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Thank you for recognizing the enormously important role that small businesses play in our economy. The bipartisan commitment to provide essential relief to small businesses impacted by the coronavirus crisis, including through the Paycheck Protection Program, has been heartening. **However, for us, the loan funding to help us through this crisis is just the beginning. As we face this ongoing economic crisis and continued uncertainty, obtaining forgiveness of these loans is equally critical.**

We are all small businesses who applied for and received loans of less than \$150,000 through the Paycheck Protection Program (PPP) created under the *Coronavirus Aid, Relief, and Economic Security (CARES) Act*. While gaining access to PPP loan funds to cover a few months of payroll and expenses was crucial to keeping our employees on the payroll and our businesses afloat, loan forgiveness is also a key benefit of the PPP.

We are concerned that the forgiveness process is unclear and overly complicated, and fear that we may not qualify based on the complex rules and documentation requirements published by the SBA - even when we used the funds as the PPP intended. While the SBA 3508EZ Form reduces the documentation requirements around fulltime employee equivalent headcount, there is otherwise no difference in the significant amount of documentation required to be provided to prove the PPP funds were used for eligible expenses. The related instructions are also complex and hard to follow and at this time of crisis we are hard pressed to spend our scarce funds on lawyers or accountants to assist us in applying for loan forgiveness.

We strongly urge Congress to pass legislation providing an even more streamlined and simple, one-page certification forgiveness process for loans below \$150,000 and provide us with much needed relief and peace of mind.

Our businesses represent a wide array of industries across every area of our country. COVID-19 created a crisis that has negatively impacted each of our small businesses. As businesses who received loans under \$150,000, we represent the smallest of businesses with few, if any, employees. As smaller operations, dealing with a myriad of issues in running and stabilizing our businesses, we do not have the resources or time afforded to larger businesses that received more substantial loans.

We cannot dedicate hours and days in preparing, submitting and subsequently correcting application forms and documentation with the hope of being granted loan forgiveness. We need to invest our energy on navigating these complex and difficult times to keep our businesses operating through this crisis and beyond.

Again, we applaud Congress for acting in a bipartisan and urgent fashion to pass the CARES Act and create the PPP. Our survival depends on the same sense of urgency because our businesses, employees, and customers depend on it.

