



U.S. SMALL BUSINESS ADMINISTRATION
WASHINGTON, DC 20416

OFFICE OF GENERAL COUNSEL

April 21, 2021

Austin R. Evers
Executive Director
American Oversight
1030 15th Street, NW, Suite B255
Washington, DC 20005
FOIA@americanoversight.org

Dear Mr. Evers,

This letter is in response to your Freedom of Information Act (“FOIA”) request No. SBA-2020-001025 in which you requested the following:

All email communications (including emails, email attachments, complete email chains, and calendar invitations) sent by any of the listed individuals containing any of the terms listed below.

1. Coronavirus
2. Corona
3. Virus
4. Pandemic
5. Epidemic
6. Outbreak
7. containment
8. “public health”
9. “COVID-19”
10. “COVID 19”
11. COVID19
12. Wuhan
13. Hubei
14. “CARES Act”
15. “Paycheck Protection Program”
16. PPP
17. “Economic Injury Disaster Loan”
18. EIDL
19. “emergency advance”
20. “express bridge”
21. “eligible lender”
22. “approved lender”
23. Etran
24. “E-tran”
25. Forgiveness

Government Officials

1. Jovita Carranza, Administrator
2. William Manger, Chief of Staff
3. Bill Briggs, Deputy Associate Administrator
4. John Miller, Deputy Associate Administrator
5. Anyone serving as White House Liaison or agency point of contact for the coronavirus task force

Please provide all responsive records from March 25, 2020, through the date of the search.

SBA is releasing the attached documents that are responsive to your request. Redactions have been made pursuant to FOIA Exemptions 4, 5, and 6. Exemption 4 protects commercial or financial information obtained from a person that is privileged or confidential. The redacted information consists of commercial information that is deemed confidential. Exemption 5 protects deliberative and pre-decisional materials written as part of the decision-making process in federal agencies. Exemption 6 protects information about individuals in “personnel and medical files and similar files” when the disclosure of such information “would constitute a clearly unwarranted invasion of personal privacy.” The Exemption 6 redacted information consists of personal cell phone numbers and email addresses, which clearly falls under the protection of FOIA exemption 6.

If you are dissatisfied with the Agency’s decision, you may file an administration appeal within 90 days of the date of this letter to:

Office of Hearings and Appeals
Attention: Oreoluwa Fashola, FOIA Office
409 3rd Avenue, SW – 8th Floor
Washington, D.C. 20416

If you are unable to resolve your FOIA dispute through our FOIA Public Liaison in the Office of Hearings and Appeals, the Office of Government Information Services (“OGIS”), the Federal FOIA Ombudsman’s Office, offers mediation services to help resolve disputes between FOIA requesters and Federal agencies. The contact information for OGIS is:

Office of Government Information Services
National Archives and Records Administration
8601 Adelphi Road-OGIS
College Park, MD 20740-6001
ogis@nara.gov
ogis.archives.gov
202-741-5770
877-684-6448

Sincerely,

/s/ *Eric S. Benderson*

Eric S. Benderson
Chief FOIA Officer

Office of General Counsel
U.S. Small Business Administration

From: [Miller, John A.](#)
To: [Seale, Jessica N.](#)
Subject: 5 COVID Economic Relief Chart (002)
Date: Wednesday, April 29, 2020 7:44:00 PM
Attachments: [5 COVID Economic Relief Chart \(002\).docx](#)

Hi Jessica, (b) (5)

Thanks

From: [Briggs, William J.](#)
To: [McCracken, Erin S.](#)
Subject: Emailing: 1 CARES FAQ, 1 CARES Tactics & Implementation, 1 CARES Talking Points, 1 DRAFT CARES release, 1 DRAFT Creative Brief for Graphics 03 27 20, 1 DRAFT Overview of CARES Act SBA Programs 03 27 20, 1 Fact Sheet Chart Economic Recovery Overview 03 27
Date: Friday, March 27, 2020 5:44:00 PM
Attachments: [1 CARES FAQ.docx](#)
[1 CARES Tactics & Implementation.docx](#)
[1 CARES Talking Points.docx](#)
[1 DRAFT CARES release.docx](#)
[1 DRAFT Creative Brief for Graphics 03 27 20.docx](#)
[1 DRAFT Overview of CARES Act SBA Programs 03 27 20.pptx](#)
[1 Fact Sheet Chart Economic Recovery Overview 03 27 20.docx](#)
[1 GovDelivery Text CARES Announcement 03 27 20.docx](#)
[1 Social Media Text CARES Announcement 03 27 20.docx](#)

Your message is ready to be sent with the following file or link attachments:

- 1 CARES FAQ
- 1 CARES Tactics & Implementation
- 1 CARES Talking Points
- 1 DRAFT CARES release
- 1 DRAFT Creative Brief for Graphics 03 27 20
- 1 DRAFT Overview of CARES Act SBA Programs 03 27 20
- 1 Fact Sheet Chart Economic Recovery Overview 03 27 20
- 1 GovDelivery Text CARES Announcement 03 27 20
- 1 Social Media Text CARES Announcement 03 27 20

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

From: [Briggs, William J.](#)
To: [Levine, Nina D.](#); [Seaborn, Dianna L.](#); [Zelaya, Kandace A.](#); [Nell, Christine B.](#)
Subject: FW:
Date: Sunday, May 3, 2020 9:52:00 AM
Attachments: [image001.png](#)
[image002.png](#)

Fysa

From: Briggs, William J.
Sent: Sunday, May 3, 2020 9:52 AM
To: 'Sullivan, Tom' <TSullivan@USChamber.com>
Cc: Manger, William M. <William.Manger@sba.gov>
Subject: RE:

Tom,

SBA and Treasury are working to have the forgiveness guidance as soon as possible. The issues below are among the items the policy team is hearing from the stakeholder community re forgiveness.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Sullivan, Tom <TSullivan@USChamber.com>
Sent: Sunday, May 3, 2020 9:23 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Take u Up on Offer

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Bill,

Thank you again.

Re: doing anything for member companies --- would be really helpful to get additional guidance out on forgiveness during the 8-week covered period, especially since we are entering into week 5 of the first recipients of PPP loans. There are likely tons of requests for specific guidance, so I am certainly sympathetic to the huge lift involved with that type of guidance.

There is one item I've found the most compelling from small business owners: **for payroll costs to include bonuses and other "hazard pay" or "return to work" compensation** that is above the standard pay for employees. I've continually heard from small business owners, especially those who are open or partially open, that they are competing against state enhanced unemployment insurance compensation that pay their employees more than they can. Honestly, the last thing a small business owner wants to do is provide LESS FOOD ON AN EMPLOYEE'S TABLE as a consequence of convincing that employee to come back to work.

Guidance from your agency and Treasury that explicitly allows bonuses, commissions, hazard pay, or other return-to-work incentives that are allowable within the 75% forgivable payroll expenses, would be useful for small businesses and their employees.

With Appreciation,
Tom

Vice President, Small Business Policy
U.S. Chamber of Commerce
P: (202) 463-3192
C: (202) [REDACTED]
E: TSullivan@uschamber.com



From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Sunday, May 3, 2020 at 9:02 AM
To: "Sullivan, Tom" <TSullivan@USChamber.com>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

"half a trillion dollars processed in less than a month" is down there in the press release but very noteworthy in my humble view.

Please let me know if I can do anything for your member companies.

From: Sullivan, Tom <TSullivan@USChamber.com>
Sent: Sunday, May 3, 2020 9:01 AM
To: Briggs, William J. <William.Briggs@sba.gov>

Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Thank you Bill.

- Tom

P: (202) 463-3192

C: (202) [REDACTED]

E: TSullivan@uschamber.com



Sent from my iPhone

On May 3, 2020, at 8:19 AM, Briggs, William J. <William.Briggs@sba.gov> wrote:

<image003.jpg>

NEWS RELEASE

<image004.png>

PRESS OFFICE

Release Date: May 3, 2020

Release Number: 20-37

Contact: Press_Office@sba.gov, (202) 205-7036

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Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

WASHINGTON— U.S. Small Business Administration Administrator Jovita Carranza and U.S. Secretary of the Treasury Steven T. Mnuchin today issued the following statement on the success of the Paycheck Protection Program (PPP):

“The Paycheck Protection Program is providing critical support to millions of small businesses and tens of millions of hardworking Americans.

“Since Round 2 of PPP loan processing began on April 27, 2.2 million loans have been made to small businesses which surpasses the number of all loans made in PPP Round 1. The total value of these 2.2 million loans is over \$175 billion. Notably, the average loan size in Round 2 is \$79,000, yet another indicator that the program is broadly based and assisting the smallest of small businesses.

“Nearly 500,000 of the loans were made by lenders with less than \$1 billion in assets and non-banks. These lenders include Community Development Financial Institutions, Certified Development Companies, Microlenders, Farm Credit lending institutions, and FinTechs. Over 850,000 loans—about one third of the 2.2 million loans—were made by lenders with \$10 billion of assets or less.

“Since the launch of PPP on April 3, SBA has processed over 3.8 million loans for more than half a trillion dollars of economic support in less than one month.

“SBA systems are processing loans so lenders can disburse funds quickly. We encourage all eligible lenders to participate and all eligible borrowers that need this assistance to work with an approved lender to apply.

