you can answer "Yes" to at least one of the qualifying questions presented at the beginning of the EZ application when selected below. If you cannot answer "Yes" to at least one of those questions, you are required to use the standard application.

- The full instructions for choosing & filling out the [EZ Application](#) can be found here.
- The full instructions for choosing & filling out the [Standard Application](#) can be found here.

Note: You are not eligible for the 3508S because your loan amount is greater than \$150,000








Select Application:

PPP Loan Forgiveness (Standard Application) ▼

PPP Loan Forgiveness (EZ Application)

[PPP Loan Forgiveness \(Standard Application\)](#)

2. Enter the most recent annual sales used when filing your most recent tax return and enter the number of employees you *currently* have. **New as of March 1, 2021:** Enter the *End of Covered Period* date of your choosing between 8 weeks and 24 weeks from the *Start of Covered Period / Loan Disbursement Date*. Note: there are no longer questions related to designating an Alternative Payroll Covered Period.


Loan Type		
First Draw PPP Loan		
PPP Loan Amount		
\$175,425.00		
Annual Sales (optional)		
\$ 1,856,250.00		
Employees at time of PPP Loan Application		
12		
Employees at time of Forgiveness Application		
12		
Start of Covered Period / Loan Disbursement Date		
04/20/2020		
End of Covered Period		
10/04/2020		

3. The 3508 Standard Application asks whether the Borrower, together with it's affiliates, has PPP loans totalling greater than \$2 million. If your answer is Yes then there are additional SBA reporting requirements that South State Bank will contact you regarding.

Has the Borrower (together with affiliates, if applicable) received First Draw PPP Loans of \$2 million or more or Second Draw PPP Loans of \$2 million or more?

☐ Yes

☒ No



4. Complete the following fields based on calculations from the Schedule A worksheet of the paper application to determine eligible payroll costs.

Schedule A, Line 1: Cash Compensation for employees making less than or equal to \$100,000 at an annualized rate, for all pay periods in 2019

\$ 0.00 ⓘ

Schedule A, Line 4: Cash Compensation for employees making more than \$100,000 at an annualized rate, for any pay periods in 2019

\$ 0.00 ⓘ

Schedule A, Line 3: Salary/Hourly Wage Reduction

\$ 0.00 ⓘ

Schedule A, Line 6: Employee Insurance

\$ 0.00 ⓘ

Schedule A, Line 7: Employee Retirement Contributions

\$ 0.00 ⓘ

Schedule A, Line 8: Employee Taxes

\$ 0.00 ⓘ

Schedule A, Line 9: Owners Compensation

\$ 0.00 ⓘ

Schedule A, Line 2: FTE employees making less than or equal to \$100,000 at an annualized rate, for all pay periods in 2019

ⓘ

Schedule A, Line 5: FTE employees making more than \$100,000 at an annualized rate, for any pay periods in 2019

ⓘ

No reduction in employees or average paid hours:
Answer Yes if you have not reduced the number of employees or the average paid hours of your employees between January 1, 2020 and the end of the Covered Period?

☐ Yes ⓘ
☐ No

FTE Reduction Safe Harbor 1: Answer Yes if you were 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 for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19

☐ Yes ⓘ
☐ No

FTE Reduction Safe Harbor 2: Answer Yes if you satisfy FTE Reduction Safe Harbor 2 (see PPP Schedule A Worksheet)

☐ Yes ⓘ
☐ No

Chosen FTE Reference Period

ⓘ

An answer to this question is required

Schedule A, Line 11: Average FTE during the Borrower's chosen reference period

ⓘ

5. **New as of March 1, 2021:** Choose the applicable FTE Reference Period .

Chosen FTE Reference Period ⓘ

Between 2/15/19 and 6/30/19

Between 1/1/20 and 2/29/20

Seasonal: any 12-weeks (2/15/19 to 2/15/20)

6. Total Payroll Costs will be calculated by the platform. Confirm this information matches your records.

7. Complete the following fields based on calculations from the Schedule A worksheet of the paper application to include *mortgage interest payments, rent or lease payments, utility payments, (new as of March 1, 2021) covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures*, if applicable. If not applicable to your application, enter 0.

