

**Documents that Must be Uploaded with Each PPP Forgiveness Application**  
**SBA Form 3508-EZ (Short Form)**

The following is a general list of documentation needed to support the application. You only need to provide the information to support the information included in your forgiveness application. Although not required, we highly recommend that you provide a summary sheet listing in detail of all amounts included in the final requested forgiveness. This will improve the speed and accuracy of the review of your application file.

**Maximum document size:** 25 Megabytes per individual document and 500 Megabytes for all documents.

**Payroll Documentation (include all of the following):**

1. List of cash compensation paid to each employee during covered period (required for all applications):
  - Option 1: Third-party payroll service provider reports
  - Option 2: Bank account statements showing each payment to employees
2. Proof of Payroll Taxes that overlap with the covered period (required for all applications):
  - Option 1: Third-party payroll service provider reports
  - Option 2: IRS 941 and State Quarterly Wage Reports
3. Employer contributions to employee health insurance and retirement plans:
  - Option 1: Payment Receipts
  - Option 2: Cancelled Checks or Checking Account Statements showing the payment
  - Option 3: Account Invoices or Statements showing the prior payments made
4. If you qualified to use the 3580-EZ (short form) under only criteria B in the PPP Forgiveness Starting Guide, you must provide documentation showing the calculation of the average number of full time equivalent (FTE) employees on January 1, 2020 and at the end of the selected covered period. You may use the application date if you apply prior to end of the covered period.

**Business Mortgage Interest (include all of the following if included in the forgiveness calculation):**

Includes interest paid on real estate mortgages and equipment loans in place prior to February 15, 2020. Does not include interest paid on lines of credit, credit cards or other loans used for working capital, accounts receivable, inventory, etc.

1. Proof that loan was in place prior to February 15, 2020:
  - Option 1: Lender amortization schedule
  - Option 2: Lender account statement for the month covering February 15, 2020
  - Option 3: Copy of Loan Note showing start date
2. Proof of payment:
  - Option 1: Receipts
  - Option 2: Cancelled Checks or Checking Account Statements showing the payment
  - Option 3: Invoices for the covered period plus one additional period that shows the prior payment was made

**Business Lease Payments (include all of the following if included in the forgiveness calculation):**

Business rent or lease payments for real estate or equipment in place before February 15, 2020

1. Proof that loan or lease was in place prior to February 15, 2020:
  - Option 1: Lease account statement for the month covering February 15, 2020
  - Option 2: Copy of lease document showing start date
2. Proof of payment:
  - Option 1: Receipts
  - Option 2: Cancelled Checks or Checking Account Statements showing the payment
  - Option 3: Invoices for the covered period plus one additional period that shows the prior payment was made

**Business Utility Payments (include all of the following if included in the forgiveness calculation):**

1. Invoices covering February 2020 (Proof service existed prior to February 15, 2020).
2. Invoices during the Covered Period
3. Proof of Payment:
  - Option 1: Receipts
  - Option 2: Cancelled Checks or Checking Account Statements showing the payment
  - Option 3: Invoices for covered period plus one additional invoice showing prior invoice was paid

### **Additional Documents Each Borrower Must Maintain but is Not Required to Submit**

Documentation supporting the certification that annual salaries or hourly wages were not reduced by more than 25 percent during the Covered Period or the Alternative Payroll Covered Period relative to the period between January 1, 2020 and March 31, 2020. This documentation must include payroll records that separately list each employee and show the amounts paid to each employee during the period between January 1, 2020 and March 31, 2020, and the amounts paid to each employee during the Covered Period or Alternative Payroll Covered Period.

Documentation regarding any employee job offers and refusals, refusals to accept restoration of reductions in hours, firings for cause, voluntary resignations, written requests by any employee for reductions in work schedule, and any inability to hire similarly qualified employees for unfilled positions on or before December 31, 2020.

Documentation supporting the certification, if applicable, that the Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period (other than any reductions that arose from an inability to rehire individuals who were employees on February 15, 2020, if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020). This documentation must include payroll records that separately list each employee and show the amounts paid to each employee between January 1, 2020 and the end of the Covered Period.

Documentation supporting the certification, if applicable, that the Borrower was unable to operate between February 15, 2020 and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020 by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19. This documentation must include copies of the applicable requirements for each borrower location and relevant borrower financial records.

All records relating to the Borrower's PPP loan, including documentation submitted with its PPP loan application, documentation supporting the Borrower's certifications as to the necessity of the loan request and its eligibility for a PPP loan, documentation necessary to support the Borrower's loan forgiveness application, and documentation demonstrating the Borrower's material compliance with PPP requirements. The Borrower must retain all such documentation in its files for six years after the date the loan is forgiven or repaid in full, and permit authorized representatives of SBA, including representatives of its Office of Inspector General, to access such files upon request.