

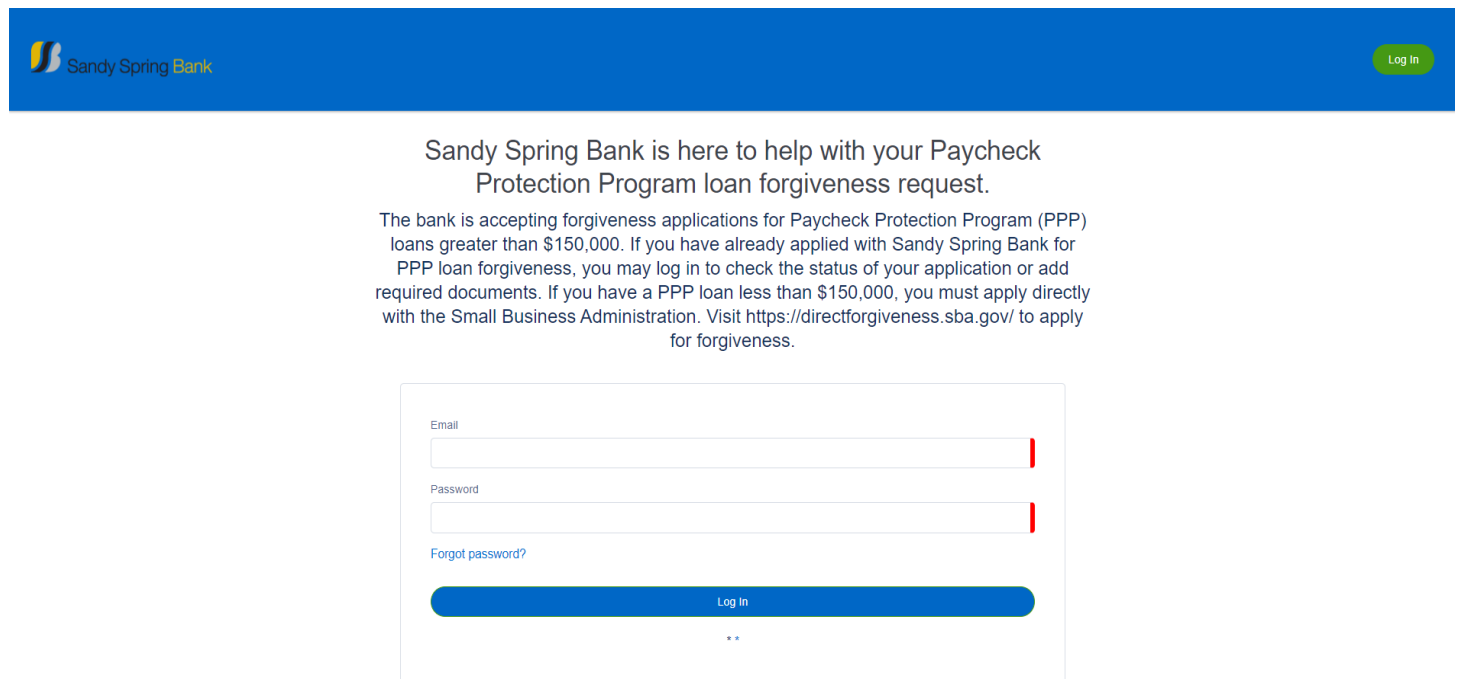
PPP LOAN FORGIVENESS APPLICATION PORTAL INSTRUCTIONS

We look forward to assisting you with your application for Paycheck Protection Program (PPP) Loan Forgiveness. These screen shots from the application portal and instructions may be helpful as you prepare and proceed through the application. **Note:** Chrome browser is recommended.

Follow the steps below to complete and submit your online forgiveness application for loans greater than \$150,000 and to upload all supporting documentation. Use your completed 3508 application to guide you on entering this data into the online application.

Log into Portal

Simply enter the authorized signer's email address and password, and click **Log In**. If this is your first time logging in, or if you forgot your password, [click here](#).

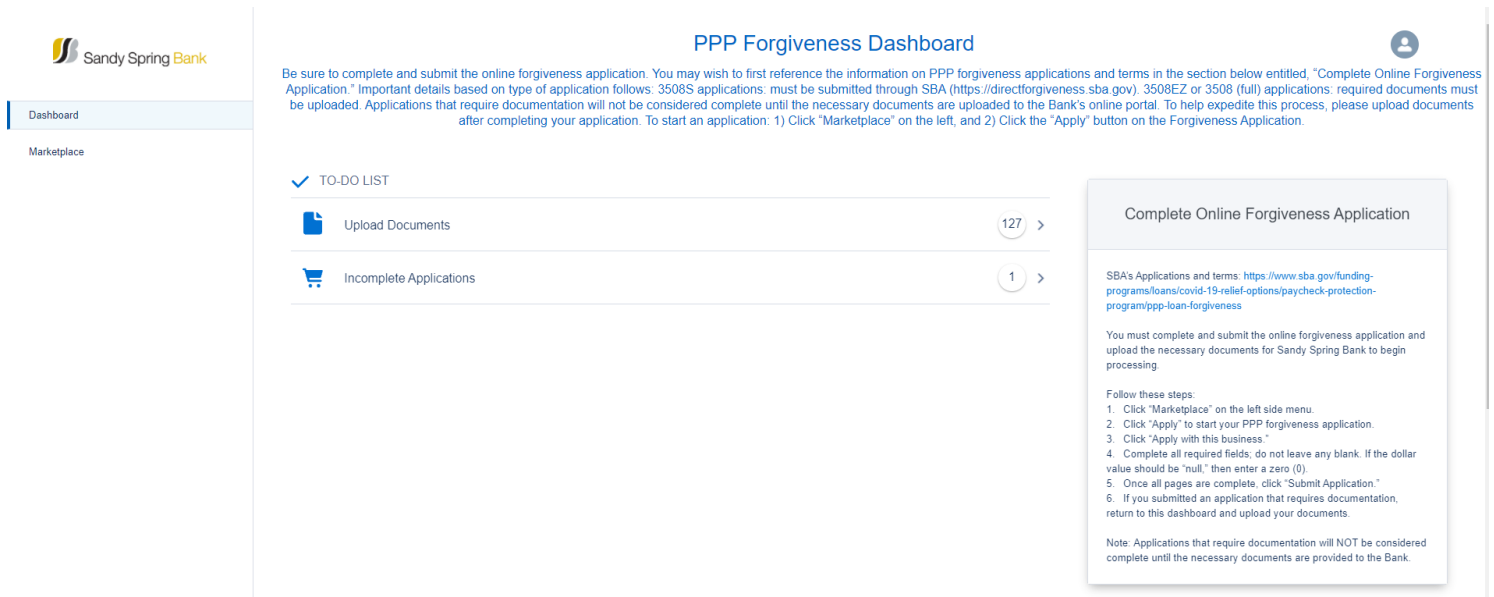


The screenshot shows the login interface for the Sandy Spring Bank PPP loan forgiveness application portal. At the top left is the Sandy Spring Bank logo. At the top right is a green "Log In" button. The main heading reads: "Sandy Spring Bank is here to help with your Paycheck Protection Program loan forgiveness request." Below this is a paragraph of text: "The bank is accepting forgiveness applications for Paycheck Protection Program (PPP) loans greater than \$150,000. If you have already applied with Sandy Spring Bank for PPP loan forgiveness, you may log in to check the status of your application or add required documents. If you have a PPP loan less than \$150,000, you must apply directly with the Small Business Administration. Visit <https://directforgiveness.sba.gov/> to apply for forgiveness." The login form contains two input fields: "Email" and "Password", each with a red vertical bar on the right side. Below the password field is a link for "Forgot password?". At the bottom of the form is a blue "Log In" button and a small "••" indicator.

