

**Documents that Must be Uploaded with Each PPP Forgiveness Application**  
**SBA Form 3508 (Long 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

Full-Time Equivalent (FTE) Documentation:

Documents may include but are not limited to payroll tax filings reported, or that will be reported, to the IRS (typically, Form 941) and state quarterly wage report.

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

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

PPP Schedule A Worksheet or its equivalent and the following:

1. Documentation supporting the listing of each individual employee in PPP Schedule A Worksheet Table 1, including the “Salary/Hourly Wage Reduction” calculation, if necessary.
2. Documentation supporting the listing of each individual employee in PPP Schedule A Worksheet Table 2; specifically, that each listed employee received during any single pay period in 2019 compensation at an annualized rate of more than \$100,000.
3. 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.
4. 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.
5. Documentation supporting the PPP Schedule A Worksheet “FTE Reduction Safe Harbor 2.”

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.