### Need Funding For...

<table>
<thead>
<tr>
<th>Debt Service</th>
<th>Operating Expenses</th>
<th>Payroll</th>
<th>Mortgage/Lease Payment</th>
<th>Inventory Materials</th>
</tr>
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<tbody>
<tr>
<td>Credit Cards</td>
<td>Bills</td>
<td>Self-Employed / Employees</td>
<td>Business Commercial</td>
<td>Inventory / CDGS</td>
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<tr>
<td>Residential Mortgage</td>
<td>Accounts Payable</td>
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</tr>
<tr>
<td>Business Loans</td>
<td>Utilities</td>
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<tr>
<td>Commercial RE Loans</td>
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<tr>
<td>LOC Business Loans</td>
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</tbody>
</table>

#### Interest: 3.75% Business / 2.75% Non-profits
1 year payment deferral, 15 or 30 year term. Up to $50k may be forgiven if used on eligible expenses.

- **EIDL**
  - Yes, but only "notes payable" and current liabilities due within 12 months. No REFI of loan-term loans or debt consolidation.

- **PPP**
  - 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.

### 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.

- **EIDL**
  - Yes
  - SELF, Yes but must be for performance of services
  - BIZ: Yes

- **PPP**
  - 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

- **SBA Express Bridge Loan**
  - Exclusive use for survival and reopening small biz, check on debt use
  - Dispersed as “working capital”

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

- **SBA Small Business Debt Relief Program**
  - Yes, for debt service relief
  - SBA Loans will either be paid or deferred by SBA depending on loan type, check with your lender

- **SBA Express Bridge Loan**
  - Yes for rent, utilities, employee benefits, insurance premiums, healthcare benefits, workers comp, state unemployment taxes, state and local taxes on employee compensation
  - 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

### What Else Can I Do?

Investigate state, local, regional and industry-specific relief programs summarized at: [https://bizcentercat.org/covid19](https://bizcentercat.org/covid19) as well as exploring other types of funding options here: [https://bizcentercat.org/capital-landscape](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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