PPP LOAN FORGIVENESS APPLICATION PORTAL INSTRUCTIONS

Start your Forgiveness Application

To start your forgiveness application from your Dashboard, click on **Marketplace** on the left side of the page.



PPP Forgiveness Dashboard

Be sure to complete and submit the online forgiveness application. You may wish to first reference the information on PPP forgiveness applications and terms in the section below entitled, "Complete Online Forgiveness Application." Important details based on type of application follows: 3508S applications: must be submitted through SBA (<https://directforgiveness.sba.gov>). 3508EZ or 3508 (full) applications: required documents must be uploaded. Applications that require documentation will not be considered complete until the necessary documents are uploaded to the Bank's online portal. To help expedite this process, please upload documents after completing your application. To start an application: 1) Click "Marketplace" on the left, and 2) Click the "Apply" button on the Forgiveness Application.

✓ TO-DO LIST

- Upload Documents 127 >
- Incomplete Applications 1 >

Complete Online Forgiveness Application

SBA's Applications and terms: <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program/ppp-loan-forgiveness>

You must complete and submit the online forgiveness application and upload the necessary documents for Sandy Spring Bank to begin processing.

Follow these steps:

1. Click "Marketplace" on the left side menu.
2. Click "Apply" to start your PPP forgiveness application.
3. Click "Apply with this business."
4. Complete all required fields; do not leave any blank. If the dollar value should be "null," then enter a zero (0).
5. Once all pages are complete, click "Submit Application."
6. If you submitted an application that requires documentation, return to this dashboard and upload your documents.

Note: Applications that require documentation will NOT be considered complete until the necessary documents are provided to the Bank.

Click the green **Apply** button to start your application for First and Second Draw loans.



PPP Forgiveness Dashboard

Be sure to complete and submit the online forgiveness application. You may wish to first reference the information on PPP forgiveness applications and terms in the section below entitled, "Complete Online Forgiveness Application." Important details based on type of application follows: 3508S applications: must be submitted through SBA (<https://directforgiveness.sba.gov>). 3508EZ or 3508 (full) applications: required documents must be uploaded. Applications that require documentation will not be considered complete until the necessary documents are uploaded to the Bank's online portal. To help expedite this process, please upload documents after completing your application. To start an application: 1) Click "Marketplace" on the left, and 2) Click the "Apply" button on the Forgiveness Application.

2nd Loan Draw Paycheck Protection Program Forgiveness Application **Apply**

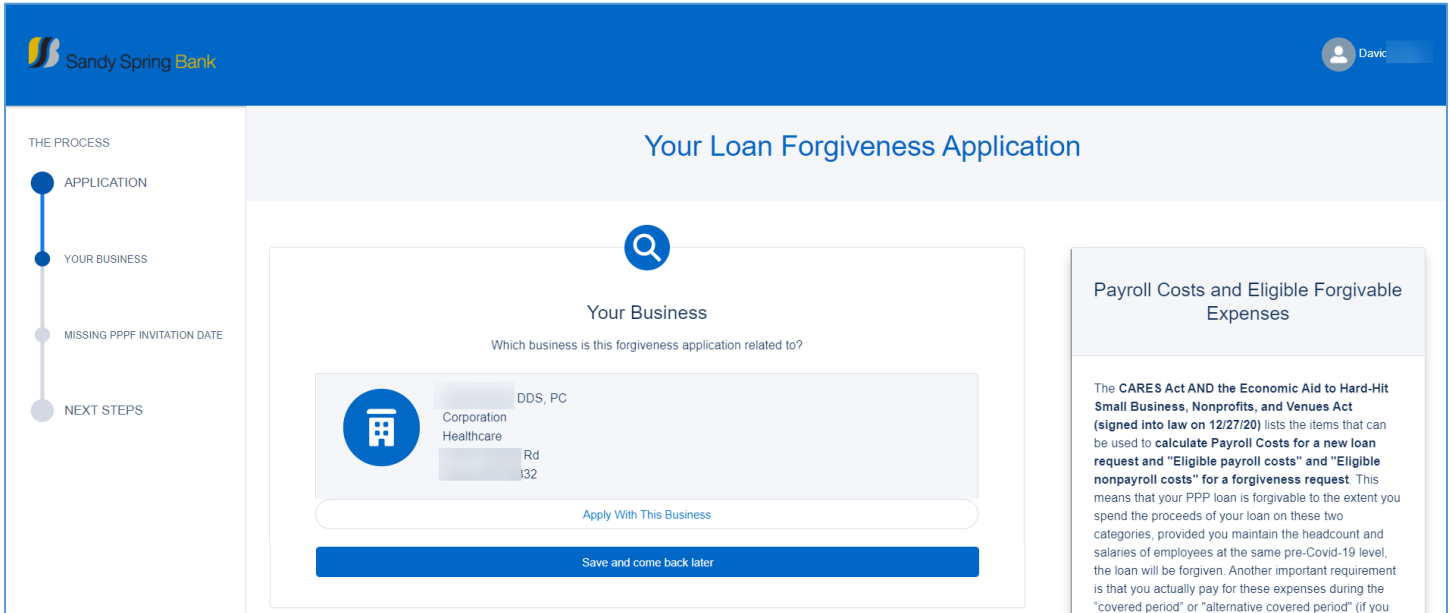
This product is to be used ONLY if you are applying for forgiveness for your second Paycheck Protection Program loan (second draw loan).

Paycheck Protection Program Forgiveness **Apply**

This product is to be used ONLY if you are applying for forgiveness for your first Paycheck Protection Program loan (first draw loan).

PPP LOAN FORGIVENESS APPLICATION PORTAL INSTRUCTIONS

Click the **Apply With This Business** button under the name of your company.



The screenshot shows the 'Your Loan Forgiveness Application' portal. On the left, a vertical navigation bar titled 'THE PROCESS' includes steps: APPLICATION, YOUR BUSINESS (highlighted), MISSING PPPF INVITATION DATE, and NEXT STEPS. The main content area is titled 'Your Business' and asks 'Which business is this forgiveness application related to?'. It displays a business card for 'DDS, PC Corporation Healthcare' with a building icon, 'Rd 332', and a search icon. Below the card are two buttons: 'Apply With This Business' and 'Save and come back later'. On the right, a section titled 'Payroll Costs and Eligible Forgivable Expenses' contains text explaining that the CARES Act and the Economic Aid to Hard-Hit Small Business, Nonprofits, and Venues Act (signed into law on 12/27/20) list items that can be used to calculate payroll costs for a new loan request and eligible payroll costs and eligible nonpayroll costs for a forgiveness request. It notes that the loan is forgivable to the extent you spend the proceeds on these categories, provided you maintain the headcount and salaries of employees at the same pre-Covid-19 level, and that you actually pay for these expenses during the 'covered period' or 'alternative covered period' (if you