If you have any questions regarding your Estimated Forgiveness Gap (Remaining Loan Balance,) please consult with your financial or legal professional or call South State Bank for assistance at 844-238-9452.

Calculation Form, Line 1: Total Payroll Costs	\$0.00	?
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Calculation Form, Line 2: Mortgage Interest Payments	\$ 0.00	?
Calculation Form, Line 3: Rent or Lease Payments	\$ 7,000.00	?
Calculation Form, Line 4: Utility Payments	\$ 5,500.00	?
Calculation Form, Line 5: Covered Operations Expenditures	\$ 0.00	?
Calculation Form, Line 6: Covered Property Damage Costs	\$ 0.00	?
Calculation Form, Line 7: Covered Supplier Costs	\$ 0.00	?
Calculation Form, Line 8: Covered Worker Protection Expenditures	\$ 0.00	?
Requested Loan Forgiveness Amount	\$0.00	?
Estimated Forgiveness Gap (Remaining Loan Balance)	\$175,425.00	?

8. At the end of the application, you will confirm the Primary Authorized Representative (your) information. If any corrections are required please call South State Bank for assistance at 844-238-9452. Once updated and confirmed, enter your Social Security Number first and then click *Save & Collapse*.

Confirm Primary Authorized Representative Information

Select Authorized Representative

Address Line 1

Address Line 2

City

State

Zip code

Email address

Phone number

Save & Collapse

Social Security Number

9. Review/certify the *eSign Consent Agreement* and *PPP Loan Forgiveness Borrower Certifications*. For more information on the eSign Consent Agreement and PPP Loan Forgiveness Borrower certifications, click the blue hyperlinks. You will have the option to email a copy to yourself.

☐ certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

☐ certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

> SAVE

> SUBMIT

10. For more information on the *eSign Consent Agreement* and *PPP Loan Forgiveness Borrower Certifications*, click the blue text. You will have the option to email a copy to yourself.

The screenshot shows a web browser window displaying the "E-sign Consent Agreement" form. The form is titled "E-sign Consent Agreement" and includes a section for "CONSUMER DISCLOSURE". The text in the disclosure section explains that South State Bank may be required by law to provide certain written notices or disclosures electronically through the DocuSign system. It also includes sections for "Getting paper copies", "Withdrawing your consent", "Consequences of changing your mind", and "All notices and disclosures will be sent to you electronically". At the bottom of the form, there are two buttons: a blue "SUBMIT" button and a red "CLOSE" button.

11. Depending on whether you are working your application for the first time or if you are making changes to one that was submitted to South State Bank already, you will either see a *Next* or *Submit* button at the bottom of the screen. Click to move to the supporting document upload step of the process.

This image shows two buttons side-by-side. The first button is a light blue rounded rectangle with a right-pointing arrow and the text "SAVE". The second button is a darker blue rounded rectangle with a right-pointing arrow and the text "NEXT".

This image shows two buttons side-by-side. The first button is a light blue rounded rectangle with a right-pointing arrow and the text "SAVE". The second button is a darker blue rounded rectangle with a right-pointing arrow and the text "SUBMIT".

12. If the Social Security Number you entered does not match our records you will receive an error to *Please check the form for invalid fields* when you click *Submit*.

Social Security Number

The SSN you entered does not match our records

☒ I certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

☒ I certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

Please check the form for invalid fields

> SAVE > SUBMIT

13. You may try entering your Social Security Number again or you may call South State Bank for assistance at 844-238-9452. After 3 unsuccessful tries entering your Social Security Number your application will be locked out and you will need to call South State Bank at 844-238-9452 so your application can be unlocked.

