

U.S. Small Business Administration

Agenda

1. Asistencia no financiera de la SBA y nuestros socios
2. Asistencia de préstamos por desastre de la SBA para pequeñas empresas y organizaciones sin fines de lucro
3. Recursos adicionales

Estas diapositivas están disponibles para descargar en:
www.sba.gov/tx/houston

Asistencia no financiera

Importante: Socios de Recursos de la SBA

Socios de recursos locales

Asesoramiento virtual y recursos en línea.

- Centros de Desarrollo de Pequeñas Empresas/Small Business Development Centers (SBDC)
- Mentores SCORE (solo virtual) \ Counselors to Americas Small Businesses

Communiquese Con SBA y Nuestros Socios:

Centro de desarrollo de pequeñas empresas o en ingles: Small Business Development Centers (SBDC)s 713 752 8444 www.sbdc.uh.edu	**SCORE Houston – Counselors to Americas Small Business 713 487 6565 www.houston.score.org – visite la pagina para communicarse con un consejero en Espanol.**
Centro de negocios para mujeres o Womens Business Center (WBC) 713 681 9232 www.wbea-texas.org/womens-business-center	**U.S. Small Business Administration (SBA) – Houston District Office** 713 773 6500 www.sba.gov/tx/houston **REGÍSTRESE PARA ACTUALIZACIONES POR CORREO ELECTRÓNICO: www.sba.gov/tx/houston Twitter: @SBA_Houston**

Asistencia de préstamos por desastre de la SBA

Ley C.A.R.E.S. (CARES Act)

- Firmado el viernes 27 de marzo de 2020
- Deberías leer por ti mismo
- La Ley CARES completa se encuentra aquí:

https://www.congress.gov/bill/116th-congress/house-bill/748/text

No podemos ofrecer interpretación legal de la Ley.

Ley C.A.R.E.S. (CARES Act)

DIVISION A—KEEPING WORKERS PAID AND EMPLOYED, HEALTH CARE SYSTEM ENHANCEMENTS, AND ECONOMIC STABILIZATION

TITLE I—KEEPING AMERICAN WORKERS PAID AND EMPLOYED ACT

Sec. 1101. Definitions.

Sec. 1102. Paycheck protection program.

Sec. 1103. Entrepreneurial development.

Sec. 1104. State trade expansion program.

Sec. 1105. Waiver of matching funds requirement under the women's business center program.

Sec. 1106. Loan forgiveness.

Sec. 1107. Direct appropriations.

Sec. 1108. Minority business development agency.

Sec. 1109. United States Treasury Program Management Authority.

Sec. 1110. Emergency EIDL grants.

Sec. 1111. Resources and services in languages other than English.

Sec. 1112. Subsidy for certain loan payments.

Sec. 1113. Bankruptcy.

Sec. 1114. Emergency rulemaking authority.

Si ya tiene un préstamo existente de SBA

Aplazamiento: Suspensión temporal del pago

7 (a) Préstamos y micropréstamos

- Para préstamos 7 (a), hasta seis (6) meses consecutivos
- Para micro préstamos, hasta seis (6) meses consecutivos
- El aplazamiento no puede hacer que el préstamo se extienda más allá del vencimiento máximo de seis (6) años

Préstamos 504

- Hasta seis (6) meses consecutivos o el 20% del monto original del préstamo, lo que sea menor

Debe hablar con su prestamista sobre las extensiones para 7(a) y 504.

Préstamos por desastre existentes

- La SBA ha extendido los pagos de préstamos existentes hasta el 31 de diciembre de 2020 automáticamente.
- No tienen que comunicarse con la SBA para solicitar la extensión.
- *Por ejemplo, préstamos por desastre existentes del huracán Harvey, la tormenta tropical Imelda, etc.*

Artículo importante en la Ley CARES - Préstamos 7 (a)

- La SBA pagará su préstamo 7 (a) existente (si el préstamo comenzó antes del 15 de febrero) durante 6 meses
- Capital, intereses y cualquier tarifa asociada si el préstamo se encuentra en un estado de servicio regular
- La SBA pagará el primer pago del préstamo dentro de los 30 días posteriores al primer pago vencido después del 27 de marzo de 2020.
- Si el Prestamista recibe un pago de un Prestatario después del 27 de marzo de 2020, debe informar al Prestatario que tiene la opción de:
  - Prestamista ya sea devolviendo el pago al Prestatario o
  - aplicar el pago para reducir aún más el saldo después de la aplicación del pago de la SBA

Cambios desde la semana pasada

Paso de la nueva ley (CARES Act)

Da a las empresas DOS opciones de ayuda

¿Negocio afectado y elegible?