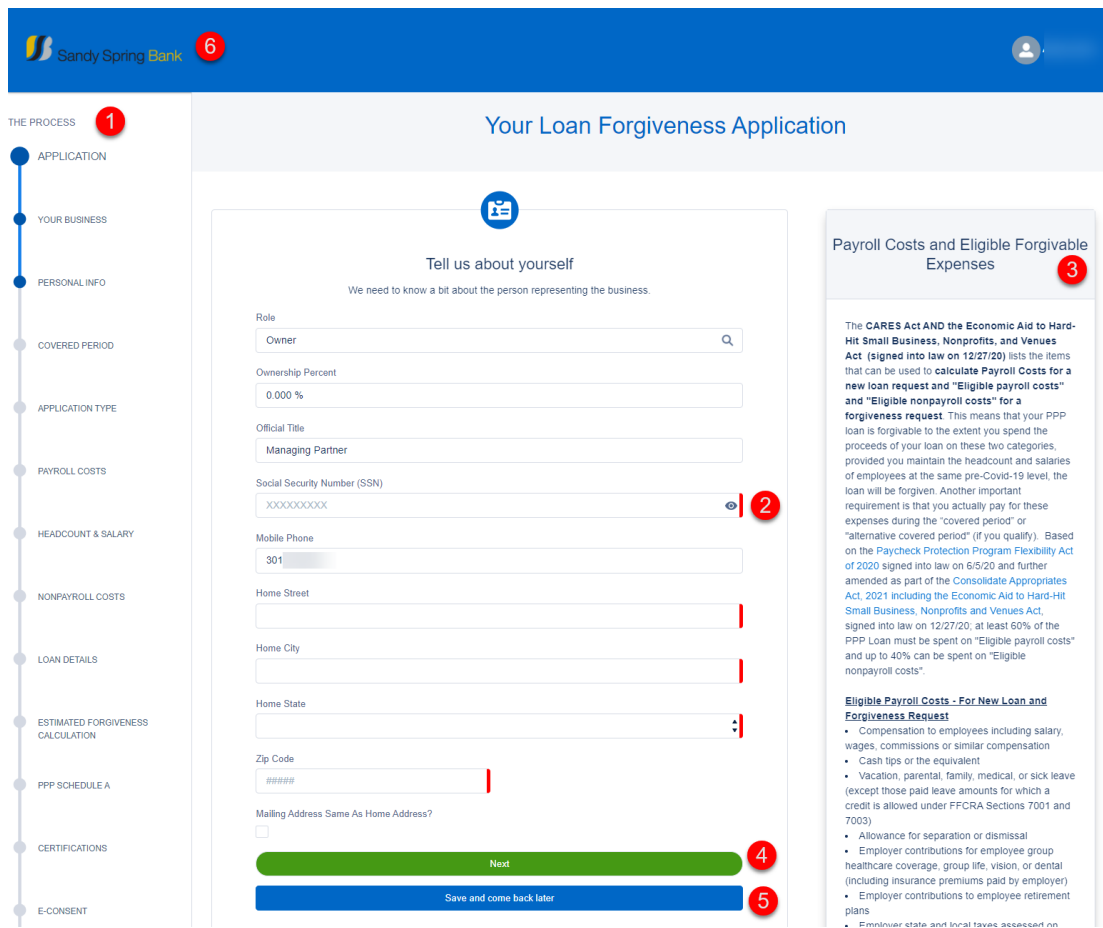
If you are the authorized signer for more than one PPP loan (for different businesses), you will see all businesses listed. Select one to apply for forgiveness, complete and submit the application, and then refer back to page 2 to start the application for the next business.

Completing the Application

Complete Personal Info Page

The Personal Info page, like most of the application pages, has multiple parts:

1. The application pages
 2. Fields to be completed – those marked in red are required and must be completed in order to move to the next page.
 3. Text box provides helpful information, along with links to any resources that may assist you in completing the application.
 4. Green **Next** button – click to save the information on the page and move to the next application page. You must complete each application page, in order.
 5. Blue **Save and come back later** button – click to save the data on the page if you want to stop here and finish the application at a later time.
 6. Click the **SSB Logo** to return to the dashboard at any time.
- Complete the Personal Info page and click **Next**.

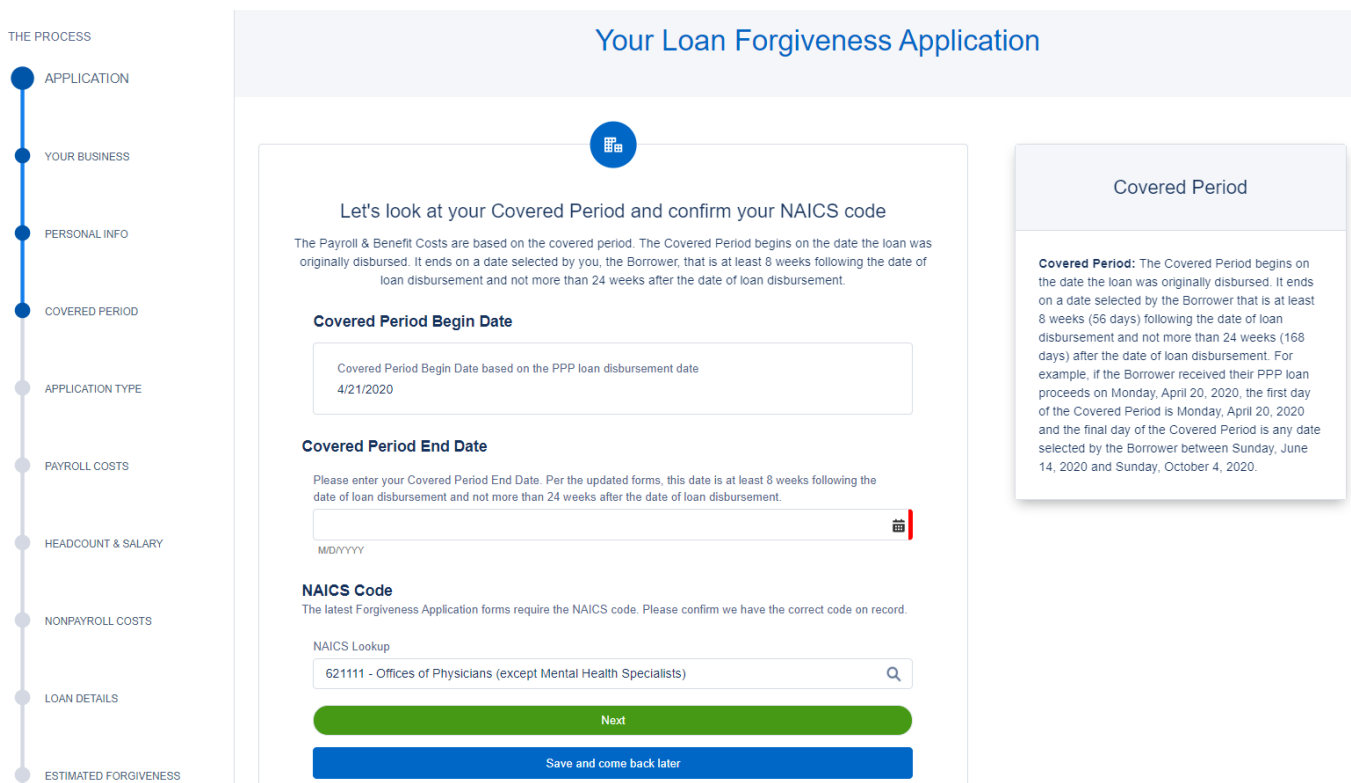


The screenshot displays the 'Your Loan Forgiveness Application' portal. On the left, a vertical progress bar labeled 'THE PROCESS' shows steps from 'APPLICATION' to 'E-CONSENT', with 'PERSONAL INFO' highlighted and marked with a red '1'. The main content area is titled 'Tell us about yourself' and includes a search icon and the instruction 'We need to know a bit about the person representing the business.' The form fields are: Role (Owner), Ownership Percent (0.000%), Official Title (Managing Partner), Social Security Number (SSN) (XXXXXX), Mobile Phone (301), Home Street, Home City, Home State, and Zip Code (#####). A red '2' is placed over the SSN field. Below the form are two buttons: a green 'Next' button (marked with a red '4') and a blue 'Save and come back later' button (marked with a red '5'). On the right, a section titled 'Payroll Costs and Eligible Forgivable Expenses' (marked with a red '3') contains text about the CARES Act and the Economic Aid to Hard-Hit Small Business, Nonprofits, and Venues Act, along with a list of eligible payroll costs.

