



# SBA Procedural Notice

---

**TO:** All Paycheck Protection Program Lenders  
and SBA Employees

**CONTROL NO.:** 5000-854502

**SUBJECT:** Expansion of SBA Direct Borrower  
Forgiveness Platform to Allow Submission of  
Borrower Forgiveness Applications for All PPP  
Loans Regardless of Loan Amount and PPP Lender

**EFFECTIVE:** February 27, 2024

---

On July 30, 2021, SBA issued an Interim Final Rule on COVID Revenue Reduction Score, Direct Borrower Forgiveness Process, and Appeals Deferment. See, 86 FR 40921. In that rule, SBA announced the availability of a Direct Borrower Forgiveness Platform (DBF Platform) (<https://directforgiveness.sba.gov>) that provided a single secure location for PPP borrowers to apply for PPP loan forgiveness using the electronic equivalent of the simplified borrower forgiveness application, SBA Form 3508S. Since the establishment of the DBF Platform in 2021, over two million PPP borrowers have obtained forgiveness by submitting their forgiveness applications through the DBF Platform.

Until now, PPP borrower access to the DBF Platform has been limited to (1) borrowers with loans of \$150,000 or less using the SBA Form 3508S to apply for forgiveness, and (2) borrowers with PPP lenders that affirmatively opted-in to the use of the DBF Platform. The purpose of this Notice is to inform PPP lenders and SBA employees that SBA is expanding the DBF Platform to allow all PPP borrowers that have not yet received forgiveness to submit their loan forgiveness applications through the DBF Platform, regardless of loan amount and PPP lender.

This expansion of the DBF Platform will allow borrowers with loans in excess of \$150,000 that are required to use the longer form forgiveness applications, SBA Form 3508 or SBA Form 3508EZ, to submit those forgiveness applications and the borrower forgiveness documentation required to accompany those forgiveness applications through the DBF Platform. SBA is in the process of making adjustments to the DBF Platform to allow borrowers to upload completed and signed SBA Form 3508s (including the Schedule A and the Schedule A Worksheet) and SBA Form 3508EZs and the required borrower forgiveness documentation (including payroll records and receipts for eligible non-payroll costs) for review by their PPP lender.

Additionally, SBA is expanding the DBF Platform to provide all PPP lenders with access to the DBF Platform and is no longer requiring that a PPP lender affirmatively opt-in to the use of the

---

**PAGE 1 of 2**

**EXPIRES: 2-1-25**

SBA Form 1353.3 (4-93) MS Word Edition; previous editions obsolete

Must be accompanied by SBA Form 58

DBF Platform. SBA will automatically enroll all PPP lenders that are not currently using the DBF Platform as DBF Platform users. This expansion will allow all PPP borrowers that have not yet received forgiveness to submit their loan forgiveness applications through the DBF Platform regardless of their PPP lender. As a result of this expansion, all PPP lenders are now required to decision forgiveness applications that are submitted by their borrowers through the DBF Platform. Lenders that established an internal PPP forgiveness process may continue using that process for their borrowers who choose to submit their forgiveness applications through the PPP lender's internal method; however, PPP lenders must also decision any forgiveness applications submitted by their borrowers who choose to use the DBF Platform. A PPP lender will receive a notice from the DBF Platform when one of their borrowers submits a forgiveness application through the DBF Platform.

All other PPP Program requirements remain unchanged and in effect, including the requirement that the PPP lender provide the required lender confirmation for all PPP forgiveness requests submitted to SBA.

### Questions

- General PPP forgiveness questions to [PPPForgivenessRequests@sba.gov](mailto:PPPForgivenessRequests@sba.gov).
- Requests for advanced technical support, API support and UAT error support to [developer@ussbaforgiveness.com](mailto:developer@ussbaforgiveness.com).
- Requests for assistance on SBA Paycheck Protection Platform navigation and platform user experience issues may be sent to [help@ussbaforgiveness.com](mailto:help@ussbaforgiveness.com).
- PPP Lenders may also call the Lender Hotline at (833) 572-0502 for live assistance regarding Paycheck Protection Platform access and support, policy questions and procedures, and Capital Access Financial System (CAFS) and SBA's Electronic Transmission (E-Tran) systems support.

Kathryn Frost  
Associate Administrator  
Office of Capital Access