



We want you to maximize your loan forgiveness under the Paycheck Protection Program.

And we have developed a tool to help.

As of May 1, 2020, the Small Business Administration ("SBA") approved almost **3.9 million** Paycheck Protection Program ("PPP") loans. If your business has been approved for a loan or already received PPP funding, then congratulations! The challenge ahead is using the funds properly, and in a way that **maximizes loan forgiveness**.

Why Is Maximizing Forgiveness So Important?

The simple answer is because FORGIVENESS = FREE MONEY for your business. And UNFORGIVEN FUNDS = REPAYMENT.

The decisions you make over the next eight weeks could affect your business for the next two years. PPP loan repayment terms include a two-year amortization and six months of deferred payments, during which time interest on the unforgiven amount accrues.

Illustration

Here is an example of why **maximum forgiveness** is so important. Assume you receive a \$200,000 loan. But because one of your employees didn't fully understand the *approved uses* of those funds, only \$100,000 of the loan amount is eligible to be forgiven. Under the repayment terms, you defer payments on the unforgiven amount for six months. But at that time, only six months after initial disbursement of the loan, you must begin to make payments on your PPP loan of **\$5,627.26 per month for the next eighteen months** on the \$100,000 unforgiven balance of your PPP loan.

Our FORGIVENESS MAXIMIZER report will help you (and your staff) understand the proper uses of PPP loan proceeds and will guide you to achieve your **maximum forgiveness** amount. Our report is specific to your business and its needs. The report contains:

- Multiple loan usage scenarios, applying your data to the SBA's complex, and often misunderstood, PPP loan use and forgiveness guidance
- A detailed description of proper PPP loan uses, and the most common mistakes businesses will make resulting in UNFORGIVEN loans
- Our proprietary analysis and detailed recommendations regarding the steps your business should take to MAXIMIZE FORGIVENESS



[Click here for excerpts from a Sample Report .](#)

Fees

Pricing for your customized Forgiveness Maximizer™ report is based on the approved amount of your PPP loan.

Loan Amount	Report Cost
Less than \$150,000	\$500
\$150,000 - \$349,999	\$750
\$350,000 - \$999,999	\$1250
\$1,000,000 +	\$1600

Timeframe

We understand you want to put these funds to work. We have the resources to deliver your report to you **within 72 hours** from the time we receive your completed PPP loan worksheet.

Process

If you want to maximize your loan forgiveness, start the process by filling out the red form on this page. You will receive an email confirming we are able to represent you by the next business day.

Your confirmatory email will contain a link to our secure online payment portal, where you will submit a credit card payment for the Report. Upon payment confirmation, you will receive a second email containing a link to our secure online information questionnaire.

Based on the information that you provide through the questionnaire, we will prepare your Loan Forgiveness Maximizer™ Report. You will receive our Report within 72 hours of completing the questionnaire.

Key Information

This report is not a substitute for your lender's loan forgiveness application. Your Forgiveness Maximizer™ report will be based on the law and the most current guidance offered by the SBA. A change in SBA guidance may impact our recommendations.

We want you to maximize your loan forgiveness under the PPP. Let's get started.