Covered Period Page

This page shows the date your PPP loan was disbursed, which also becomes the start of the covered period. Enter the Covered Period End Date, which must be between 8 weeks (56 days) after loan disbursement and no more than 24 weeks (168 days) after disbursement.

It also displays your NAICS code from your PPP loan application. If the NAICS code is wrong for your business, please change it by deleting the existing value and entering at least 4-5 digits of the code. Wait for the system to display any matches and select the correct code.



THE PROCESS

- APPLICATION
- YOUR BUSINESS
- PERSONAL INFO
- COVERED PERIOD**
- APPLICATION TYPE
- PAYROLL COSTS
- HEADCOUNT & SALARY
- NONPAYROLL COSTS
- LOAN DETAILS
- ESTIMATED FORGIVENESS

Your Loan Forgiveness Application

Let's look at your Covered Period and confirm your NAICS code

The Payroll & Benefit Costs are based on the covered period. The Covered Period begins on the date the loan was originally disbursed. It ends on a date selected by you, the Borrower, that is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

Covered Period Begin Date

Covered Period Begin Date based on the PPP loan disbursement date
4/21/2020

Covered Period End Date

Please enter your Covered Period End Date. Per the updated forms, this date is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

M/D/YYYY

NAICS Code

The latest Forgiveness Application forms require the NAICS code. Please confirm we have the correct code on record.

NAICS Lookup
621111 - Offices of Physicians (except Mental Health Specialists)

Next

Save and come back later

Covered Period

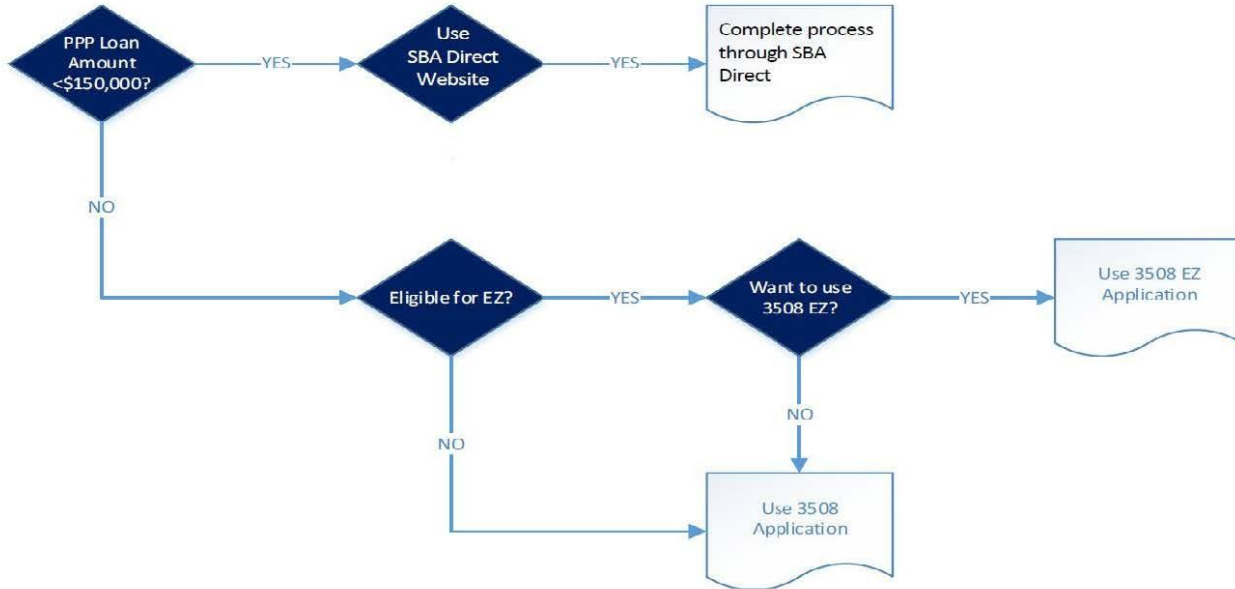
Covered Period: The Covered Period begins on the date the loan was originally disbursed. It ends on a date selected by the Borrower that is at least 8 weeks (56 days) following the date of loan disbursement and not more than 24 weeks (168 days) after the date of loan disbursement. For example, if the Borrower received their PPP loan proceeds on Monday, April 20, 2020, the first day of the Covered Period is Monday, April 20, 2020 and the final day of the Covered Period is any date selected by the Borrower between Sunday, June 14, 2020 and Sunday, October 4, 2020.

Depending on the amount of your PPP loan and the information you provided here, the next application page may vary:

- **If your PPP loan amount is equal to or less than \$150,000**, the next page is Form 3508S Eligibility. At this point you are not able to proceed in the portal. To apply for forgiveness, follow directions to the SBA Direct website located on the portal dashboard.
- **If your PPP loan amount is greater than \$150,000**, the next page is Application Type, where based on your answers, you can choose to use the 3508 EZ form or the 3508 form (full application with Schedule A).

PPP LOAN FORGIVENESS APPLICATION PORTAL INSTRUCTIONS

Below is a graphical representation:

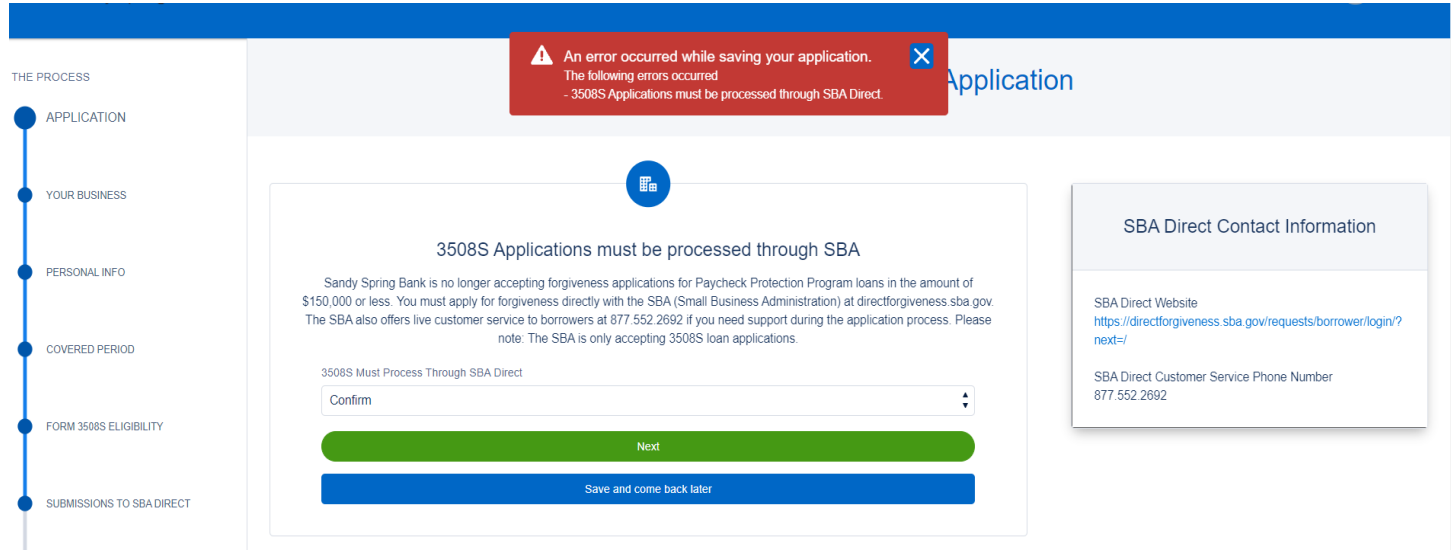


3508S Application Pages	3508EZ Application Pages	3508 Application Pages
N/A	<ol style="list-style-type: none"> 1. Your Business 2. Personal Info 3. Covered Period 4. Application Type 5. Payroll Costs 6. Headcount Details 7. Forgiveness Check 8. Nonpayroll Costs* 9. Loan Details 10. Estimated Forgiveness Calculation (read-only) 11. Certifications 12. 3508EZ Certifications 13. E-Consent 14. Optional Demographic Information 15. Review & Submit 16. Next Steps 	<ol style="list-style-type: none"> 1. Your Business 2. Personal Info 3. Covered Period 4. Application Type 5. Payroll Costs 6. Headcount & Salary 7. Forgiveness Check 8. Nonpayroll Costs* 9. Loan Details 10. Estimated Forgiveness Calculation (read-only) 11. PPP Schedule A 12. Certifications 13. E-Consent 14. Optional Demographic Information 15. Review & Submit 16. Next Steps

Nonpayroll Costs page may display based on information entered on previous pages.

PPP LOAN FORGIVENESS APPLICATION PORTAL INSTRUCTIONS


If PPP Loan Amount <= \$150,000: Form 3508S Eligibility Page
3508S applications must apply through the SBA Direct Website.



The screenshot displays the application portal interface. On the left, a vertical navigation menu titled "THE PROCESS" includes steps: APPLICATION, YOUR BUSINESS, PERSONAL INFO, COVERED PERIOD, FORM 3508S ELIGIBILITY, and SUBMISSIONS TO SBA DIRECT. The "APPLICATION" step is currently active. At the top of the main content area, a red error message box states: "An error occurred while saving your application. The following errors occurred - 3508S Applications must be processed through SBA Direct." Below this, a central white box with a blue header icon contains the heading "3508S Applications must be processed through SBA". The text explains that Sandy Spring Bank no longer accepts forgiveness applications for PPP loans of \$150,000 or less and directs users to the SBA Direct website. A dropdown menu labeled "3508S Must Process Through SBA Direct" is set to "Confirm". Below the dropdown are two buttons: a green "Next" button and a blue "Save and come back later" button. To the right of the main content area, a box titled "SBA Direct Contact Information" provides the SBA Direct Website URL (<https://directforgiveness.sba.gov/requests/borrower/login/?next=/>) and the SBA Direct Customer Service Phone Number (877.552.2692).

PPP LOAN FORGIVENESS APPLICATION PORTAL INSTRUCTIONS

If PPP Loan Amount > \$150,000: Application Type Page



Determining Your Eligibility to use the 3508EZ Form

You (the Borrower) can apply for forgiveness of your First or Second Draw Paycheck Protection Program (PPP) Loan using this SBA Form 3508EZ, regardless of loan size (up to \$10,000,000 for First Draw Loans and up to \$2,000,000 for Second Draw Loans, on an individual loan basis), so long as you can check at least one of the two boxes below. If your loan amount is \$150,000 or less, we encourage you to use the SBA's simplified forgiveness application, Form 3508S.

Qualification Option 1

The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period compared to the most recent full quarter before the Covered Period. (For purposes of this statement, "employees" means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000.) AND 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. Ignore 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 (or, for a PPP loan made after December 27, 2020, the last day of the Covered Period). Also ignore reductions in an employee's hours that the Borrower offered to restore and the employee refused. See 85 FR 33004, 33007 (June 1, 2020) for more details.

Do you meet the criteria for Qualification Option 1 above?

Yes No

Qualification Option 2

The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period compared to the most recent full quarter before the Covered Period. (For purposes of this statement, "employees" means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000.); AND The Borrower was unable to operate during 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 (or, for a PPP loan made after December 27, 2020, requirements established or guidance issued between March 1, 2020 and the last day of the Covered Period) 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.

Do you meet the criteria for Qualification Option 2 above?

Yes No

Based on your response above, we recommend using the 3508EZ form.

Would you like to use the 3508EZ form to submit your PPP Forgiveness Application?

Yes No

Eligible for the 3508 EZ Form?

You (the Borrower) can apply for forgiveness of your Paycheck Protection Program (PPP) loan using this SBA Form 3508EZ if you meet at least one of the two following conditions, **regardless of loan size** (up to \$10,000,000 for First Draw loans and up to \$2,000,000 for Second Draw loans, on an individual basis). The complete instructions can be found [here](#). The complete instructions can be found [here](#).

Qualification Option 1: The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period compared to the most recent full quarter before the Covered Period. (For purposes of this statement, "employees" means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000.);

AND

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.

- Ignore 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 (or, for a PPP loan made after December 27, 2020, the last day of the Covered Period).
- Also ignore reductions in an employee's hours that the Borrower offered to restore and the employee refused. See [85 FR 33004, 33007](#) (June 1, 2020) for more details.

Qualification Option 2: The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period compared to the most recent full quarter before the Covered Period. (For purposes

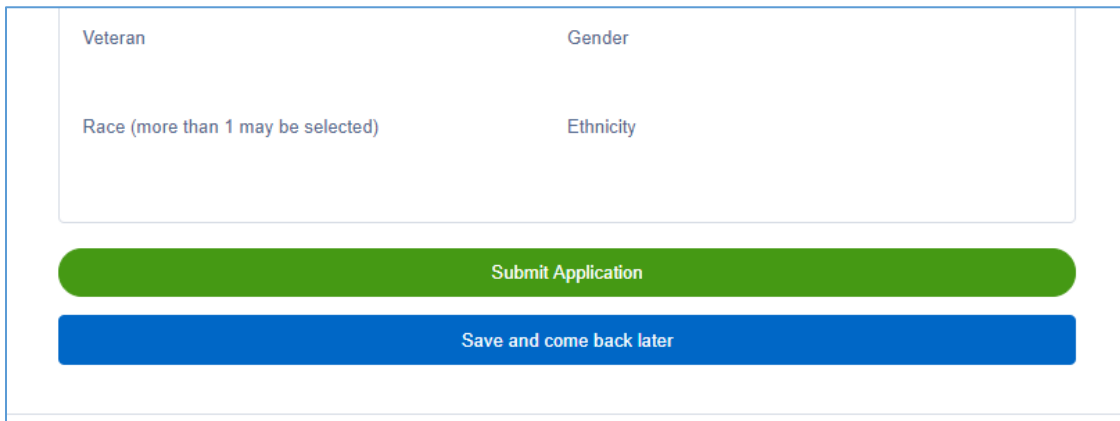
In order to be eligible for using the 3508EZ form, you must answer YES to at least one of the qualification questions. If you're eligible, you may use it **regardless of your PPP Loan Amount**.