“We are fully committed to ensuring that American workers and small businesses continue to get the resources they need to get through this challenging time.”

[Click here to view the data](#)

###

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov
<image001.jpg>

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From: [Miller, John A.](#)
To: [Kirwin, Paul E.](#)
Subject: FW: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act
Date: Sunday, March 29, 2020 10:49:00 AM
Attachments: [PPP Eligible Lenders Revised 03 29 20.docx](#)

(b) (5)

[REDACTED]

[REDACTED]

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Sunday, March 29, 2020 10:30 AM
To: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Miller, John A. <John.Miller@sba.gov>; Ledford, Edward <edward.ledford@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

All –

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thanks!

Susan E. Streich

Director, Office of Credit Risk Management

Office of Capital Access

U.S. Small Business Administration

(202) 205-6641

Cell [REDACTED]
susan.streich@sba.gov



U.S. Small Business
Administration

From: Briggs, William J.
Sent: Sunday, March 29, 2020 10:22 AM
To: Streich, Susan E. <Susan.Streich@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

+John Miller

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Sunday, March 29, 2020 8:46 AM
To: Manger, William M. <William.Manger@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

Bill – (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thanks!

Susan E. Streich
Director, Office of Credit Risk Management
Office of Capital Access
U.S. Small Business Administration
(202) 205-6641
Cell [REDACTED]
susan.streich@sba.gov



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From: Watkins, James C. <JaWatkins@FDIC.gov>
Sent: Sunday, March 29, 2020 7:40 AM
To: Manger, William M. <William.Manger@sba.gov>; Levine, Nina D. <nina.levine@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>
Cc: Basnett, Heather L. <HBasnett@FDIC.gov>; Ortiz, Elizabeth <elortiz@FDIC.gov>; Hendrickson, Todd L. <ToHendricks@FDIC.gov>; Colohan, Patricia A. <PColohan@FDIC.gov>; Dorsey, John <JDorsey@FDIC.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>
Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

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We will send out an invite for Monday 10am for a 30-minute call (please change time if that is not convenient). A key topic for the FDIC is if you would like us to send out anything to the banks we supervise to advise them of new SBA lending programs.

From: Manger, William M. <William.Manger@sba.gov>
Sent: Saturday, March 28, 2020 8:07 PM
To: Watkins, James C. <JaWatkins@FDIC.gov>; Levine, Nina D. <nina.levine@sba.gov>
Cc: Basnett, Heather L. <HBasnett@FDIC.gov>; Ortiz, Elizabeth <elortiz@FDIC.gov>; Hendrickson, Todd L. <ToHendricks@FDIC.gov>; Colohan, Patricia A. <PColohan@FDIC.gov>; Dorsey, John <JDorsey@FDIC.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>
Subject: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

When would you like to schedule a call?
Thank you,
Bill

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From: Watkins, James C. <JaWatkins@FDIC.gov>
Sent: Saturday, March 28, 2020 7:29 PM
To: Manger, William M.; Levine, Nina D.
Cc: Basnett, Heather L.; Ortiz, Elizabeth; Hendrickson, Todd L.; Colohan, Patricia A.; Dorsey, John
Subject: Federal Assistance - CARES Act

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The FDIC would like to arrange a call with you or appropriate SBA staff to gain insights of the new SBA loan programs and to assist on any messaging or other communication steps we can take to assist the successful rollout of the recent legislation. Thanks in advance,

James C. Watkins

Senior Deputy Director – Supervisory Examination

Office: (202) 898-6556

Cell: [REDACTED]

From: [Miller, John A.](#)
To: [Kim, Jihoon](#)
Subject: FW: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act
Date: Sunday, March 29, 2020 10:45:00 AM
Attachments: [PPP Eligible Lenders Revised 03 29 20.docx](#)

(b) (5)

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Sunday, March 29, 2020 10:30 AM
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Cc: Miller, John A. <John.Miller@sba.gov>; Ledford, Edward <edward.ledford@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

All –

[REDACTED]

[REDACTED]

[REDACTED]

Thanks!

Susan E. Streich

Director, Office of Credit Risk Management

Office of Capital Access

U.S. Small Business Administration

(202) 205-6641

Cell [REDACTED]
susan.streich@sba.gov



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+John Miller

Bill Briggs
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U.S. Small Business Administration
(202) [REDACTED] mobile

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Subject: FW: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

Bill – (b) (5) [REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Thanks!

Susan E. Streich
Director, Office of Credit Risk Management
Office of Capital Access
U.S. Small Business Administration
(202) 205-6641
Cell [REDACTED]
susan.streich@sba.gov



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Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

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To: Watkins, James C. <JaWatkins@FDIC.gov>; Levine, Nina D. <nina.levine@sba.gov>
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To: Manger, William M.; Levine, Nina D.
Cc: Basnett, Heather L.; Ortiz, Elizabeth; Hendrickson, Todd L.; Colohan, Patricia A.; Dorsey, John
Subject: Federal Assistance - CARES Act

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The FDIC would like to arrange a call with you or appropriate SBA staff to gain insights of the new SBA loan programs and to assist on any messaging or other communication steps we can take to assist the successful rollout of the recent legislation. Thanks in advance,

James C. Watkins

Senior Deputy Director – Supervisory Examination

Office: (202) 898-6556

Cell: [REDACTED]

From: [Briggs, William J.](#)
To: [Lambert, Ryan A.](#)
Subject: FW: Alaska Industrial Development & Export Authority request to the SBA re CORES Act Confidential
Date: Monday, April 6, 2020 3:46:00 PM
Attachments: [2019AIDEAAnnualReport.pdf](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
mobile

From: Jon DeVore <jdevore@dc.bhb.com>
Sent: Monday, April 6, 2020 3:23 PM
To: Nell, Christine B. <Christine.Nell@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Mark Davis (mdavis@aidea.org) <mdavis@aidea.org>; Knudson, Kip C (GOV) <kip.knudson@Alaska.gov>
Subject: Alaska Industrial Development & Export Authority request to the SBA re CORES Act Confidential

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Good morning Mr. Briggs, Ms. Seaborn and Ms. Nell,

On behalf of the Alaska Industrial Development & Industrial Authority (AIDEA) <http://www.aidea.org>, we are contacting the U.S. Small Business Administration (SBA) to convey that AIDEA, in coordination with the State of Alaska, requests to facilitate and be an active partner with the SBA in the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES. Act). This message is intended primarily as a preliminary communication to acquaint you with AIDEA and ask for your assistance in directing us to the appropriate SBA people to explore and facilitate a direct relationship between SBA and AIDEA which is an established lender in the State of Alaska. AIDEA and the State of Alaska desire to partner with the Federal government, specifically the SBA, in the financial assistance programs under the CARES Act.

AIDEA is a public corporation of the State of Alaska, created in 1967 by the Alaska Legislature "in the interests of promoting the health, security, and general welfare of all the people of the state, and a public purpose, to increase job opportunities and otherwise to encourage the economic growth of the state, including the development of its natural resources, through the establishment and expansion of manufacturing, industrial, energy, export, small business, and business enterprises..." AIDEA makes loans in the secondary market in participation with banks and credits unions and also makes direct loans using its own funds. AIDEA, as a public corporation, operates using its own assets and income rather

than relying on state revenues. AIDEA has a loan portfolio worth over \$400 million and a net position in excess of \$1 billion. See 2019 AIDEA Annual Report (attached).

As you will note from the loans and financial programs administered by AIDEA, it is uniquely positioned to team with SBA. In addition, AIDEA is in a unique and unparalleled position perhaps unlike any other state-owned infrastructure and bonding authority. AIDEA has significant financial resources and lending experience which it can use to help businesses in Alaska respond to COVID-19 economic challenges. SBA's cooperation would enhance AIDEA's and the State of Alaska's ability to help Alaska.

AIDEA currently administers several financial programs. The programs are part of the Commercial and Industrial Financing Programs, *See*, [3 AAC 99.100—3 AAC 99.930](#). The Small Business Economic Development Program (SBED) operated in conjunction with the Alaska Department of Community and Economic Development. The goal of this program is to provide long-term private sector employment by financing business start-up and expansion for companies that fall under the SBA's definition of small business. Applicants are required to match loan funds with cash or other private financing. In addition, AIDEA administers the Conduit Revenue Bond, Commercial and Development Finance Loans, Sustainable Energy Transmission and Supply (SETS) Fund, and the Arctic Infrastructure Development Fund (AIDF) programs. *See*, 3 AAC Chapters 99, 101, 102, 103.

AIDEA is also set up to move quickly and adapt to changing financial situations. In response to the pandemic, AIDEA has already revamped a loan guaranty program to work with local banks and credit unions during the pandemic. We anticipate that the State of Alaska may create additional programs and provide additional financial assistance to Alaskan businesses.

AIDEA thinks it could be of assistance in implementing three CARES Act Programs. AIDEA is first to recognize that, as a State of Alaska owned public corporation, there may be hurdles or regulatory challenges that may need to be addressed to engage in assistance to Alaskans and the SBA.

