

# Need Funding For...

<b>Debt Service</b>	<b>Operating Expenses</b>	<b>Payroll</b>	<b>Mortgage/ Lease Payment</b>	<b>Inventory Materials</b>
Credit Cards Residential Mortgage Business Loans Commercial RE Loans LOC Business Loans	Bills Accounts Payable Utilities	Self-Employed / Employees	Business Commercial	Inventory / COGS

**Interest: 3.75% Business / 2.75% Non-profits**  
1 year payment deferral, 15 or 30 year term. Up to \$10k may be forgiven if used on eligible expenses.

<b>EIDL</b>	<b>EIDL</b>	<b>EIDL</b>	<b>EIDL</b>	<b>EIDL</b>
Yes, but only "notes payable" and current liabilities due within 12mos. No REFI of loan-term loans or debt consolidation.	Yes	SELF, Yes but must be for performance of services BIZ Yes	Yes Business / Commercial	Yes

**Interest: 1.0%**  
6 months payment deferral, 2 year term. Up to full loan amount may be forgiven plus interest if used on eligible uses.

<b>PPP</b>	<b>PPP</b>	<b>PPP</b>	<b>PPP</b>	<b>PPP</b>
Yes, but interest only payments on a covered mortgage obligation or payments of interest on a loan. No REFI of loan-term loans or debt consolidation.	Yes, for rent, utilities, employee benefits, insurance premiums, healthcare benefits, workers comp, state unemployment taxes, state and local taxes on employee compensation	Yes, but review eligibility requirements and formula to calculate Not payment to independent contractors Up to 8wks of payroll may qualify as forgivable (Feb 15th - June 30th) providing headcount and salaries maintained at 75% or more of prior level	Yes, for up to 8wks during Feb 15th - June 30th	No

**Interest: Prime +/- Max 6.5%**

<b>SBA Express Bridge Loan</b>	<b>SBA Express Bridge Loan</b>	<b>SBA Express Bridge Loan</b>	<b>SBA Express Bridge Loan</b>	<b>SBA Express Bridge Loan</b>
Exclusive use for survival and reopening small biz, check on debt use	Dispersed as "working capital"	Dispersed as "working capital"	Yes	Yes
<b>SBA Small Business Debt Relief Program</b>	<b>SBA Small Business Debt Relief Program</b>	<b>SBA Small Business Debt Relief Program</b>	<b>SBA Small Business Debt Relief Program</b>	<b>SBA Small Business Debt Relief Program</b>
Yes, for debt service relief SBA Loans will either be paid or deferred by SBA depending on loan type, check with your lender	No	No	YES for SBA guaranteed loans covered by this program NO for commercial lease	No

**What Else Can I Do?**  
Investigate state, local, regional and industry-specific relief programs summarized at: <https://bizcentercat.org/covid19> as well as exploring other types of funding options here: <https://bizcentercat.org/capital-landscape>.

Talk to lenders for temporary debt relief	Talk to A/P vendors to renegotiate temporary terms	Employers should check out the Work Share program by Oregon Employment Department. Self-employed or independent contractors might consider applying for unemployment benefits.	Talk to landlord for: Rent Reduction Rent Deferral Rent Forgiveness Loan Conversion	Talk to vendors for longer terms
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