Complete Forgiveness Application and Submit

Complete the application by answering every question and completing every required field. You can complete a portion of the application, save it and return to complete it at another time by clicking the blue **Save and come back later** button at the bottom of each application page.

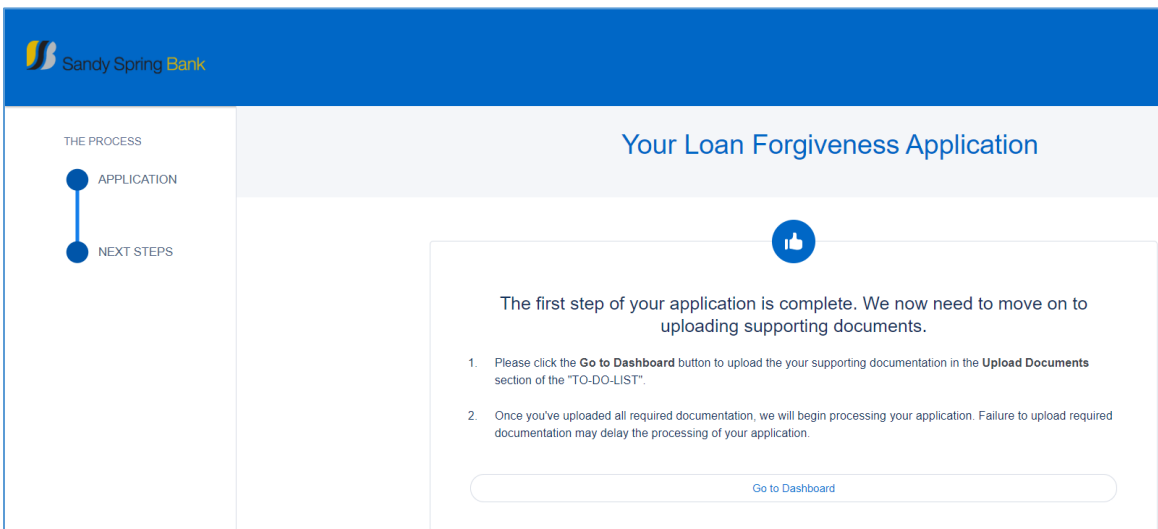
The last page of the application is **Review & Submit** which is your last opportunity to review the information you've entered. If you need to go back to a section, such as Payroll Costs, click the blue **Edit** button in the upper right corner of that section, make the edits, and then click **Next** to return to the summary page.

Once you are satisfied, click the green **Submit Application** button at the bottom of the page.



A screenshot of the application submission interface. It features a white form area with four labels: "Veteran", "Gender", "Race (more than 1 may be selected)", and "Ethnicity". Below the form are two prominent buttons: a green "Submit Application" button and a blue "Save and come back later" button.

Once you submit your application, a confirmation page displays with directions to go to your dashboard to upload your documents. Click **Go to Dashboard**.



A screenshot of the confirmation page titled "Your Loan Forgiveness Application". The page includes the Sandy Spring Bank logo in the top left. On the left side, there is a "THE PROCESS" section with two steps: "APPLICATION" (which is active) and "NEXT STEPS". The main content area contains a thumbs-up icon, a message stating "The first step of your application is complete. We now need to move on to uploading supporting documents.", and a two-step instruction list:

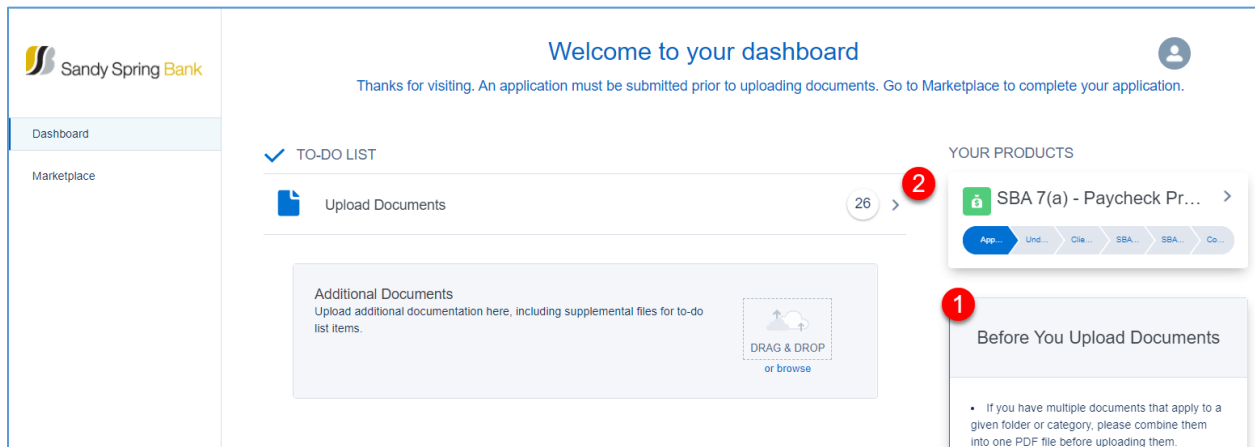
1. Please click the **Go to Dashboard** button to upload the your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".
2. Once you've uploaded all required documentation, we will begin processing your application. Failure to upload required documentation may delay the processing of your application.

At the bottom of the message box is a button labeled "Go to Dashboard".

Upload Documents

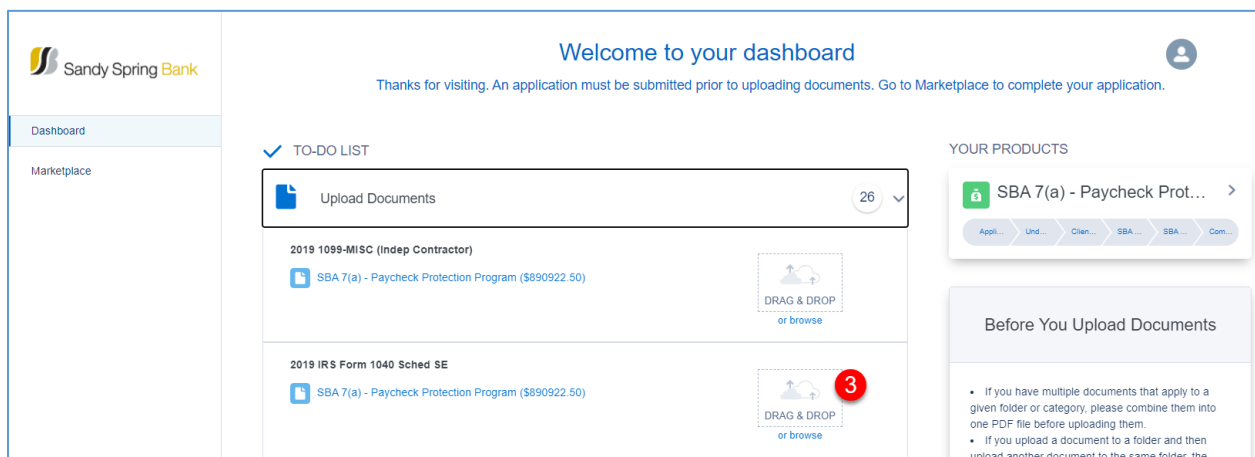
Please read the text in the **Before You Upload Documents** box for notes about uploading documents.