1	*2*
Programa de protección de cheques de pago (PPP)	**Préstamo económico por desastre (EIDL)**
El préstamo es del prestamista	*El préstamo es directamente del gobierno federal (SBA)*

Elegibilidad para organizaciones religiosas

1. Las organizaciones basadas en la fe ahora son elegibles para recibir préstamos de la SBA bajo los programas PPP y EIDL.

2. Las iglesias e instituciones relacionadas califican para préstamos PPP y EIDL siempre que cumplan con los requisitos de la Sección 501 (c) (3)

3. Las organizaciones deben ser pequeñas. En caso de duda, consulte las tablas de estándares de tamaño de la SBA https://www.sba.gov/document/support--table-size-standards

Préstamos de Desastre por Daños Económicos (EDIL)

Préstamos de Desastre por Daños Económicos (EDIL)

- Préstamos de hasta $ 2 millones; sin pagos por 12 meses
- 3.75% de tasa de interés para pequeñas empresas; 2.75% para organizaciones sin fines de lucro
- Reembolsos a largo plazo hasta 30 años
- Pequeñas empresas, pequeñas cooperativas agrícolas y organizaciones sin fines de lucro son elegibles
- Puede usarse para deudas fijas, nóminas, cuentas por pagar y otras facturas afectadas por el desastre
- Puede ser aprobado únicamente en el puntaje de crédito del solicitante

Detalles adicionales

Sin costo para aplicar; No hay obligación de tomar el préstamo (si se ofrece)

La cantidad es determinada por la SBA a partir de su información

Requisitos de garantía personal:

- Ninguno, si el préstamo es bajo de $200,000
- Si más de $ 200,000, entonces la garantía de todos los propietarios del 20% o más

Colateral:

- Si más de $ 25,000 EIDL requieren garantía
- La SBA no disminuirá por falta de garantías, pero requiere la promesa de lo que está disponible
- En Texas no se requiere residencia principal

Subsidio de emergencia EIDL

- Hasta el 31 de diciembre de 2020, las pequeñas empresas afectadas pueden solicitar un anticipo de no más de $ 10,000
- El pago debe realizarse dentro de los 3 días.
- No se requiere el pago incluso si posteriormente se le niega un préstamo
- Advance puede usarse para propósitos, incluyendo:
  - enfermedad pagada a los empleados
  - nómina para retener empleados
  - Aumento de los costos para obtener materiales no disponibles debido a la interrupción de las cadenas de suministro.
  - pagos de renta
  - obligaciones que no se pueden cumplir debido a pérdidas de ingresos

Cómo Solicitor el Préstamos: EDIL

- Funciona en iPhone con Safari / Chrome en Android
- Funciona mejor con Internet Explorer o Microsoft Edge
- Para el desastre de COVID-19 todo estará en línea
- El sitio web para solicitar EIDL es www.sba.gov/disaster
- También puede comunicarse con el centro de servicio al cliente por desastre de la SBA:

  1-800-659-2955

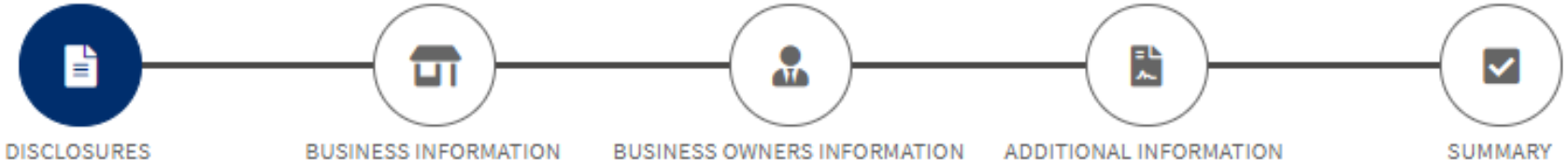
  disastercustomerservice@sba.gov

  TTY: 1-800-877-8339

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



STREAMLINED PROCESS REQUIREMENTS

SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

The Applicant understands that the SBA is relying upon the self-certifications contained in this application to verify that the Applicant is an eligible entity to receive the advance, and that the Applicant is providing this self-certification under penalty of perjury pursuant to 28 U.S.C. 1746 for verification purposes.

The estimated time for completing this entire application is two hours and ten minutes, although you may not need to complete all parts. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number.