AIDEA wants to explore with the SBA if it can qualify as a Lender under the SBA 7(a) loan Programs to facilitate both the CARES Act Small Business Interruption and specifically the Paycheck Protection Program. The CARES Act also expands the types and sizes of businesses that will qualify for disaster relief programs under section 7(b)(2) of the Small Business Act (15 USC 636(b)(2)). AIDEA and the State of Alaska welcome the opening of banks' doors for the PPP, however, we have heard that some banks are not ready to make and administer the program. AIDEA is ready. Should SBA need assistance in disbursing or administering these loans, AIDEA has significant experience in making and administering loans to large and small businesses. AIDEA borrowers must deposit loan proceeds in a participating local bank or credit union that is FDIC insured and in compliance with the Bank Secrecy Act under AIDEA's loan covenants. AIDEA has personnel already in Alaska which would facilitate the SBA delivery of these types of loans particularly since most people coming into the State from outside Alaska are subject to a mandatory 14-day quarantine.

In addition, AIDEA would like to determine the feasibility of participating with the SBA in the new SBA Express Bridge Loan Pilot Program ("EBL Program"). On April 1, 2020, the SBA published a notice of changes to its EBL Program to expand the program's eligibility to small businesses nationwide adversely impacted by the COVID 19 public health emergency. AIDEA does not have an existing banking relationship with the SBA as an Express Lender

before March 13, 2020. But AIDEA has worked with the SBA in Alaska for decades. AIDEA would like to explore with the SBA if it could participate with the SBA in this program.

AIDEA recognizes that it may need to adapt its regulations and procedures or cooperate with local lenders to follow the Bank Secrecy Act. AIDEA is prepared to respond to these requirements.

The specific approach that AIDEA would propose is a state bridge guaranty that expires once the SBA guaranty is approved. The likely steps would be:

- applicant submits SBA application to bank/credit union
- bank/credit union sends SBA application to AIDEA; AIDEA approves bridge guaranty
- bank/credit union issues loan
- bank/credit union completes underwriting process
- bank/credit union submits application to SBA
- SBA approves guaranty; AIDEA guaranty expires

As I related, this communication is intended to be a preliminary expression of AIDEA's and the State of Alaska's interest in facilitating the SBA's programs in Alaska. Mark Davis, Chief Infrastructure Development Officer for AIDEA, has been charged with the responsibility of working with the SBA to accomplish these goals. Mr. Davis was appointed to this position after serving in various senior positions for the State of Alaska including Deputy Commissioner, Department of Commerce Community and Economic Development, Director of Corporations, Business and Professional Licensing, and Director, Banking and Securities. Mark also served as the U.S. Attorney for the State of Alaska and in other capacities with the U.S. Department of Justice. He is very experienced in issues related to finance and secured transactions.

Our firm, Birch, Horton Bittner and Cherot, (BHBC) is outside counsel for AIDEA on the CARES Act issues and other matters. As a matter of background, I was the SBA District Counsel in the Alaska District Office between 1988-2003 and I worked with Mark Davis as a Special Assistant U.S. Attorney during that time. I also handled small business matters for three U.S. Senators from Alaska.

AIDEA asks that after you consider its preliminary inquiry that you provide some guidance or designate SBA personnel with whom to communicate and meet to discuss AIDEA's goals and how AIDEA might assist the SBA.

We thank you, the SBA personnel and, in particular, Nancy Porzio, District Director of the SBA Alaska District Office, and her staff for being on the front line in responding to this COVID-19 challenge and reaching out to the small businesses of Alaska.

Respectfully,

Jon M. DeVore

Jon M. DeVore, Esquire

Vice President and Shareholder
Birch Horton Bittner & Cherot
1100 Conneticut Avenue, NW, Suite 825
Washington, D.C. 20036

a professional corporation

(202) 659-5800 (office)

(202) [REDACTED] (direct)

www.birchhorton.com

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From: [Miller, John A.](#)
To: [Benderson, Eric S.](#)
Subject: FW: CARES Act document...
Date: Monday, March 30, 2020 5:23:00 PM
Attachments: [smallbusinessownersguide_car.pdf](#)
[smallbuscom_caresactexplaine.pdf](#)

From: Kim, Jihoon <Jihoon.Kim@sba.gov>
Sent: Saturday, March 28, 2020 4:00 PM
To: Miller, John A. <John.Miller@sba.gov>
Subject: CARES Act document...

From: [Briggs, William J.](#)
To: [McCracken, Erin S.](#)
Subject: FW: DoD Webinar//Gratitude and KUDOs
Date: Wednesday, April 8, 2020 4:43:00 PM
Attachments: [image001.png](#)
[image005.png](#)
[image007.png](#)
[image009.png](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Gibson, Patricia M <Patricia.Gibson@sba.gov>
Sent: Wednesday, April 8, 2020 4:41 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: DoD Webinar//Gratitude and KUDOs

[REDACTED]
[REDACTED]
[REDACTED].

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED].

Here are the details:

	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]

	(b) (5)	

[REDACTED]

Pat

Patricia Gibson
Senior Advisor, Office of Communications & Public Liaison

U.S. Small Business Administration

Cell: [REDACTED]

patricia.gibson@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Wednesday, April 8, 2020 4:29 PM

To: Loines, David W. <david.loines@sba.gov>; Carson, Barbara E. <barbara.carson@sba.gov>; Klein, John W. <john.klein@sba.gov>; Clarke, Christopher R. <Christopher.Clarke@sba.gov>; Ciorneiu, Mihaela <Mihaela.Ciorneiu@sba.gov>; Peebles, Dr. Donna L. <Dr.Donna.Peebles@sba.gov>; Purdy, Jr Bruce D. <Bruce.PurdyJr@sba.gov>; Gillen, Lori M. <Lori.Gillen@sba.gov>; Gibson, Patricia M <Patricia.Gibson@sba.gov>

Cc: Calderon, Lloyd <lloyd.calderon@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>

Subject: RE: DoD Webinar//Gratitude and KUDOs

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Loines, David W. <david.loines@sba.gov>

Sent: Wednesday, April 8, 2020 4:24 PM

To: Carson, Barbara E. <barbara.carson@sba.gov>; Klein, John W. <john.klein@sba.gov>; Clarke, Christopher R. <Christopher.Clarke@sba.gov>; Ciorneiu, Mihaela <Mihaela.Ciorneiu@sba.gov>; Peebles, Dr. Donna L. <Dr.Donna.Peebles@sba.gov>; Purdy, Jr Bruce D. <Bruce.PurdyJr@sba.gov>; Gillen, Lori M. <Lori.Gillen@sba.gov>; Gibson, Patricia M <Patricia.Gibson@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Calderon, Lloyd <lloyd.calderon@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>

Subject: RE: DoD Webinar//Gratitude and KUDOs

Barb, (b) (5)

From: Carson, Barbara E. <barbara.carson@sba.gov>

Sent: Wednesday, April 8, 2020 4:18 PM

To: Loines, David W. <david.loines@sba.gov>; Klein, John W. <john.klein@sba.gov>; Clarke, Christopher R. <Christopher.Clarke@sba.gov>; Ciorneiu, Mihaela <Mihaela.Ciorneiu@sba.gov>; Peebles, Dr. Donna L. <Dr.Donna.Peebles@sba.gov>; Purdy, Jr Bruce D. <Bruce.PurdyJr@sba.gov>; Gillen, Lori M. <Lori.Gillen@sba.gov>; Gibson, Patricia M <Patricia.Gibson@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Calderon, Lloyd <lloyd.calderon@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>

Subject: DoD Webinar//Gratitude and KUDOs

Team SBA,

[REDACTED]

[REDACTED]

[REDACTED]

Best regards,
Barb

Barbara E. Carson
Deputy Associate Administrator
Office of Government Contracting and Business Development

U.S. Small Business Administration
(202) 205-6459
barbara.carson@sba.gov



U.S. Small Business
Administration

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From: [Briggs, William J.](#)
To: [Seaborn, Dianna L.](#)
Cc: [Drake, Rosemarie A.](#)
Subject: FW: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)
Date: Thursday, March 26, 2020 4:43:00 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: King, Michelle <avril.king@sba.gov>
Sent: Thursday, March 26, 2020 4:41 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>
Subject: RE: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)

Gentlemen,

[REDACTED]

[REDACTED]

Michelle

Kind regards,
Michelle King
U.S. Small Business Administration
(202) 205-6692

From: King, Michelle
Sent: Thursday, March 26, 2020 2:51 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>
Subject: RE: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)

Bill,

[REDACTED]

[REDACTED] (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Kind regards,
Michelle King
U.S. Small Business Administration
(202) 205-6692

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Thursday, March 26, 2020 2:47 PM
To: King, Michelle <avril.king@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>
Subject: RE: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)

[REDACTED]

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: King, Michelle <avril.king@sba.gov>

Sent: Thursday, March 26, 2020 2:34 PM

To: Parker, Victor <Victor.Parker@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Subject: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)

Importance: High

Good afternoon Victor and Bill:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thanks.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thanks.