Click the > icon to expand the **Upload Documents** section and see the list of document folders. Refer to [PPP Forgiveness Documents](#) for information on the documents needed to complete your forgiveness application.



Example: To upload your 2019 IRS Form 1040 Schedule SE, there are two ways:

1. Open your file explorer on your computer, select your file and **Drag & Drop** it onto the document folder.
2. Click the **browse** link for the document folder and select your file to upload.



You may come back at a later time to upload documents but your application cannot be processed until all appropriate documentation is uploaded. If additional documents are required, a representative of the bank will reach out to the authorized signer.

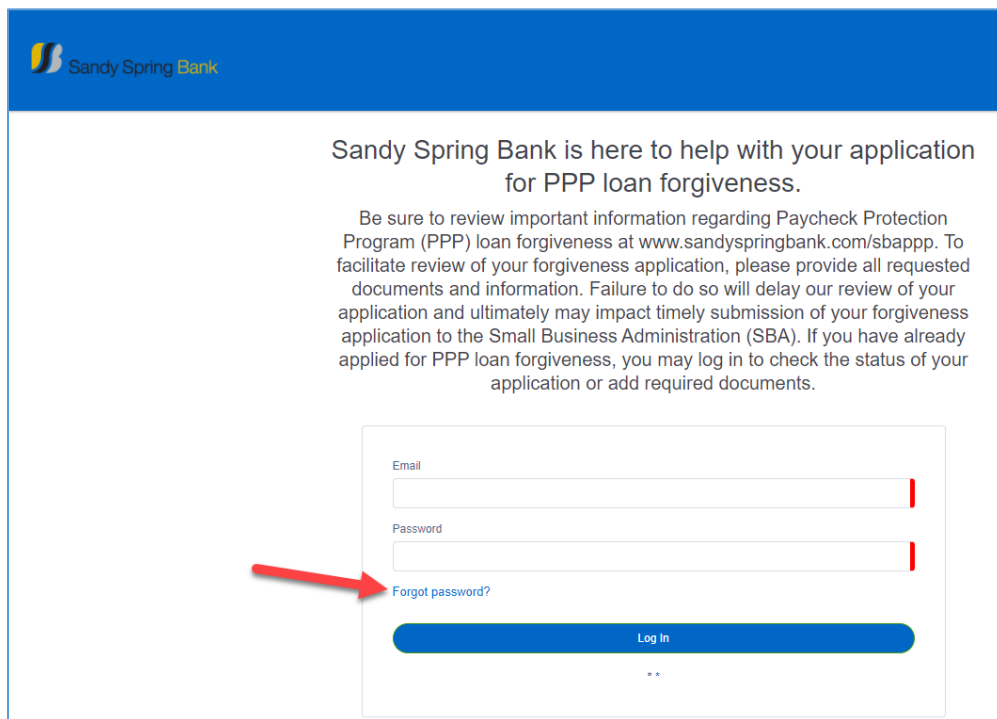
Password Reset

If this is your first time logging in, or if you forgot your password, click the **Forgot Password** link on the login page.

Important: If you are experiencing any issues resetting your portal password:

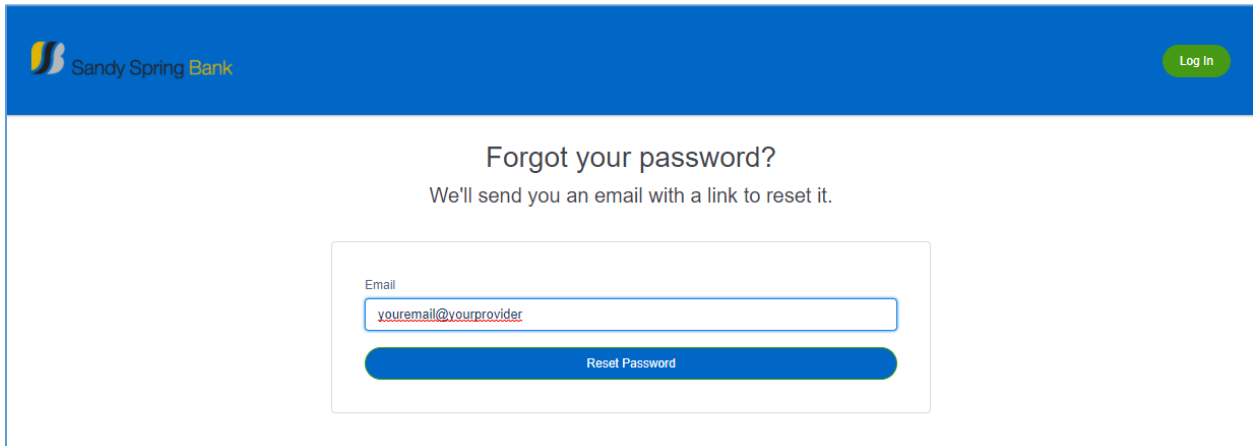
- Ensure the email address you are using to log in is the email address the authorized signer used to apply for the loan. The authorized signer's email address is listed in the forgiveness invitation email sent from mail@outbound.sandyspringbank.com.
- Check your junk, spam, or email quarantine folders for messages from **pppqa@sandyspringbank.com**. Please do not attempt to send a message to this address as it is not monitored.
- Add **pppqa@sandyspringbank.com** to your contacts, safe senders list, or whitelist to ensure you receive the password reset email.
- If applicable, check with your IT team to make sure your company is not filtering messages from **pppqa@sandyspringbank.com**.

If you have any additional problems resetting your password, please submit them on [our PPP website page](#) by clicking on the green "Ask a Question" button.



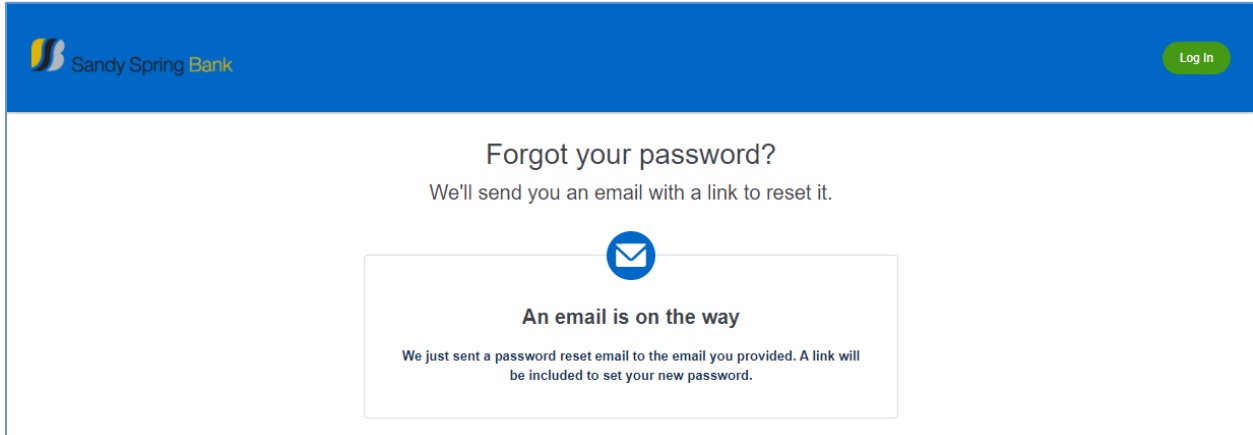
The screenshot shows the Sandy Spring Bank login portal. At the top left is the bank's logo. The main heading reads "Sandy Spring Bank is here to help with your application for PPP loan forgiveness." Below this is a paragraph of text providing instructions on how to review and submit a forgiveness application. At the bottom of the page is a login form with two input fields: "Email" and "Password". Below the "Password" field is a blue link labeled "Forgot password?". A red arrow points to this link. At the bottom of the form is a blue "Log In" button and a small asterisk "**".