ELIGIBLE ENTITY VERIFICATION

Choose One:

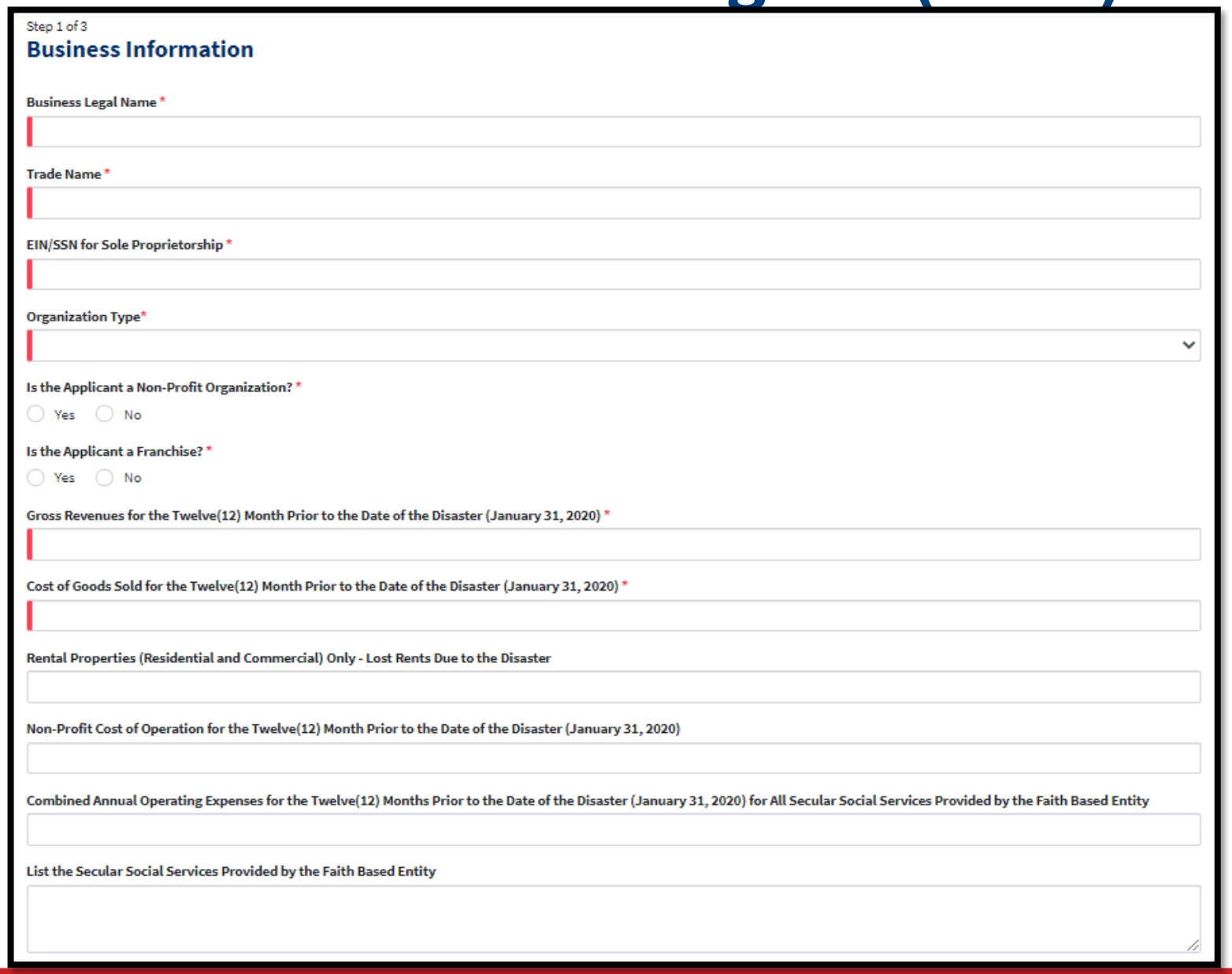
- ○ Applicant is a business with not more than 500 employees.
- ○ Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.
- ○ Applicant is a cooperative with not more than 500 employees.
- ○ Applicant is an Employee Stock Ownership Plan (ESOP), as defined in 15 U.S.C. 632, with not more than 500 employees.
- ○ Applicant is a tribal small business concern, as described in 15 U.S.C. 657a(b)(2)(C), with not more than 500 employees.
- ○ Applicant is a business, including an agricultural cooperative, aquaculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at https://www.sba.gov/size-standards.
- ○ Applicant is a business with more than 500 employees that is small under SBA Size Standards found at https://www.sba.gov/size-standards.
- ○ Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c),(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.