Kind regards,

Michelle

Michelle King

Field Ops Specialist, Office of Field Operations

U.S. Small Business Administration

(202) 205-6692

Cell [REDACTED]

Michelle.King@sba.gov



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From: [Briggs, William J.](#)
To: Brian.Morgenstern@treasury.gov; [Wade, John M.](#); [Weidberg, Jason L.](#); [Seaborn, Dianna L.](#); [Levine, Nina D.](#); [Manger, William M.](#)
Subject: FW: ETA Letter on Secondary market
Date: Wednesday, April 15, 2020 1:46:59 PM
Attachments: [image001.png](#)
[image005.png](#)
[ETA Letter on Secondary Liquidity Market.docx](#)

FYI (b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Scott Talbott <stalbott@electran.org>
Sent: Wednesday, April 15, 2020 1:35 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: ETA Letter on Secondary market

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Bill,

Here is a letter asking for some clarity around the secondary market for PPP loans.

Happy to discuss.

Thanks,
Scott



Scott Talbott
Senior Vice President of Government Affairs
Electronic Transactions Association

p: 202.677.7403
a: 1620 L Street NW, Suite 1020 Washington, DC 20036
e: stalbott@electran.org



From: [Briggs, William J.](#)
To: [Joyner, Eliza W.](#)
Subject: FW: ETA Letter on Secondary market
Date: Wednesday, April 15, 2020 1:47:00 PM
Attachments: [image001.png](#)
[image005.png](#)
[ETA Letter on Secondary Liquidity Market.docx](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Scott Talbott <stalbott@electran.org>
Sent: Wednesday, April 15, 2020 1:35 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: ETA Letter on Secondary market

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Bill,

Here is a letter asking for some clarity around the secondary market for PPP loans.

Happy to discuss.

Thanks,
Scott



Scott Talbott
Senior Vice President of Government Affairs
Electronic Transactions Association

p: 202.677.7403
a: 1620 L Street NW, Suite 1020 Washington, DC 20036
e: stalbott@electran.org



From: [Briggs, William J.](#)
To: [McCracken, Erin S.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: FW: Express Bridge Loan Pilot Program; Modification of Eligibility and Loan Approval Deadline and Extension of Pilot Program
Date: Monday, March 30, 2020 11:38:00 AM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Miller, Kimberly A. EOP/OMB <Kimberly_A._Miller@omb.eop.gov>
Sent: Monday, March 30, 2020 11:37 AM
To: Glaccum, David M. <David.Glaccum@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Cc: McNeal, Chris G. EOP/OMB <Christopher.G.McNeal@omb.eop.gov>; Turner, Austin F. EOP/OMB <Austin_F_Turner@omb.eop.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Roth, Dorrice C. <Dorrice.Roth@sba.gov>; Chen, Deborah J. <Deborah.Chen@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Minson, Susan M. EOP/OMB <Susan_M._Minson@omb.eop.gov>; Hunt, Alex T. EOP/OMB <Alexander_T._Hunt@omb.eop.gov>; Hayes, Bradley F. EOP/OMB <Bradley.F.Hayes@omb.eop.gov>; Enger, Michelle A. EOP/OMB <Michelle_A._Enger@omb.eop.gov>
Subject: Re: Express Bridge Loan Pilot Program; Modification of Eligibility and Loan Approval Deadline and Extension of Pilot Program

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Hi all,

[REDACTED]

[REDACTED]

Thanks.

Sent from my iPhone

From: [Miller, John A.](#)
To: [Seaborn, Dianna L.](#); [Drake, Rosemarie A.](#)
Cc: [Parker, Victor](#)
Subject: FW: FarmLink - URGENT inquiry
Date: Tuesday, April 21, 2020 11:44:00 AM

Dianna and Rosemarie [REDACTED]
[REDACTED]

From: Isabel Guzman <isabel.guzman@gobiz.ca.gov>
Sent: Tuesday, April 21, 2020 10:30 AM
To: Parker, Victor <Victor.Parker@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Subject: FarmLink - URGENT inquiry

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Hi John and Victor!

Hope you're both well.

I am reaching out as the State has flagged an issue we are having and trying to address. Hoping for SBA guidance on whether the rule that a lender has to disburse funds within 10 days can be extended by any chance? Details below.

FarmLink is an approved lender and had 8 approved PPP loans to borrowers in the state (small farmers). Their 10 days to disburse expires this week but they are having a problem with their state license - in the shift to remote work they missed a few emails and their license expired with our oversight body. We are working to get that corrected but in interim FarmLink is hoping for an extension on the 10 day disbursement deadline. Is that possible?

Thanks for any help you can give to me to address if an extension can be granted under SBA rules.

Isabella Casillas Guzman
Director, Office of the Small Business Advocate
Governor Gavin Newsom
Office of Business & Economic Development

From: [Manger, William M.](#)
To: [Biles, Brittany W](#)
Subject: FW: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm
Date: Saturday, May 9, 2020 9:30:00 PM
Attachments: [PPP2 Data 05012020 FINAL.pptx](#)

(b) (5)

[REDACTED]

[REDACTED]

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Saturday, May 2, 2020 9:20 PM
To: Monica.Crowley@treasury.gov; Brian.Callanan@treasury.gov; Brian.Morrissey@treasury.gov; Justin.Muzinich@treasury.gov; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Brian.Morgenstern@treasury.gov; Michael.Faulkender@treasury.gov; Bimal.Patel@treasury.gov; Manger, William M. <William.Manger@sba.gov>
Subject: RE: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

Monica,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you for all of your help.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: [Monica.Crowley@treasury.gov](#) <[Monica.Crowley@treasury.gov](#)>
Sent: Saturday, May 2, 2020 9:04 PM
To: Briggs, William J. <[William.Briggs@sba.gov](#)>; [Brian.Callanan@treasury.gov](#); [Brian.Morrissey@treasury.gov](#); [Justin.Muzinich@treasury.gov](#); McCracken, Erin S. <[Erin.McCracken@sba.gov](#)>; Billimoria, Jimmy F. (Jim) <[jim.billimoria@sba.gov](#)>; [Brian.Morgenstern@treasury.gov](#); [Michael.Faulkender@treasury.gov](#); [Bimal.Patel@treasury.gov](#); Manger, William M. <[William.Manger@sba.gov](#)>
Subject: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

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(b) (5)

A large rectangular area of the document is completely redacted with a solid black box.

(b) (5)



From: [Briggs, William J.](#)
To: [Weidberg, Jason L.](#); [Wade, John M.](#); [Seaborn, Dianna L.](#)
Cc: [Joyner, Eliza W.](#)
Subject: FW: Fintech things...
Date: Thursday, April 16, 2020 8:53:00 PM
Attachments: [ETA Letter on Secondary Liquidity Market.pdf](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Carolyn Coda <coda@invariantgr.com>
Sent: Thursday, April 16, 2020 8:07 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Fintech things...

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Hi hi -

Sorry for another weekly email. I think I mentioned last time that we represent Kabbage, who is extremely excited to have been recently approved by the SBA as a lender. They also wanted to communicate that they worked with the Guidehouse team today and said they were truly fantastic.

Wanted to ask a question and flag a persistent issue. One, Kabbage seems to be having a few issues getting the requisite loan docs that are needed as part of the ability to be a lender. Anyone I can point them to to help with that?

Second, attaching a letter from the Electronic Transaction Association that we helped put together on lingering secondary market issues. I am sure that you've heard from others on this so apologies for adding to the pile. There is still significant concern with the lack of clarity on being able to transfer loans into the secondary market to a non-SBA approved lender. Any perspective on whether guidance is going to come out this specific issue would be much appreciated.

Hope you are hanging in there! Thanks for all that you are doing.

Carolyn

Invariant

571-213-9189

From: [Manger, William M.](#)
To: [Billimoria, Jimmy F. \(Jim\)](#); [McCracken, Erin S.](#)
Subject: FW: For Awareness: External Small Business Documents
Date: Monday, March 30, 2020 5:01:00 PM
Attachments: [PPP Hill Constituent One-Pager \(3.30.246\) SBA.docx](#)
[PPP Plain English Fact Sheet v3 3.30.2020.docx](#)
[03 30 20 FINAL DRAFT for WH Clearance Joint SBA and Treasury Press Release on PPP.docx](#)

FYI

From: Staff Secretary <staffsecretary@who.eop.gov>
Sent: Monday, March 30, 2020 4:54 PM
To: Kushner, Jared C. EOP/WHO <jck@who.eop.gov>; imt@who.eop.gov; Nevins, Kristan K. EOP/WHO <Kristan.K.Nevins@who.eop.gov>; Ditto, Jessica E. EOP/WHO <Jessica.E.Ditto@who.eop.gov>; Radford, Julie T. EOP/WHO <Julie.T.Radford@who.eop.gov>; Philbin, Patrick F. EOP/WHO <Patrick.F.Philbin@who.eop.gov>; Eisenberg, John A. EOP/WHO <John.A.Eisenberg@who.eop.gov>; Kudlow, Larry A. EOP/WHO <Lawrence.A.Kudlow@who.eop.gov>; Olmem, Andrew J. EOP/WHO <Andrew.J.Olmem@who.eop.gov>; Ueland, Eric M. EOP/WHO <Eric.M.Ueland@who.eop.gov>; Hicks, Hope C. EOP/WHO <Hope@who.eop.gov>; Vought, Russell T. EOP/OMB <Russell.T.Vought@omb.eop.gov>; Kan, Derek T. EOP/OMB <Derek.T.Kan@omb.eop.gov>; Miller, Katie R. EOP/OVP <Katie.R.Miller@ovp.eop.gov>; Short, Marc T. EOP/OVP <Marc.T.Short@ovp.eop.gov>; Manger, William M. <William.Manger@sba.gov>; Liddell, Christopher P. EOP/WHO <Christopher.P.Liddell@who.eop.gov>; Zachary.McEntee@treasury.gov; Grogan, Joseph J. EOP/WHO <Joseph.J.Grogan@who.eop.gov>; DL Chief of Staff Office <DLChiefofStaffOffice@WHO.eop.gov>; Grisham, Stephanie A. EOP/WHO <Stephanie.A.Grisham@who.eop.gov>; Gidley, Hogan H. EOP/WHO <Hogan.Gidley@who.eop.gov>; Deere, Judd P. EOP/WHO <Judson.P.Deere@who.eop.gov>; Hahn, Julia A. EOP/WHO <Julia.A.Hahn@who.eop.gov>
Cc: Staff Secretary <staffsecretary@who.eop.gov>
Subject: For Awareness: External Small Business Documents

