

## Registering for the Portal

- **The person who signed the original loan documents is the only Forgiveness contact who will receive the email to register for the portal. We cannot change this contact or add additional people.**
  - We are unable to change this contact. A person(s) who signed the Promissory Note is required to electronically sign the 3508 Application that will be transmitted to the SBA once Firsttrust validates your Forgiveness Application.
  - We ask that you work within your organization to coordinate resources and information necessary to complete the Forgiveness Application and upload supporting documents.
- **The Forgiveness Portal link expires in 5 days from the date of the email invitation.**
  - Whether you are ready to apply or not, you should create your account within 5 days of receiving the email inviting you to register.
  - If your registration link expires, reach out to your Relationship Manager or Branch Manager. They will reset the link within 48 hours of receiving the request.
- **Validating your identity when registering for the Loan Forgiveness Portal.**
  - The Loan Forgiveness Portal has layers of security built in for your protection.
  - Once you click on the link to register and create a password, a one-time passcode will be emailed to you. You will also be asked to confirm the last 4 digits of the business tax ID.
  - For borrowers with multiple loans, please ensure you provide the correct tax identification number for the respective loan, otherwise you will not be able to sign into the Portal.

## Documentation

- **Familiarize yourself with the documents you are required to provide in advance of applying.**
- **When completing the application, you will need to upload the right documentation in the category associated with the expense.**
  - When you are in the process of applying for Forgiveness, you will need to upload supporting documents under the corresponding category.

The four expense categories include:

- Payroll Costs
- Business Mortgage Interest Payments
- Business Rent or Lease Payments
- Business Utility Payments

## Covered Period

- **Everyone qualifies for the 24-week advantage.**
  - If you have reached your 8-week Covered Period and have not exhausted all of your funds on eligible expenses, specifically payroll, take advantage of extending your Covered Period to the 24-week forgiveness period.
  - This extension gives employers more time to spend funds on wages, payroll taxes and benefits so more businesses will be able to achieve full forgiveness just using payroll costs alone.
  - Either way, please make sure you select the appropriate Covered Period when completing your application. *For example, even if you've qualified after 16-weeks, you are still using a 24-week Covered Period and the dates must match the respective Covered Period.*
- For more information on the Covered Period and When to Apply for Forgiveness, visit the Covid Resource Center.