Review and Check All of the Following:

Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- [ ] Applicant is not engaged in any illegal activity (as defined by Federal guidelines).
- [ ] No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations.
- [ ] Applicant is not an agricultural enterprise (e.g., farm), other than an aquaculture enterprise, agricultural cooperative, or nursery.
- [ ] Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.
- [ ] Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.
- [ ] Applicant is not in the business of lobbying.
- [ ] Applicant cannot be a state, local, or municipal government entity and cannot be a member of Congress.

Información del negocio (1 of 2)



Step 1 of 3

Business Information

Business Legal Name *

Trade Name *

EIN/SSN for Sole Proprietorship *

Organization Type*

Is the Applicant a Non-Profit Organization? *

Yes No

Is the Applicant a Franchise? *

Yes No

Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster

Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)

Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity

List the Secular Social Services Provided by the Faith Based Entity

Información del negocio (2 of 2)

Compensation From Other Sources Received as a Result of the Disaster

Provide Brief Description of Other Compensation Sources

Primary Business Address (Cannot be P.O. Box) *

City *

State *

County

Zip *

Business Phone *

Alternative Business Phone

Business Fax

Business Email *

Date Business Established *

mm/dd/yyyy

Current Ownership Since *

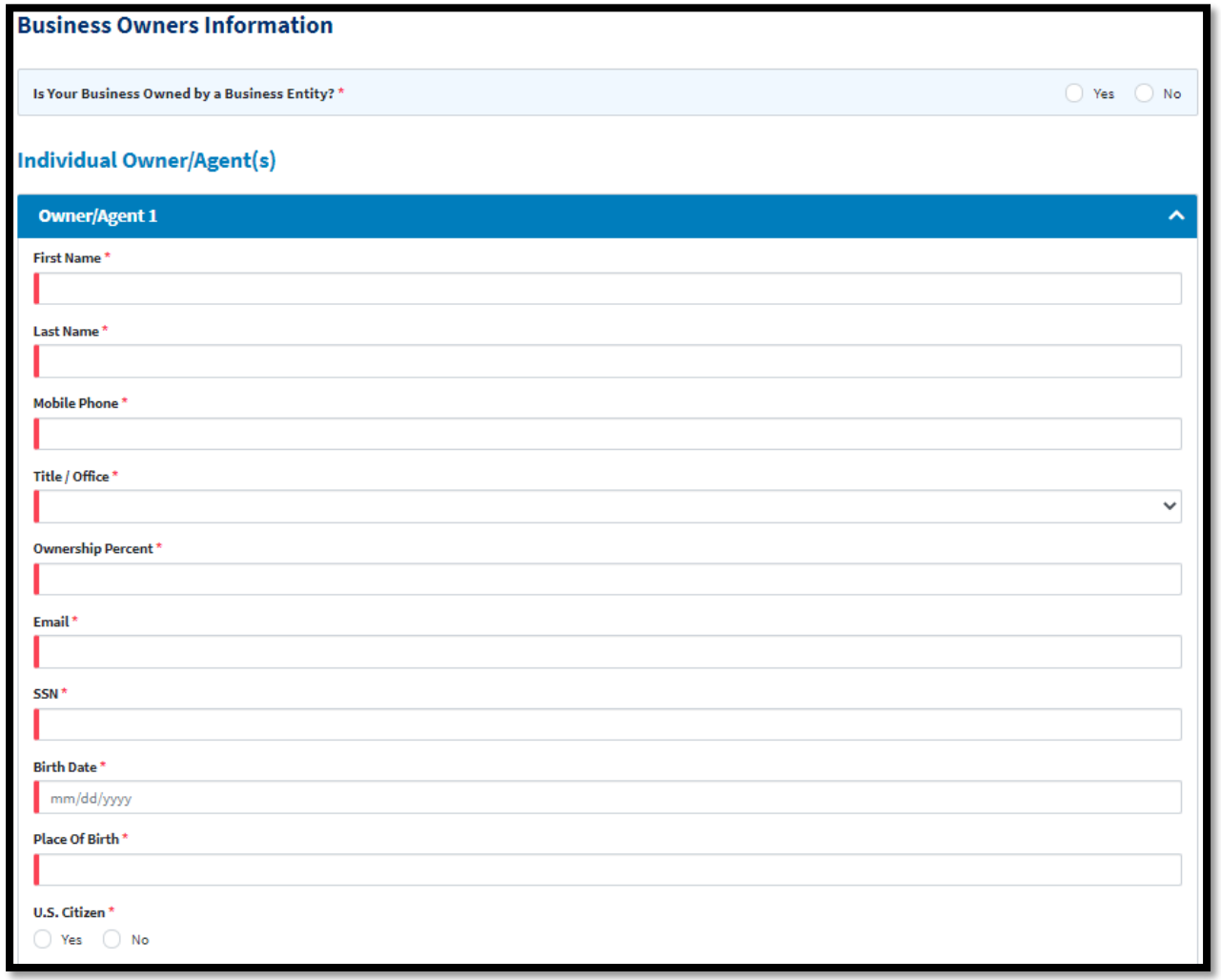
mm/dd/yyyy

Business Activity *

Detailed Business Activity*

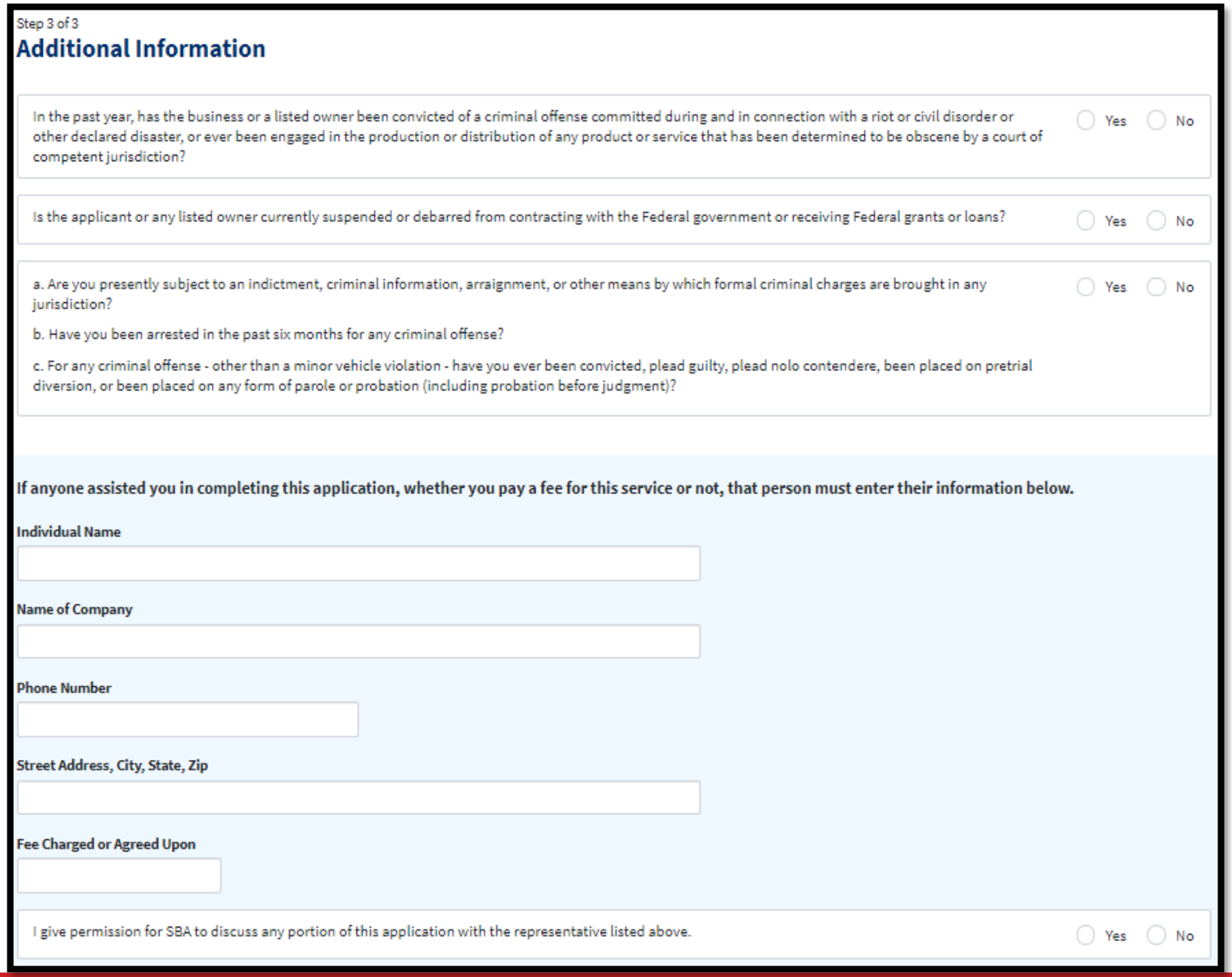
Number of Employees (As of January 31, 2020) *

Información del propietario





Información Adicional (1 of 2)



Step 3 of 3

Additional Information

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction? ○ Yes ○ No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans? ○ Yes ○ No

a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? ○ Yes ○ No

b. Have you been arrested in the past six months for any criminal offense?

c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, plead guilty, plead nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?