Social Security Number

You have exceeded the maximum allowed attempts for SSN verification. Please contact Customer Service at 1-844-238-9452

☒ I certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

☒ I certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

Please contact customer service to enable submission

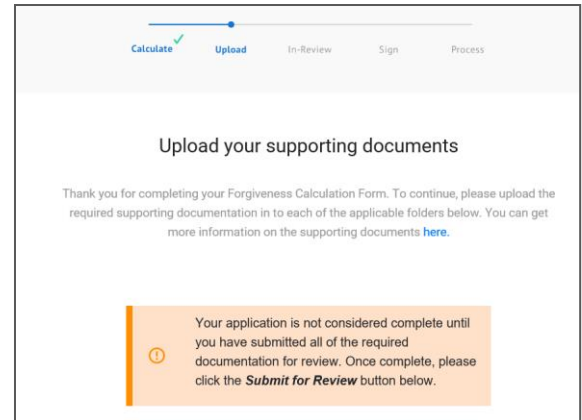
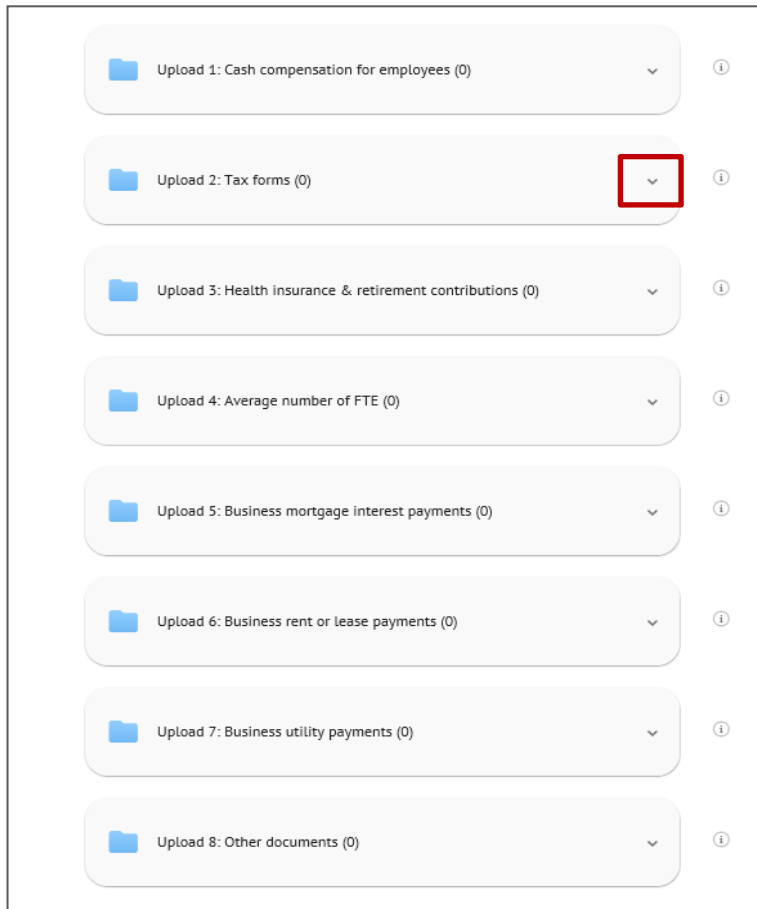
> SAVE > SUBMIT

Click the following link to jump to the [Upload Supporting Documentation](#) section.

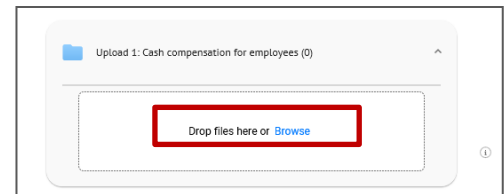
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Upload Supporting Documentation & Submit for Bank Review

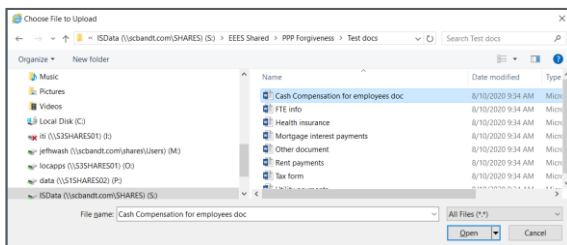
1. In the upload documents section, you will be asked to add supporting documentation to your application. Your application is not considered complete until supporting documentation has been uploaded.
2. You are presented with document folders to allow you to categorize documents as you upload them to the system.



