

## Applying for Loan Forgiveness – PPP Loans \$150,000 or less

### How do I apply for loan forgiveness?

1. Union Bank will provide you a secure link to apply (or you can request the link by emailing [ppp@ubt.com](mailto:ppp@ubt.com) or calling 402-473-8551). The link will be for your specific First Draw or Second Draw loan. When calling or emailing, specify which loan you are applying for forgiveness for.
2. When you access the secure link, you will be asked if you, together with affiliates, had PPP loans more than \$2 million:
  - a. Answer **NO** if your PPP loans were **under \$2 million**.
  - b. Only answer YES if you had affiliates that combined with your loan exceeded \$2 million for either First Draw or Second Draw.
3. The start of the Covered Period is the date you received your loan funds. Select the “Covered Period – To” date.
  - a. If you are claiming owner compensation (sole proprietor, self-employed, independent contractor, partner, etc.) the covered period should be at least 2.5 months.
  - b. If you received a Second Draw loan, the Covered Period of your First Draw loan must end the day prior to when you received your Second Draw loan funds.
4. Enter your **Forgiveness Amount – this should equal your Loan Amount**.
5. Enter in the information for who will be signing the forgiveness application. It will be delivered electronically via DocuSign.
6. Optional – you may enter in Demographic Information.
7. You do NOT submit any documentation (we will request if we need something).
8. Click **Submit**.
9. **Watch for the DocuSign Form!** It should be emailed to you within 10-15 minutes. You must sign and submit this to complete your Forgiveness Application.