If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must enter their information below.

Individual Name

Name of Company

Phone Number

Street Address, City, State, Zip

Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above. ○ Yes ○ No

Información Adicional (2 of 2)

☐ **I would like to be considered for an advance of up to $10,000.**

Where to Send Funds

Bank Name *

Account Number *

Routing Number *

On behalf of the individual owners identified in this application and for the business applying for the loan:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application and for the SBA to obtain credit information about the individuals completing this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds. I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan. I/We authorize SBA, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

I/We will not exclude from participating in or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I/we receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I/We will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I/We have not paid anyone connected with the Federal government for help in getting this loan.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

☐ **I hereby certify UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES that the above is true and correct.**

Después de aplicar

Decisión de procesamiento de préstamo

- La información es verifica y también se verifica el crédito
- Se completan los pronósticos para determinar el monto del préstamo (EDIL)
- El oficial de crédito se comunica con usted para recomendarle y analizar los próximos pasos
- La decisión normalmente se toma hasta 4 semanas

Cierre de préstamo y desembolsos de fondos

- Firmar y someter documentos
- Desembolso inicial es de $ 25K en 5 días
- Se asigna un administrador del caso que le ayudará con el resto del proceso.

Notas importantes sobre su aplicación

- Por favor complete y envíe todo lo requerido
    - Los retrasos ocurren debido a la falta de información / incompleta
- Si se necesitan más fondos, puede enviar documentos de respaldo y solicitar un aumento
- Si se necesitan menos fondos, puede solicitar una reducción
- Si se deniega, se le dará hasta seis meses para proporcionar información nueva y una solicitud de reconsideración por escrito.
    - Si se le niega por segunda vez, tiene 30 días adicionales para apelar

Préstamos PPP

Programa de protección de cheques de pago (PPP)

Programa de protección de cheques de pago (PPP)

- Designado a ayudar a las pequeñas empresas con la nómina y otros gastos operativos.
- La SBA perdonará la parte de los ingresos del préstamo que se usó para cubrir:
  - Las primeras ocho semanas de costos de nómina
  - Renta
  - Utilidades
  - Intereses hipotecarios
- Más detalles aquí:
  - https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp

Elegibilidad de PPP

- Pequeña empresa afectada por COVID-19 con menos de 500 empleados, incluidos
  - empresas individuales, contratistas independientes, trabajadores independientes
  - organización privada sin fines de lucro
  - Organizaciones de veteranos 501 (c) (19)
- Ciertas empresas pueden tener más de 500 empleados si cumplen con los estándares de tamaño de la SBA para esas industrias
- Empresas de hostelería e industria alimentaria con más de una ubicación:
  - podría ser elegible a nivel de tienda y ubicación si la tienda emplea a menos de 500 trabajadores
  - Esto significa que cada ubicación de la tienda podría ser elegible

Detalles del préstamo y perdón

- Detalles:
  - Vencimiento de 2 años; tasa de interés de 1%
  - Pagos diferidos por seis meses
  - No se requieren garantías colaterales o personales.
  - El gobierno ni los prestamistas cobrarán a las pequeñas empresas ninguna tarifa
- El perdón es:
  - Basado en que el empleador mantiene o recontrata rápidamente a los empleados y mantiene los niveles salariales
  - Reducido si disminuye el personal a tiempo completo o si los sueldos y salarios disminuyen
  - Completamente perdonado si los fondos se utilizan para costos de nómina, intereses sobre hipotecas, alquileres y servicios públicos
  - Al menos el 75% de la cantidad perdonada debe haber sido utilizada para la nómina

Los préstamos PPP provienen de prestamistas existentes de la SBA

- ¿Quiénes son los prestamistas de la SBA del distrito de Houston?
- Apx. 200 prestamistas de la SBA en el distrito de Houston
- Es posible que puedan asesorarlo sobre los detalles de los préstamos PPP
  - Puede encontrar una lista de prestamistas de la SBA en el Distrito de Houston en **www.sba.gov/tx/houston**



Aplicación de muestra de PPP(1 of 5)