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All,

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[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

(b) (5)

Thank you,
Staff Secretary

From: [Briggs, William J.](#)
To: [McCracken, Erin S.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: FW: FW: Questions from Barron's Magazine
Date: Wednesday, May 27, 2020 3:56:00 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Giles, Shannon N. <Shannon.Giles@sba.gov>
Sent: Wednesday, May 27, 2020 3:43 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Joyner, Eliza W. <Eliza.Joyner@sba.gov>
Subject: FW: FW: Questions from Barron's Magazine

Briggs,

[REDACTED]
[REDACTED]
[REDACTED]:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

v/r,
Shannon Giles
Public Affairs Officer
U.S. Small Business Administration

MOBILE: 703-[REDACTED]
shannon.giles@sba.gov



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To receive information on the SBA's Economic Injury Disaster Loan program, please visit [SBA.gov/disaster](https://www.sba.gov/disaster). We will be updating the webpage with more information as it becomes available. You may also contact the SBA's disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or by e-mail at disastercustomerservice@sba.gov.

From: [Briggs, William J.](#)
To: [Miller, John A.](#)
Subject: FW: FYI-
Date: Friday, April 10, 2020 1:59:00 PM
Attachments: [CARES Act LRS - Lender Questions.xlsx](#)
[image004.png](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 10, 2020 1:51 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: FYI-

[REDACTED]
[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202- [REDACTED]
dianna.seaborn@sba.gov



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From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Sent: Friday, April 10, 2020 12:34 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FYI-

Dianna:

[REDACTED]
[REDACTED]

(b) (5)

Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW

Washington, DC 20416-0005

202-619-1674 Office

rosemarie.drake@sba.gov



U.S. Small Business
Administration

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From: Suryadi, Gregorius D. <gregorius.suryadi@sba.gov>

Sent: Friday, April 10, 2020 12:06 PM

To: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: bob@colemanreport.com

Subject: RE: Spreadsheet updates

Good morning Rosemarie,

Thank you.

Gregorius Suryadi

Financial and Loan Specialist

Office of Financial Assistance

U.S. Small Business Administration

409 3rd Street S.W.

Washington, DC 20416-0005

(202) 205-6656

gregorius.suryadi@sba.gov



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From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Sent: Friday, April 10, 2020 12:00 PM
To: Suryadi, Gregorius D. <gregorius.suryadi@sba.gov>
Subject: Spreadsheet updates

Good morning Greg:

(b) (5) [REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: [Briggs, William J.](#)
To: [Hershey, Michael S.](#); [Streich, Susan E.](#)
Subject: FW: Goal Financial Application Status to be SBA-approved Lender
Date: Friday, April 24, 2020 10:13:00 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Lasseur, Sebastien (Warner) <Sebastien_Lasseur@warner.senate.gov>
Sent: Friday, April 24, 2020 5:28 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Goal Financial Application Status to be SBA-approved Lender
Importance: High

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Mr. Briggs,

I hope this email finds you well during this crazy time and I appreciate you taking my call. I'm reaching out to see if we can get a status update from you or someone else in SBA on Goal Financial's Section 1102 application to be a non-bank lender participant in the PPP? I understand they submitted their application a few weeks ago (right before PPP funds ran out) and any guidance we can share with them would be greatly appreciated.

In case you need more information, here's the information they gave me.

Background

- Goal Financial, an Alexandria, VA-based company, has submitted a CARES Act Section 1102 Application for non-bank and non-insured depository institution lenders.
- Goal Financial has a 20-year history as a lender, originating and servicing \$9.2 billion in Federally-guaranteed student loans to over 250,000 customers. Goal Financial's affiliate, Qwil.com intends to focus its lending capabilities to an underserved portion of the small business market – independent contractors and gig economy workers.
- Qwil provides a financial hub for gig economy workers; a platform that sits in between Fortune 500 companies and independent contractors and small businesses to provide timely

payments and loans. Qwil has processed \$571 million of invoice payments and originated more than \$227 million in loans for more than 100,000 customers since 2018.

- As you know, the SBA's CARES Act guidance requires independent contractors to apply individually for their own PPP loans, rather than be included in the applications of the companies they provide services for.
- Businesses often have deep, long-standing connections to traditional lenders – but independent contractors and gig economy workers may struggle to connect to institutions willing to process their loan applications. As contemplated in the CARES Act, non-bank lending platforms are likely best positioned to help deliver this assistance to certain segments of the market.
- Goal Financial has developed a technology solution that makes it easy for small businesses and independent contractors to apply, determine their PPP eligibility online, and transmit the application electronically.
- Because of the importance of identifying lending opportunities for independent contractors and gig economy workers, it's critical that applications like Goal Financial's get reviewed expeditiously.

Best regards,
Sebastien

Sebastien Lasseur
U.S. Senator Mark R. Warner
703 Hart Senate Office Building
Washington, D.C. 20510

[Website](#) | [Facebook](#) | [Twitter](#) | [Instagram](#)

From: [Briggs, William J.](#)
To: [Drake, Rosemarie A.](#)
Subject: FW: GREAT NEWS! Express Bridge Loan Pilot Program Guide
Date: Wednesday, March 25, 2020 1:53:00 PM
Attachments: [Express Bridge Loan Pilot Program Guide FINAL 3.25.20.pdf](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Bell, Wayne E. <wayne.bell@sba.gov>
Sent: Wednesday, March 25, 2020 1:46 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>; Salisbury, Thomas J. <Thomas.Salisbury@sba.gov>
Subject: FW: GREAT NEWS! Express Bridge Loan Pilot Program Guide

Bill,

[REDACTED]

Very respectfully,

Wayne E. Bell
District Director
Wichita District Office
220 W. Douglas, Suite 450
Wichita, KS 67202
U.S. Small Business Administration
(316) 269-6566
Wayne.bell@sba.gov