3. To upload a document, click on the carat to the right of the document category to expand the section. You will have the option to drag files from your PC, or select *Browse* to select a file individually. Multiple documents may be uploaded to each category.



4. Click Browse to open the file explorer and select your document. Click open to begin upload. When your document is uploaded, a confirmation of document upload is presented at the bottom of the file upload category.



5. Continue this process for the remainder of your documents, categorizing each document in the appropriate section. Once you have uploaded all supporting documentation, click *Submit for Review*. **You will not be able to make changes inside the application after submitting for review, so please double-check your work.**
6. ***Congratulations! You have submitted your PPP Forgiveness Application to South State Bank for Bank Review.*** The Bank will review your application for SBA submission within the next 60 days. Click *Exit Securely* to end your session.
7. If you realize you have uploaded incorrect documents or miscategorized documents, please contact South State for assistance at 844-238-9452.
8. If, during bank review, it is determined that additional documents are required to submit your application to the SBA, you will receive an email from the Bank with additional information.

Upload 1: Cash compensation for employees (1)

Drop files here or [Browse](#)

Cash Compensation for employees doc.docx
Uploaded now

Calculate ✓ Upload ✓ In-Review ⓘ Sign Process

You have submitted your forgiveness application!

Thank you for submitting your forgiveness application request.

Your Forgiveness Request is in Review
As soon as the review is complete we will **Email** you (within 60 days) regarding the next steps.

Your Documents

Your Supporting Documents (1)

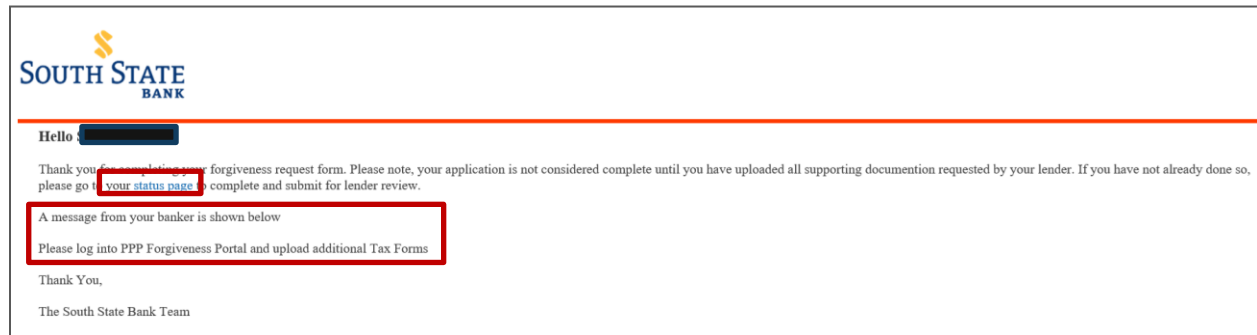
Your Forgiveness Request

[Exit Securely](#)

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Responding to Additional Documentation Requests from South State

1. If the Bank has requested more information or additional documentation, you will receive an email from South State Bank PPP Loans [PayrollProtectionProgram@expressbankloan.com]



2. The email will contain a message from South State Bank regarding any additional detail or document requests.
3. Log in to the PPP Forgiveness Platform by clicking the status page link in the email or visit the platform to sign in. You will then be able to upload additional documents in the same method as the original upload and re-submit your application.

