



CIVISTA[®]
BANK

Paycheck Protection Program (PPP) **Forgiveness Required Documentation**

Helpful Tips

Disclaimer: This is not meant to be a complete or all-inclusive list of documentation that will be required with your PPP Forgiveness application. For a full list of documents required, please review the applicable 3508 form instructions. This is meant to be a supplemental tool to help ensure all of the documentation is provided up front, which will simplify the process and shorten review and approval times.

Payroll Covered Expense Documentation

1. 2019 Owner compensation report – These documents should have been provided at origination, but if they weren't provided you may need to provide one of the following:
 - a. General Partnerships: 2019 IRS Form 1065 K-1s
 - b. Self-employed Schedule C or Schedule F filers: 2019 IRS Form 1040 Schedule C or F
 - c. C Corporation: Page 1 of the 2019 IRS Form 1120 and Form 1125-e or W-2s for all owner/ employees of the company if the Form 1125-e can't be provided
 - d. S Corporation: Page 1 of the 2019 IRS Form 1120s and Form 1125-e or W-2s for all owner/ employees if the Form 1125-e can't be provided.
2. Proof of payment for healthcare and retirement expenses; which could include payment receipts, canceled checks, or account statements.
3. Proof of cash compensation – Must be documented by 3rd party payroll provider reports or if payroll is completed internally, bank account statements showing cash compensation paid for the full covered/ alternative period.
4. If you are required to provide quarterly 941s, you will need to provide the 941 for any period in which you have claimed cash compensation. These can be filed or unfiled.

Example: If your covered cash compensation ran through October 7th, you would need to provide your 3rd quarter 941 for wages paid up until September 30th and your 4th quarter 941 for the compensation paid through October 7th. This would delay forgiveness application until after December 31st; at which time the 4th quarter 941 could be filed.

Non-Payroll Covered Expense Documentation

Documentation only needs to be provided if you are claiming the expense type for forgiveness.

1. February 2020 baseline utility statement – For each utility claimed you must provide a copy of the statement from the month of February 2020.
2. Explanation of why a non-payroll covered expense isn't in the borrower's name. If you are claiming any of the non-payroll expenses, you must provide a written explanation of why it's in the current holders name and that party's relationship to the borrower.
3. For all non-payroll expense payment receipts, canceled checks or bank statements should be provided for proof of payment.