From: King, Michelle <avril.king@sba.gov>

Sent: Wednesday, March 25, 2020 11:29 AM

To: Allen, Dustin W. <DUSTIN.ALLEN@sba.gov>; Anderson, Frank A. <Frank.Anderson@sba.gov>; Armacost, J. Eric <James.Armacost@sba.gov>; Bain, Kristy L. <kristy.bain@sba.gov>; Belanger, Tuesday A. <Tuesday.Belanger@sba.gov>; Benavides, John D. <John.Benavides@sba.gov>; Berg, Elvira L.(Ellie) <elvira.berg@sba.gov>; Bilberry, Robert L. <Robert.Bilberry@sba.gov>; Bonilla Oliver, Wilma M. <Wilma.BonillaOliver@sba.gov>; Bradwell, Latifa P. <latifa.bradwell@sba.gov>; Brooks, Gerald E. <Gerald.Brooks@sba.gov>; Brown, Debra A. <Debra.Brown@sba.gov>; Brown, Shelley J. <shelley.brown@sba.gov>; Brumfield, Vallery <vallery.brumfield@sba.gov>; Bryant, Melanie D. <Melanie.Bryant@sba.gov>; Bryant, Rosalind D. <rosalind.bryant@sba.gov>; Burger, W. Lewis <w.burger@sba.gov>; Carlson, Lorena A. <lorena.carlson@sba.gov>; Case, Terry J. <Terry.Case@sba.gov>; Chapman, Kathy G. <kathy.chapman@sba.gov>; Chavira-Gomez, Brenda L. <Brenda.Chavira-Gomez@sba.gov>; Collins, Michael P. <Michael.Collins@sba.gov>; Connors, Grace H. <Grace.Connors@sba.gov>; Crawford, Kenneth F. <Kenneth.Crawford@sba.gov>; Daiber, Thomas A. <thomas.daiber@sba.gov>; Dalton, Christopher J. <christopher.dalton@sba.gov>; Daniels, Robin L. <Robin.DANIELs@sba.gov>; Dante, Darrell E. <darrell.dante@sba.gov>; Davila, Lionel <Lionel.Davila@sba.gov>; Dean, Deborah W. <deborah.dean@sba.gov>; DeClue, Brian M. <Brian.DeClue@sba.gov>; Dedrick, Christena A. <Christena.Dedrick@sba.gov>; Degiglio, Shannon R. <Shannon.Degiglio@sba.gov>; Denson, Lisa J. <lisa.denson@sba.gov>; Duda, Richard J. <Richard.Duda@sba.gov>; Eamen, Marium <Marium.Eamen@sba.gov>; Ellinwood, Carrie R. <carrie.ellinwood@sba.gov>; Enschede, Timothy J. <timothy.enschede@sba.gov>; Esquivel, Robert <robert.esquivel@sba.gov>; Fisher, Derenda K. <derenda.fisher@sba.gov>; Fisher, Rhonda H. <rhonda.fisher@sba.gov>; Frechette, Phillip P. <Phillip.Frechette@sba.gov>; Galati, Ronald <Ronald.Galati@sba.gov>; Gomez, Jesus S. <Jesus.Gomez@sba.gov>; Granfard, David <David.Granfard@sba.gov>; Graves, Raymond L. <Raymond.Graves@sba.gov>; Griffith, Cathryn L. <Cathryn.Griffith@sba.gov>; Haddock, Edward A. <Edward.Haddock@sba.gov>; Haney, Richard B. <richard.haney@sba.gov>; Hansel, Mark C. <Mark.Hansel@sba.gov>; Harris, Rosetta G. <rosetta.harris@sba.gov>; Henry, Mary C. <Mary.Henry@sba.gov>; Hernandez, Carlos <carlos.hernandez@sba.gov>; Herschaft, Virginia J. <Virginia.Herschaft@sba.gov>; Hoffman, Paul C. <paul.hoffman@sba.gov>; Horowitz, Daniel H. <Daniel.Horowitz@sba.gov>; Hoskins, Karen L. <karen.hoskins@sba.gov>; Hudspeth, Annie M. <annie.hudspeth@sba.gov>; Hurley, Marcella <Marcella.Hurley@sba.gov>; Immel, Steven R. <steven.immel@sba.gov>; Irvine, Nelida Z. <Nelida.Irvine@sba.gov>; Jefferson, Donald L. <Donald.Jefferson@sba.gov>; Johnson, Roderick L. <Roderick.Johnson@sba.gov>; Johnson, Sharron Y. <Sharron.Johnson@sba.gov>; Jones, Janelle M. <Janelle.Jones@sba.gov>; Jones, Jerome W. <Jerome.Jones@sba.gov>; Jordan, Craig K. <craig.jordan@sba.gov>; Kantrud, Deborah M. <Deborah.Kantrud@sba.gov>; King, Michelle <avril.king@sba.gov>; Lara-Figueroa, Walter A. <Walter.Lara-Figueroa@sba.gov>; Lawrence, Herbert W. <herbert.lawrence@sba.gov>; Laws, Linda M. <Linda.Laws@sba.gov>; Lentell, Thomas D. <thomas.lentell@sba.gov>; Lieurance, Brenda L. (Luann) <Brenda.Lieurance@sba.gov>; Lloyd, Anna M. <Anna.Lloyd@sba.gov>; Lopez, Julie E. <julie.lopez@sba.gov>; Lopez, Leopoldo L. <Leopoldo.Lopez@sba.gov>; Luis, Kenneth KS <Kenneth.Luis@sba.gov>; MacMillan, Donald S. <Donald.MacMillan@sba.gov>; Madrid, Rita E. <rita.madrid@sba.gov>; Maldonado, Samuel

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Cc: Carpenter, Robert W. <robert.carpenter@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Allen, Ginger C. <Ginger.Allen@sba.gov>; Deputy District Directors <DeputyDistrictDirectors-UPDATE10-17@sba.gov>; District Directors List <DistrictDirectorsList@sba.gov>; Alvarado, Frank <Frank.Alvarado@sba.gov>; Ashcraft, Michael A. <Michael.Ashcraft@sba.gov>; Basnet, Ram B. <Ram.Basnet@sba.gov>; Castro, Hipolito <Hipolito.Castro@sba.gov>; Cekalla, Hettianne <Hettianne.Cekalla@sba.gov>; Currie, Bradley W. <bradley.currie@sba.gov>; Eckert, Jo E. <Jo.Eckert@sba.gov>; Elizondo, David L. <David.Elizondo@sba.gov>; Fehnel, Peter A. <Peter.Fehnel@sba.gov>; Foster, Lance P. <lance.foster@sba.gov>; Furman, William H. <william.furman@sba.gov>; Hamilton, Kiana L. <kiana.hamilton@sba.gov>; Harris, Cynthia Y. <cynthia.harris@sba.gov>; Hayes, Patrick K. <Patrick.Hayes@sba.gov>; Hernandez, Mary E. <Mary.Hernandez@sba.gov>; Hines, Heather W. <heather.hines@sba.gov>; Huddleston, Wayne <charles.huddleston@sba.gov>; Kinnard, Timothy L. <Timothy.Kinnard@sba.gov>; Kohls, Alexander J. <Alexander.Kohls@sba.gov>; Kopperud, Anna E. <Anna.Kopperud@sba.gov>; Lopresti, Vincent J. <Vincent.Lopresti@sba.gov>; Lujan, Kenneth Q.

<kenneth.lujan@sba.gov>; Nania, Joel E. <joel.nania@sba.gov>; Nery, Israel X.
<israel.nery@sba.gov>; Picarazzi, Brian J. <brian.picarazzi@sba.gov>; Pocan, William J.
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<Emma.Wilson@sba.gov>

Subject: GREAT NEWS! Express Bridge Loan Pilot Program Guide

Team LRS:

(b) (5) [REDACTED] !

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [Briggs, William J.](#)
To: [Joyner, Eliza W.](#)
Subject: FW: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program
Date: Monday, April 6, 2020 12:18:00 PM
Attachments: [Letter to Sec. Mnuchin and SBA Administrator Carranza 4.6.20.pdf](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Williams, Sarah M. <Sarah.Williams@sba.gov>
Sent: Monday, April 6, 2020 11:26 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Joyner, Eliza W. <Eliza.Joyner@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; SBA_OPS <SBA_OPS@sba.gov>
Subject: FW: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

From: Kline, Stephan <Stephan.Kline@JewishFederations.org>
Sent: Monday, April 6, 2020 11:15 AM
To: 'steven.mnuchin@treasury.gov' <steven.mnuchin@treasury.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>
Cc: Fingerhut, Eric <Eric.Fingerhut@JewishFederations.org>; 'zach.barnett@sba.gov' <zach.barnett@sba.gov>; Johnson, Andrienne P. <Andrienne.Johnson@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; 'pradeep.belur@sba.gov' <pradeep.belur@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; 'daniel.kowalski@treasury.gov' <daniel.kowalski@treasury.gov>; 'shirley.gathers@treasury.gov' <shirley.gathers@treasury.gov>; 'baylor.myers@treasury.gov' <baylor.myers@treasury.gov>
Subject: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

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Secretary Mnuchin and Administrator Carranza,

On behalf of The Jewish Federations of North America, we write to express our deep appreciation for the swift action taken by President Trump, the Department of the Treasury, and the Small Business Administration in operationalizing the Paycheck Protection Loan Program (PPL). We are especially grateful for the inclusion of the non-profit sector in this important program, and your continued efforts to make clear that the faith-based non-profit

sector is fully eligible.

We write urgently today because, since the program officially opened on Friday, many of the non-profit organizations and synagogues we serve have experienced great difficulty in accessing an SBA approved lender willing to accept and process their applications.

Unfortunately, as detailed in the attached letter, many local, regional and national banks appear to be favoring for-profit, small business applicants and intend to allow nonprofits' applications for the PPL to be processed only after their for-profit clients have already been serviced. As this program is defined as "first-come, first-served" and is experiencing massive demand, many nonprofit organizations are quite distressed that they will not have access to funds as intended. We recognize that effective treatment and processing by the banks is integral to the success of this program.

We encourage you to immediately issue additional guidance to banks stating that they must treat small businesses and nonprofits fairly, as was the intent of the law, and respond to applicants on a first-come, first-served basis.

Please let us know, whether you have any questions.

Thanks,

Eric D. Fingerhut and Stephan Kline
The Jewish Federations of North America

Stephan O. Kline
(pronouns: he/him/his)
Interim Director, Washington Office &
Associate Vice President, Public Policy
The Jewish Federations of North America
1720 I Street, NW, Suite 800
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(202) 736-5864
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Stephan.Kline@JewishFederations.org

[REDACTED]

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From: [Gray, Christopher S.](#)
To: [Briggs, William J.](#); [Joyner, Eliza W.](#)
Subject: FW: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program
Date: Wednesday, April 8, 2020 5:47:00 PM
Attachments: [Letter to Sec. Mnuchin and SBA Administrator Carranza 4.6.20.pdf](#)

FYSA

From: Kline, Stephan <Stephan.Kline@JewishFederations.org>
Sent: Monday, April 6, 2020 11:15 AM
To: 'steven.mnuchin@treasury.gov' <steven.mnuchin@treasury.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>
Cc: Fingerhut, Eric <Eric.Fingerhut@JewishFederations.org>; 'zach.barnett@sba.gov' <zach.barnett@sba.gov>; Johnson, Andrienne P. <Andrienne.Johnson@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; 'pradeep.belur@sba.gov' <pradeep.belur@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; 'daniel.kowalski@treasury.gov' <daniel.kowalski@treasury.gov>; 'shirley.gathers@treasury.gov' <shirley.gathers@treasury.gov>; 'baylor.myers@treasury.gov' <baylor.myers@treasury.gov>
Subject: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

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Secretary Mnuchin and Administrator Carranza,

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We write urgently today because, since the program officially opened on Friday, many of the non-profit organizations and synagogues we serve have experienced great difficulty in accessing an SBA approved lender willing to accept and process their applications. Unfortunately, as detailed in the attached letter, many local, regional and national banks appear to be favoring for-profit, small business applicants and intend to allow nonprofits' applications for the PPL to be processed only after their for-profit clients have already been serviced. As this program is defined as "first-come, first-served" and is experiencing massive demand, many nonprofit organizations are quite distressed that they will not have access to funds as intended. We recognize that effective treatment and processing by the banks is integral to the success of this program.