Enter the email address that Sandy Spring Bank has on record for you, the authorized signer.



The screenshot shows the top of the Sandy Spring Bank portal with the logo and a 'Log In' button. The main heading is 'Forgot your password?' with the subtext 'We'll send you an email with a link to reset it.' Below this is a form with an 'Email' label, a text input field containing 'youremail@yourprovider', and a blue 'Reset Password' button.

Click **Reset Password** and this page displays.

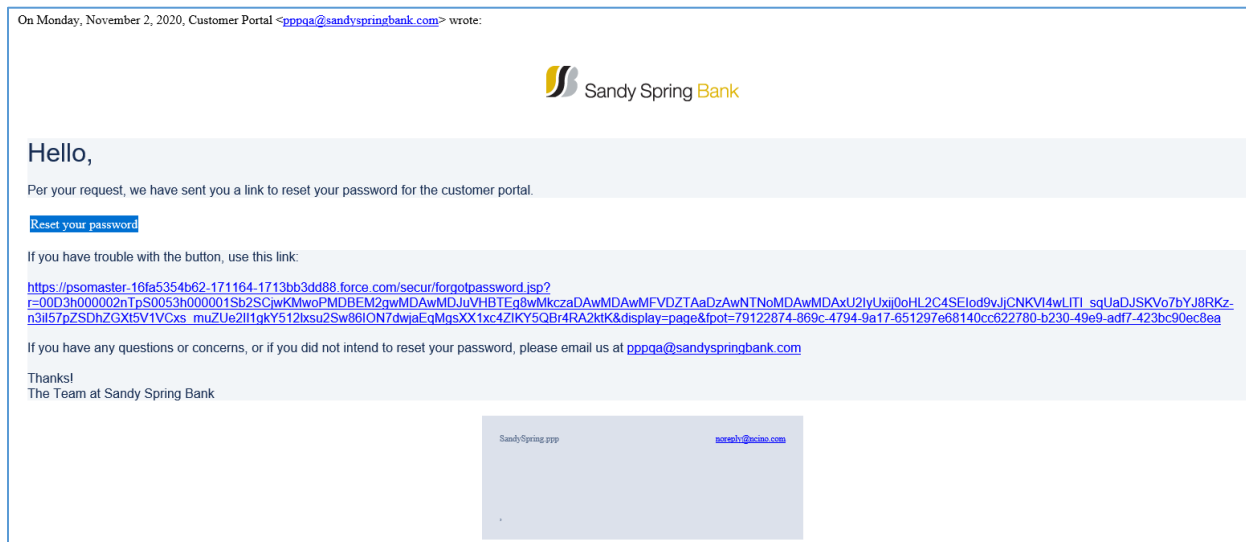


The screenshot shows the same header as the previous form. The main heading is 'Forgot your password?' with the subtext 'We'll send you an email with a link to reset it.' Below this is a confirmation message box with an envelope icon, the heading 'An email is on the way', and the text: 'We just sent a password reset email to the email you provided. A link will be included to set your new password.'

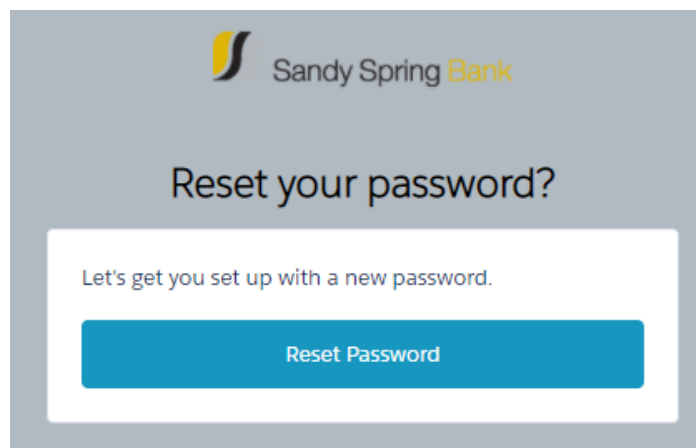
PPP LOAN FORGIVENESS APPLICATION PORTAL INSTRUCTIONS

The system sends you a password reset email.

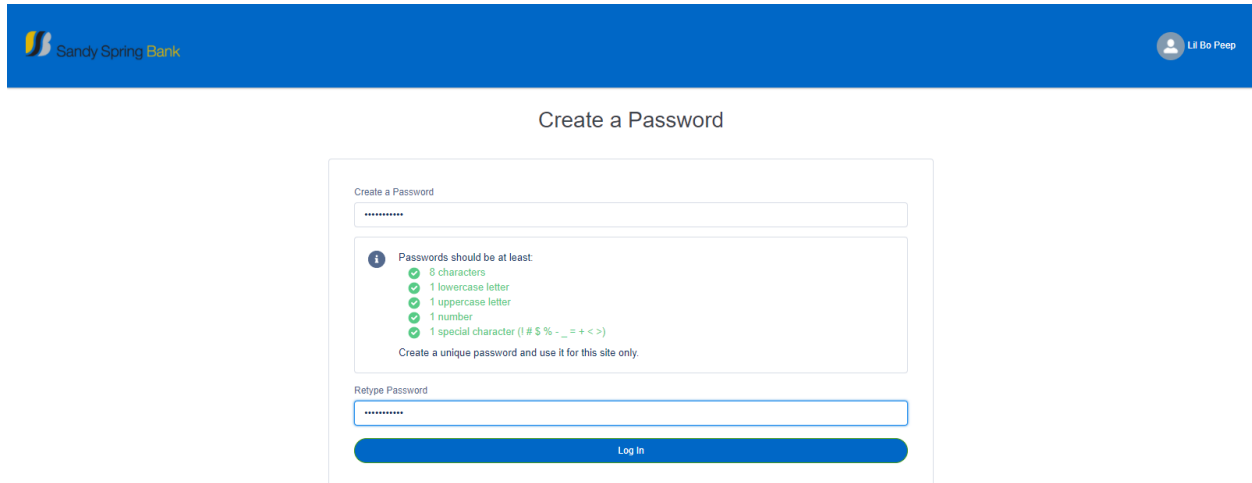
Click the blue **Reset your password** button in the body of the email. If you have trouble with the button, copy the long link in the body of the email and paste it into your web browser.



Click the **Reset Password** button, and the **Create a Password** page displays.



Create a new password following the rules specified on the page, then re-enter the same password. Click **Log In**.



The screenshot shows the 'Create a Password' form within the Sandy Spring Bank application portal. The form is titled 'Create a Password' and contains the following elements:

- A password input field with a masked password (represented by dots).
- A list of password requirements, each with a green checkmark:
 - 8 characters
 - 1 lowercase letter
 - 1 uppercase letter
 - 1 number
 - 1 special character (! # \$ % - _ = + < >)
- A note: 'Create a unique password and use it for this site only.'
- A 'Retype Password' input field with a masked password.
- A blue 'Log In' button.

You are now logged into the portal and your dashboard will display.

More information about the Sandy Spring Bank application portal for PPP loan forgiveness is available on the [Paycheck Protection Program \(PPP\) Portal FAQs page »](#)