Paycheck Protection Program
Application Form

OMB Control No.: 3245-
Expiration Date: 06/30/2020

Non-Profit ☐ Vet Org ☐ Tribal ☐ Ind. Cont. ☐ Self Employed ☐	DBA or Tradename if applicable	
Business Legal Name		
Business Primary Address	**Business TIN (EIN,SSN)**	**Business Phone**
		( ) -
	Primary Contact	**Email Address**

Average Monthly Payroll:	$	X 2.5 equals Loan Amount:	$	Number of Jobs:	
Purpose of the loan (select more than one):	☐Payroll ☐Rent / Mortgage Interest ☐Utilities ☐Other (explain):				

Applicant Ownership

List all owners of Applicant with greater than 20% ownership stakes. Attach a separate sheet if necessary.

Owner Name	Title	Ownership %	TIN (EIN,SSN)	Address

Aplicación de muestra de PPP(2 of 5)

If questions (1) or (2) below are answered "Yes," the loan will not be approved.

	Question	Yes	No
1.	Is the Business or any owner presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?	☐	☐
2.	Has the Business, any of its owners, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted in the last 7 years and caused a loss to the government?	☐	☐
3.	Is the Business or any owner an owner of any other business or have common management with any other business? If yes, attach a listing of all Affiliates and describe the relationship as addendum A.	☐	☐
4.	Has the Business received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.	☐	☐

Applicants who are individuals and all 20% or greater owners of the business must answer the following questions. If questions (5) or (6) are answered "Yes" or question (7) is answered "No", the loan will not be approved.

SAMPLE

Aplicación de muestra de PPP(3 of 5)

Question	Yes	No
5. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, on probation or parole?	☐	☐
Initial here to confirm your response to question 5 →	_____	
6. Within the last 7 years, for any felony or misdemeanor for a crime against a minor, have you: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?	☐	☐
Initial here to confirm your response to question 6 →	_____	
7. ☐ I am a U.S. Citizen OR ☐ I have Lawful Permanent Resident status	☐ No	
Initial here to confirm your response to question 7 →	_____	

By Signing Below, You Make the Following Representations, Authorizations, and Certifications

REPRESENTATIONS AND AUTHORIZATIONS

I represent that:

- I have read the Statements Required by Law and Executive Order included in this form, and I understand them.
- I will comply, whenever applicable, with the civil rights and other limitations in this form.
- All SBA loan proceeds will be used only for business related purposes as specified in the loan application.
- To the extent feasible, I will purchase only American-made equipment and products.
- The Applicant is not engaged in any activity that is illegal under federal, state or local law.

For Applicants who are individuals and all Associates: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

Aplicación de muestra de PPP(4 of 5)

By Signing Below, You Make the Following Representations, Authorizations, and Certifications

CERTIFICATIONS AND AUTHORIZATIONS

I certify that:

- I have read the statements included in this form, including the Statements Required by Law and Executive Orders, and I understand them.
- The Applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (the Paycheck Protection Program Rule).
- The Applicant (1) is an independent contractor, eligible self-employed individual, or sole proprietor or (2) employs no more than the greater of 500 or employees or, if applicable, the size standard in number of employees established by the SBA in 13 C.F.R. 121.201 for the Applicant's industry.
- I will comply, whenever applicable, with the civil rights and other limitations in this form.
- All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule.
- To the extent feasible, I will purchase only American-made equipment and products.
- The Applicant is not engaged in any activity that is illegal under federal, state or local law.
- Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule.

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

Aplicación de muestra de PPP(5 of 5)

CERTIFICATIONS

The Business and each 20% or greater owner must certify in good faith to all of the below by **initialing** next to each one:

_____ Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.

_____ The funds will be used to retain workers and maintain payroll or make mortgage payments, lease payments, and utility payments; I understand that if the funds are used for unauthorized purposes, the federal government may pursue criminal fraud charges.

_____ Documentation verifying the number of full-time equivalent employees on payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight week period following this loan will be provided to the lender.

_____ Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. Due to likely high subscription, it is anticipated that not more than twenty-five percent (25%) of the forgiven amount may be for non-payroll costs.

_____ During the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under this program.

_____ I further certify that the information provided in this application and the information that I have provided in all supporting documents and forms is true and accurate. I realize that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to $250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than $5,000; and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than $1,000,000.

_____ I acknowledge that the lender will calculate the eligible loan amount using tax documents I have submitted. I affirm that these tax documents are identical to those I submitted to the IRS. I also understand, acknowledge and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

_____ _____

Signature of Authorized Representative of Business Date

SAMPLE

Documentos necesarios - PPP

Los prestatarios deben presentar documentación para establecer la elegibilidad, como:

- registros del procesador de nómina
- declaraciones de impuestos de nómina
- Si es un propietario único, forme 1099-MISC o ingresos y gastos.