We encourage you to immediately issue additional guidance to banks stating that they must treat small businesses and nonprofits fairly, as was the intent of the law, and respond to applicants on a first-come, first-served basis.

Please let us know, whether you have any questions.

Thanks,

Eric D. Fingerhut and Stephan Kline
The Jewish Federations of North America

Stephan O. Kline
(pronouns: he/him/his)
Interim Director, Washington Office &
Associate Vice President, Public Policy
The Jewish Federations of North America
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From: [Briggs, William J.](#)
To: [Seaborn, Dianna L.](#)
Subject: FW: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Thursday, May 21, 2020 6:59:00 PM
Attachments: [image008.png](#)
[image026.png](#)
[image017.png](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>
Sent: Thursday, May 21, 2020 6:47 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Nick Ciabattone <NCiabattone@corpadvisorysolutions.com>
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Got it but putting aside this Transaction, is there a specific rule in the loan docs that deals with a PPP loan and how it should be handled in a sale of a company?

Michael Lamm
Cell. [REDACTED]
Sent from my iPhone

On May 21, 2020, at 6:36 PM, Briggs, William J. <William.Briggs@sba.gov> wrote:

Michael,

I can't provide individualized financial advice. The lender would be the best bet here.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access

U.S. Small Business Administration
(202) [REDACTED] mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>
Sent: Thursday, May 21, 2020 6:10 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Nick Ciabattone <NCiabattone@corpadvisorysolutions.com>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Hi Bill,

A PPP loan question for you.

We are working on a M&A transaction where we are selling a company that received PPP funds last month. The business will likely be sold to a Private Equity backed company. Is it required that the PPP loan be paid off at the closing of the transaction? Can the loan be moved to another entity? Can it be assumed by the buyer? Trying to understand how this loan needs to be handled.

Any guidance you can provide would be very helpful.

Best,

Michael D. Lamm
Managing Partner
<image017.png>

2001 Market Street
Suite 2500
Philadelphia, PA 19103
Tel. 215-717-8719
Cell. [REDACTED]
Email. mlamm@corpadvisorysolutions.com
Website. www.corpadvisorysolutions.com

CAS Quarterly Newsletter, *INSIGHTS*, First-Quarter 2020
[View Our Corporate Brochure](#)

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[<image022.jpg>](#)

[<image023.jpg>](#)

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From: Michael Lamm

Sent: Sunday, May 3, 2020 8:39 AM

To: Briggs, William J. <William.Briggs@sba.gov>

Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

Sounds good, Bill, thanks

Best,

Michael D. Lamm
Managing Partner
<image008.png>

2001 Market Street
Suite 2500
Philadelphia, PA 19103
Tel. 215-717-8719
Fax. 215-253-4802
Cell. [REDACTED]
Email. mlamm@corpadvisorysolutions.com
Website. www.corpadvisorysolutions.com

[**OBS Market Report, 2019 Year In Review**](#)
[**View Our Corporate Brochure**](#)

[<image009.jpg>](#)

[<image010.jpg>](#)

[<image011.jpg>](#)

[<image012.jpg>](#)

[<image013.jpg>](#)

[<image014.jpg>](#)

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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Sunday, May 3, 2020 8:32 AM

To: Michael Lamm <MLamm@corpadvisorysolutions.com>

Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

Please talk to Sanjay.gupta@sba.gov about that. Thanks.

Bill Briggs

Deputy Associate Administrator, Office of Capital Access

U.S. Small Business Administration

mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>

Sent: Sunday, May 3, 2020 8:27 AM

To: Briggs, William J. <William.Briggs@sba.gov>

Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Bill,

Will the SBA need any groups to help, post-PPP award, to audit/fact-check the use of the loans by small/mid-size companies? If so, who would handle this at SBA?

Best,

Michael D. Lamm
Managing Partner

<image008.png>

2001 Market Street
Suite 2500
Philadelphia, PA 19103
Tel. 215-717-8719
Fax. 215-253-4802
Cell. [REDACTED]
Email. mlamm@corpadvisorysolutions.com
Website. www.corpadvisorysolutions.com

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[<image009.jpg>](#)

[<image010.jpg>](#)

[<image011.jpg>](#)

[<image012.jpg>](#)

[<image013.jpg>](#)

[<image014.jpg>](#)

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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Sunday, May 3, 2020 8:21 AM

To: Briggs, William J. <William.Briggs@sba.gov>

Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

<image024.jpg>

NEWS RELEASE

<image026.png>

PRESS OFFICE

Release Date: May 3, 2020

7036

Release Number: 20-37

[Instagram](#)

Contact: Press_Office@sba.gov, (202) 205-

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Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

WASHINGTON— U.S. Small Business Administration Administrator Jovita Carranza and U.S. Secretary of the Treasury Steven T. Mnuchin today issued the following statement on the success of the Paycheck Protection Program (PPP):

“The Paycheck Protection Program is providing critical support to millions of small businesses and tens of millions of hardworking Americans.

“Since Round 2 of PPP loan processing began on April 27, 2.2 million loans have been made to small businesses which surpasses the number of all loans made in PPP Round 1. The total value of these 2.2 million loans is over \$175 billion. Notably, the average loan size in Round 2 is \$79,000, yet another indicator that the program is broadly based and assisting the smallest of small businesses.

“Nearly 500,000 of the loans were made by lenders with less than \$1 billion in assets and non-banks. These lenders include Community Development Financial Institutions, Certified Development Companies, Microlenders, Farm Credit lending institutions, and FinTechs. Over 850,000 loans—about one third of the 2.2 million loans—were made by lenders with \$10 billion of assets or less.

“Since the launch of PPP on April 3, SBA has processed over 3.8 million loans for more than half a trillion dollars of economic support in less than one month.

“SBA systems are processing loans so lenders can disburse funds quickly. We encourage all eligible lenders to participate and all eligible borrowers that need this assistance to work with an approved lender to apply.

“We are fully committed to ensuring that American workers and small businesses continue to get the resources they need to get through this challenging time.”

[Click here to view the data](#)

###

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

From: [Briggs, William J.](#)
To: [E. Dawn Thompson](#)
Subject: FW: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program
Date: Friday, April 24, 2020 3:52:00 PM
Attachments: [image004.png](#)

here

NEWS RELEASE

PRESS OFFICE

Release Date: April 24, 2020

Contact: Press_Office@sba.gov, (202) 205-7036

Release Number: 20-34

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Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

WASHINGTON – Administrator of the U.S. Small Business Administration Jovita Carranza and U.S. Treasury Secretary Steven T. Mnuchin issued the following statement today on the resumption of the Payroll Protection Program (PPP):

“We are pleased that President Trump has signed into law the Paycheck Protection Program and Health Care Enhancement Act, which provides critical additional funding for American workers and small businesses affected by the coronavirus pandemic. We want to thank Leader McConnell, Leader Schumer, Speaker Pelosi, and Leader McCarthy for working with us on a bipartisan basis to ensure that the Paycheck Protection Program is funded so that small businesses can keep hardworking Americans on the payroll.

“The Small Business Administration will resume accepting PPP loan applications on Monday, April 27 at 10:30AM EDT from approved lenders on behalf of any eligible borrower. This will ensure that SBA has properly coded the system to account for changes made by the legislation.

“The PPP has supported more than 1.66 million small businesses and protected over 30 million jobs for hardworking Americans. With the additional funds appropriated by Congress, tens of millions of additional workers will benefit from this critical relief.

“We encourage all approved lenders to process loan applications previously submitted by eligible borrowers and disburse funds expeditiously. All eligible borrowers who need these funds should work with an approved lender to apply. Borrowers should carefully review PPP regulations and guidance and the certifications required to obtain a loan.

“The Trump Administration is fully committed to ensuring that America’s workers and small

businesses continue to get the resources they need to get through this challenging time.”

For more information on the Paycheck Protection Program, visit: sba.gov/paycheckprotection.

###

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell [REDACTED]
William.Briggs@sba.gov



U.S. Small Business
Administration

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From: [Briggs, William J.](#)
To: patrick.bohlin@appian.com
Subject: FW: Meeting Request - Immediate Modernization Initiatives
Date: Tuesday, April 21, 2020 4:28:00 PM

Bohlin,

What are you doing? Do you know who runs PPP these days?