Next Steps

1. If your application is validated by the Bank to be sent to the SBA, you will receive emails to begin the DocuSign process and sign the application electronically. The Bank has up to 60 days from receipt of your application to complete the decision. For more information on DocuSign, view the DocuSign Instructions Guide.
2. If your application is denied, you will receive an email from the Bank indicating the application was denied. Contact South State Bank at 844-238-9452 for more information.

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Technical Troubleshooting

PPP Forgiveness Platform

- If unable to access the PPP Forgiveness Platform, please contact South State at 844-238-9452.
- If you receive an error response of "Unable to verify company information" while logging in to the PPP Forgiveness Platform, one of the three required fields for accessing the PPP Forgiveness Platform has been entered incorrectly.
- Please double check and re-enter the Primary Authorized Representative's email address, the Business Tax Identification number, and the original PPP loan amount.
- This error message will also display if an additional Authorized Representative, not the Primary, attempts to access the PPP Forgiveness Platform to start an application. Only one Authorized Representative can submit an application.

- Throughout the application, if any pre-populated data fields don't match your records please contact South State for assistance at 844-238-9452.
- The PPP Forgiveness Platform has an upload file limitation of up to 33MB. If your file exceeds this limitation it will need to be compressed or split into two documents in order to upload to the platform.

DocuSign

- For general DocuSign help, view our DocuSign Instructions Guide
- Entering an incorrect Access Code three times will trigger a lockout in DocuSign. If this occurs, please contact South State for assistance at 844-238-9452.

- For the PPP Forgiveness Application process, you will be able to access DocuSign via email or through the PPP Forgiveness Platform. If you are unable to locate an email from DocuSign, log in to the application platform and you will be taken to a screen that will begin the DocuSign process.

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Appendix

SBA PPP Forgiveness Payment Notice

- The SBA will provide a PPP Forgiveness Payment Notice at the time they remit payment to South State Bank. The notice will include details such as your PPP Loan Amount, Forgiveness Request Amount and Forgiveness Amount Remitted. You can view the notice by logging into the [PPP Application Platform](#) and clicking the blue *Download* button.



- An example notice is provided below. Should you have any questions regarding your PPP Forgiveness Payment Notice, please contact South State at 844-238-9452.



**SMALL BUSINESS ADMINISTRATION
WASHINGTON, DC 20416**

**NOTICE OF PAYCHECK PROTECTION PROGRAM
FORGIVENESS PAYMENT**

Borrower: [REDACTED]
Lender of Record: South State Bank, National Association
SBA Loan No.: [REDACTED]
Loan Approval Date: 04/11/2020
Loan Disbursement Amount: \$ [REDACTED]
Amount of Forgiveness Requested by Lender: \$ [REDACTED]
Forgiveness Amount Remitted: \$ [REDACTED] in principal and \$ [REDACTED] in interest
Forgiveness Payment Date: 02/09/2021

As authorized by Section 1106 of the CARES Act, SBA has remitted to the Lender of Record the payment listed above for forgiveness of the Borrower's Paycheck Protection Program (PPP) loan.

If any balance remains on the PPP loan after application of the forgiveness payment, the Lender must notify the Borrower of the date on which the first payment is due, and the loan must be repaid by the Borrower on or before the maturity date.

For loans of \$150,000 and less [except for those borrowers that together with their affiliates received loans of \$2 million or greater], the borrower must retain records relevant to the loan forgiveness application that prove compliance with the requirements of Section 7(a)(36) and Section 7A of the Small Business Act—with respect to employment records, for the 4-year period following submission of the loan forgiveness application, and with respect to other records, for the 3-year period following submission of the loan forgiveness application.

For loans greater than \$150,000, the Borrower must retain all records relating to the Borrower's PPP loan for six years from the date the loan is forgiven or repaid in full.

THIS DOCUMENT IS A NOTICE OF PAYMENT ONLY. ISSUANCE OF THIS NOTICE OF PAYMENT DOES NOT PROVIDE THE BORROWER WITH A RIGHT TO APPEAL TO THE SBA OFFICE OF HEARINGS AND APPEALS.