Para los prestatarios que no tienen dicha documentación, deben proporcionar:

- otra documentación de respaldo
- como registros bancarios
- suficiente para demostrar el monto de nómina calificado.

Nota sobre estafas y fraudes de pequeñas empresas

- Si alguien se comunica con usted prometiéndole obtener la aprobación de un préstamo de la SBA, pero requiere algún pago por adelantado, **sospeche de fraude**.
- Verifique toda la correspondencia que reciba; El número de solicitud de referencia es coherente con su número de solicitud real.
- La SBA limita las tarifas que se puede cobrar a un prestatario
- Cualquier comunicación por correo electrónico de la SBA provendrá de cuentas que terminen con.**gov**
- La presencia de un logotipo de SBA en una página web no garantiza que la información sea precisa o respaldada por SBA.
- SBDC / SCORE / WBC no cobran por sus servicios
- Informe cualquier sospecha de fraude a la línea directa de la OIG al 800-767-0385 o en línea en https://bit.ly/2UxdAhL

Communiquese Con SBA y Nuestros Recursos:

Centro de desarrollo de pequeñas empresas o en ingles: Small Business Development Centers (SBDC)s *713 752 8444* *www.sbdc.uh.edu*	**SCORE Houston – Counselors to Americas Small Business** *713 487 6565* *www.houston.score.org – visite la pagina para communicarse con un consejero en Espanol.*
Centro de negocios para mujeres o Womens Business Center (WBC) *713 681 9232* *www.wbea-texas.org/womens-business-center*	**U.S. Small Business Administration (SBA) – Houston District Office** *713 773 6500* *www.sba.gov/tx/houston* **REGÍSTRESE PARA ACTUALIZACIONES POR CORREO ELECTRÓNICO:** **www.sba.gov/tx/houston** **Twitter: @SBA_Houston**

Preguntas comunes (1/2)

- Visite www.sba.gov/tx/houston, bajo los recursos de Coronavirus:
  - Para una copia de esta diapositiva
  - Para la lista de prestamistas de la SBA del Distrito de Houston
- ¿Qué bancos están ofreciendo préstamos PPP?
  - Muchos de los prestamistas de la SBA en Houston ya comenzaron
- ¿Puedo verificar el estado de mi solicitud en línea?
  - SÍ, pero actualmente no en el sitio web. Se actualizará pronto.
  - Hasta entonces, servicio de atención al cliente por correo electrónico o por teléfono al 1-800-659-2955 (24/7).
  - La oficina del distrito de Houston no puede verificar el estado de la solicitud
- ¿Se perdonan los préstamos EIDL?
  - NO, pero el Avance es una subvención (está perdonado)

Preguntas comunes (2/2)

- ¿Puedo solicitar tanto EIDL como PPP?
  - SI; sin embargo, no puede duplicar costos.
- ¿Qué préstamo debo solicitar para EIDL o PPP?
  - Cada negocio es diferente. Nuestra red de recursos locales y gratuitos puede ayudar.
- Ya he enviado mi solicitud EIDL, ¿puedo enviarla para el préstamo PPP?
  - SÍ, simplemente no duplique los costos incluidos en el EIDL.
  - Si la nómina estaba en el EIDL, debe refinanciar el EIDL en el PPP
- Ya he enviado mi solicitud EIDL pero no recibí el Avance.
  - Envíe la nueva solicitud, incluso si previamente envió una solicitud EIDL. Solicitar Advance no afectará el estado ni ralentizará su aplicación existente.

Para preguntas sobre su situación específica

- *Para el préstamo EIDL; Servicio al cliente por desastre de la SBA:*
  - *1-800-659-2955 - TTY: 1-800-877-8339*
  - *correo electrónico disastercustomerservice@sba.gov*
- *Para el préstamo PPP:*
  - *Póngase en contacto con el prestamista de la SBA que prefiera*
  - *Lista de prestamistas en www.sba.gov/tx/Houston bajo Coronavirus Resources*
- *Uno de nuestros socios de recursos para orientación general:*
  - *Texas SBDC 713-752-8444 www.sbdc.uh.edu*
  - *Houston SCORE 713-487-6565 www.houston.score.org*
  - *Centro de negocios para mujeres 713-681-9232 www.wbea-texas.org/womens-business-center*

Preguntas