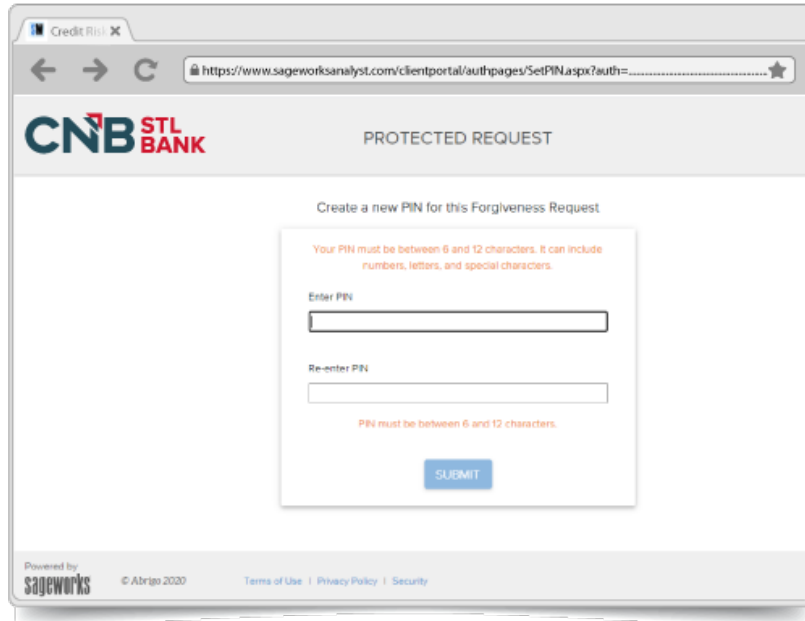



STEPS TO COMPLETE PPP LOAN FORGIVENESS APPLICATION

1. Click on the Client Portal Link provided to you by your lender.



The screenshot shows a web browser window with the URL <https://www.sageworksanalyst.com/clientportal/authpages/SetPIN.aspx?auth=...>. The page header features the CNB STL BANK logo and the text 'PROTECTED REQUEST'. The main content area is titled 'Create a new PIN for this Forgiveness Request' and includes the following text: 'Your PIN must be between 6 and 12 characters. It can include numbers, letters, and special characters.' Below this are two input fields: 'Enter PIN' and 'Re-enter PIN'. A 'SUBMIT' button is located at the bottom of the form. At the bottom of the page, there is a footer with the text 'Powered by sageworks © Abrio 2020 Terms of Use | Privacy Policy | Security'.

2. Create a PIN that you will need to use in the future to access your forgiveness application
 - a. This pin will need to be between 6-12 characters. It can include numbers, letters, and special characters
3.  **HINT:** If you would like to find more information about any fields in the app, utilize the tool tip icon by clicking directly on the available question mark icon beside the corresponding field.
4. **(Optional)** Click **CHECK YOUR EZ FORM ELIGIBILITY**
 - a. Check the box beside any of the eligibility options that correspond to your application
 - b. Click Save and Close
 - c. In the Checkbox beside Use EZ Form: check the box next to Yes (if eligible): This will adjust the form.
5. **Complete the Business Information Section**
 - a. Verify the information in the gray-ed out fields. If anything needs to be corrected, contact your lender to update.
 - b. Fill in and answer required fields
 - c. Select Yes or No if you would like to provide demographic information about your principals (voluntary)
 - i. If Yes is selected, a new section will open that will allow you to identify for each principal
 - d. Under Employment Information answer the required fields.

- e. Select Yes or No if you are a seasonal employer using your own reference period
 - i. If Yes is selected, enter the date that your seasonal, twelve-week period began in 2019.
- f. If the loan was disbursed before 6/5, chose which duration you would like to use for your cover period (8 weeks or 24 weeks). Loans disbursed after 6/5 will default to 24 weeks.
- g. In the Payroll Information section select the frequency with which payroll is paid to employees

6. Complete the Loan Information Section

- a. Enter relevant EIDL information
- b. Check box next to “Check if Borrower (together with affiliates, if applicable) received PPP Loans in excess of 2 Million” (if applicable)

7. Complete Owner Compensation Section (if applicable)

- a. Add an Owner
- b. Enter Ownership Percentage
- c. Enter 2020 Compensation (Annualized)
- d. Enter Amount Paid During Covered Period
- e. Upload Required Documents
 - i. Click the upload documents button
 - ii. Check the boxes beside relate field you would like to relate to each document to
 - iii. Drag and drop file or click to upload
 - iv. Click upload at the bottom of the page
 - v. Repeat this process for each document

8. Complete Employee Compensation (3508EZ Only)

- a. Enter relevant employee compensation information
- b. Upload Required Documents
 - i. Click the upload documents button
 - ii. Check the boxes beside relate field you would like to relate to each document to
 - iii. Drag and drop file or click to upload
 - iv. Click upload at the bottom of the page
 - v. Repeat this process for each document

9. Complete Schedule A (3508 Only)

- a. Option (1) Download the Excel Worksheet
- b. Fill out and Upload Excel Worksheet based using instructions provided on worksheet
- c. Option (2) If calculations have already been made, numbers can be plugged directly into the corresponding fields without the need for the excel sheet
- d. Upload Required Documents
 - i. Click the upload documents button
 - ii. Check the boxes beside related field you would like to relate each document to
 - iii. Drag and drop file or click to upload
 - iv. Click upload at the bottom of the page

v. Repeat this process for each document

10. Complete the FTE Reductions Section (3508 Only)

- a. Review information uploaded from the Schedule A worksheet
- b. Upload Required Documents

11. Complete Nonpayroll Costs Section

- a. Enter any relevant nonpayroll line items in the table
- b. Upload Required Documents

12. Review Calculate Forgiveness Section

13. Upload Any Additional Documents

14. Submit

- a. Select an Authorized representative of Borrower
- b. Select from individuals related to the application on the related people tab
- c. Use the create new person tab to add an authorized signer that is not already related to the relationship through an application
- d. Verify or enter the email of the authorized signer in the email box
- e. After information is verified hit the Submit button or (if applicable) Submit and Send Email for Esignature button
- f. If prompted, review and complete any of the missing required fields

15. Esign 3508 or 3508 EZ Application through received signature request email