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
[REDACTED] mobile

From: Gray, Christopher S. <Christopher.Gray@sba.gov>
Sent: Tuesday, April 21, 2020 4:23 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: Meeting Request - Immediate Modernization Initiatives

FYSA

From: Patrick Bohlin <<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance#section-header-7>>
>
Sent: Friday, April 17, 2020 4:11 PM
To: Gray, Christopher S. <Christopher.Gray@sba.gov>
Subject: Re: Meeting Request - Immediate Modernization Initiatives

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Resending

On Wed, Apr 15, 2020 at 2:16 PM Patrick Bohlin <patrick.bohlin@appian.com> wrote:

Hi Christopher,

I'm reaching out to introduce you to Appian's low-code automation platform that can help quickly support EIDL and PPP related workflows. Appian can connect data from your existing Salesforce, Microsoft Dynamics, and legacy systems; the data doesn't need to live in Appian - with no rework required for existing data structures.

Appian is different, we've been here before. When The Affordable Care Act was struggling in the lead up to its launch, Appian got the call and we deployed a system in just 22 days that's used by

thousands of users to process millions of transactions. Today, Appian's FedRAMP certified platform is being used in over 116 government organizations globally for automating workflows sitting on top of various legacy systems for end-to-end case management, workload management, and grants management.

Last week, we [released an application](#) to automate lending under the PPP for commercial banks, our largest customer base.

Also, we can incorporate our OOTB RPA and AI capabilities to stand up intelligent processes or extend existing systems like E-Tran or DCMS to manage the unprecedented volumes you're facing and the evolving regulations created under the special circumstances we're in.

Do you have availability for a brief discussion?

Thanks,

Patrick

Patrick Bohlin, Appian Federal | **Appian Corporation**

7950 Jones Branch Dr, McLean, VA 22102

Phone: (571) 339-3196 Email: patrick.bohlin@appian.com

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[Management](#) | Solutions for [Defense Customers](#) | The Seven Elements You Need in a [Technology Platform](#)

--

Patrick Bohlin, Appian Federal | **Appian Corporation**

7950 Jones Branch Dr, McLean, VA 22102

Phone: (571) 339-3196 Email: patrick.bohlin@appian.com

Resources for our [Government](#) customers:

Appian as a Managed Service at [Impact Level 4](#) | Transformation in [Correspondence Management](#) | Solutions

for [Defense Customers](#) | The Seven Elements You Need in a [Technology Platform](#)



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From: [Briggs, William J.](#)
To: [Joyner, Eliza W.](#)
Subject: FW: New SBA PPP guidance document - whole loan sales of PPP loans
Date: Monday, May 4, 2020 10:39:00 PM
Attachments: [image001.png](#)
[Request for Clarification on Recent Guidance Regarding PPP Loan Applicant Certifications.pdf](#)
[IFR--Corporate-Groups-and-Non-Bank-and-Non-Insured-Depository-Institution-Lenders-1.pdf](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Levine, Nina D. <nina.levine@sba.gov>
Sent: Monday, May 4, 2020 2:05 PM
To: Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: New SBA PPP guidance document - whole loan sales of PPP loans

[REDACTED]

From: Greenhaus, Doug <DGREENHAUS@NADA.org>
Sent: Monday, May 4, 2020 2:00 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Greenhaus, Doug <DGREENHAUS@NADA.org>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; Levine, Nina D. <nina.levine@sba.gov>; Brian.Morgenstern@treasury.gov; Metrey, Paul <PMETREY@NADA.org>; Koblenz, Andy <AKOBLLENZ@NADA.org>
Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans

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Bill:

We completely understand and appreciate all that you folks are saddled with and are working on. I just saw that EIDL has reopened but with new applications limited to agricultural firms.

Two new questions:

1. In addition FAQs # 31, 37, and 39, does SBA/Treasury intend to issue additional guidance with respect to the borrower's certification and the May 7, 2020 "safe harbor." I have attached our specific requests in that regard.
2. With regard to Q&A 1 in the attached Interim Final Rule, please confirm that "a single corporate group" (defined as businesses that are majority owned, directly or indirectly, by a common parent) does not include an *individual* that has a majority ownership interest in two or more business concerns that have each separately applied for a PPP loan."

Thanks in advance for your time and consideration,

Respectfully,

Doug

Douglas Greenhaus
Chief Regulatory Counsel,
Environment, Health, and Safety
National Automobile Dealers Association

dgreenhaus@nada.org

o 703.821.7040
8484 Westpark Drive
Suite 500
Tysons, VA 22102
nada.org



From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Saturday, May 2, 2020 7:26 AM
To: Greenhaus, Doug <DGREENHAUS@NADA.org>
Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans

Doug,

I've been buried in PPP so I haven't been looking at EIDL. If it is on the website, I will double check. My understanding is that all EIDL applicants will be communicated to in the coming days.

PPP Forgiveness guidance soon. I wish I could more specific as to exact time. SBA and Treasury are working around the clock to help as many small businesses as possible in these challenging times.

Bill Briggs

Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Greenhaus, Doug <DGREENHAUS@NADA.org>
Sent: Saturday, May 2, 2020 7:22 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans

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Bill:

Is the SBA website appropriations admonition re: EIDL accurate? I thought it was refunded by CARES2.

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

Any word on timing of "forgiveness" guidance?

Best,

Doug

Douglas Greenhaus
Chief Regulatory Counsel,
Environment, Health, and Safety
National Automobile Dealers Association

dgreenhaus@nada.org
o 703.821.7040
8484 Westpark Drive
Suite 500
Tysons, VA 22102
nada.org



From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Friday, May 1, 2020 5:38 PM

To: Briggs, William J. <William.Briggs@sba.gov>

Subject: New SBA PPP guidance document - whole loan sales of PPP loans

Please distribute this message throughout your networks.

Paycheck Protection Program (PPP) Documents Update – Friday, May 1, 2020

SBA has published a new procedural notice on its PPP website.

[This notice](#) (attached) provides guidance on the procedures for completing whole loan sales of PPP loans between participating lenders.

Recent additional PPP guidance:

Guidance from SBA & Treasury:

- [Interim Final Rule on Corporate Groups and Non-Bank and Non-Insured Depository Institution Lenders](#) (Released 4/30/2020)
- [Frequently Asked Questions \(Questions 38-39\)](#) (Released 4/29/2020)

Guidance from Federal Partners – PPP related:

- [Federal Reserve Expands Access to Its Paycheck Protection Program Liquidity Facility \(PPPLF\) to Additional Lenders, and Expands the Collateral That Can Be Pledged](#) (Released 4/30/2020)
- [IRS Notice regarding the deductibility for Federal income tax purposes of certain otherwise deductible expenses incurred in a taxpayer's trade or business when the taxpayer receives a PPP loan](#) (Released 5/1/2020)

For other general information and updates regarding CARES Act programs, visit www.sba.gov/paycheckprotection or Treasury.gov/CARES.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration



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From: [Miller, John A.](#)
To: [Briggs, William J.](#)
Cc: [Russell, Yan](#); [Manger, William M.](#); [Shepard, Joseph](#); [Zelaya, Kandace A.](#); [Vogler, Richard M.](#)
Subject: FW: OCA-PPP: GAO CARES Act Responses
Date: Wednesday, May 13, 2020 6:45:02 PM
Attachments: [PPP Lending Update Wednesday May 6 2020.msg](#)
[PPP Lending Update Tuesday May 5 2020.msg](#)
[Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program.msg](#)
[New SBA PPP guidance document - whole loan sales of PPP loans .msg](#)
[Joint Statement by Administrator Jovita Carranza Secretary and Steven T. Mnuchin on Establishing Dedicated Hours for Small Lender Submissions of PPP Applications.msg](#)
[Important PPP Lending Operations Update - April 29 2020.msg](#)
[New PPP materials 4-28-20.msg](#)
[Important PPP lending operations update - Tuesday April 28 2020 .msg](#)
[UPDATE PPP Operations - follow up to Sunday email .msg](#)
[SBA Loan Systems Are Now Accepting PPP Loan Applications.msg](#)
[Important Updates for PPP Lending Community .msg](#)
[New PPP FAQs released.msg](#)
[New SBA Procedural Notice on Participating PPP Sales .msg](#)
[Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program .msg](#)

Briggs, (b) (5)

From: Shepard, Joseph <Joseph.Shepard@sba.gov>
Sent: Wednesday, May 13, 2020 6:37 PM
To: Russell, Yan <Yan.Russell@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Vogler, Richard M. <richard.vogler@sba.gov>; Simmons, Michael A. <michael.simmons@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: OCA-PPP: GAO CARES Act Responses

Thank you.

Sincerely,
-Joe

(b) (5) [REDACTED]

From: Martin, Dionna S. <Dionna.Martin@sba.gov>
Sent: Friday, April 3, 2020 8:31 AM
To: Cheeks, Raymond A. <Raymond.Cheeks@sba.gov>
Cc: Miller, John A. <John.Miller@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>
Subject: OCRM Realignment

Dionna Martin
Office of Capital Access
U.S. Small Business Administration
Tel: 202-205-7042
Fax: 202-481-1671
Email: Dionna.Martin@sba.gov



AMERICAN
OVERSIGHT

SBA-20-1102-A-000072

recipient has received this electronic mail in error, please contact the sender immediately.

From: [Briggs, William J.](#)
To: [Hart, Hailey E. EOP/WHO](#)
Subject: FW: One More
Date: Tuesday, April 14, 2020 11:51:00 PM

From: Hannon, Glenn E. <glenn.hannon@sba.gov>
Sent: Tuesday, April 14, 2020 10:40 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Re: One More

(b) (5)

[REDACTED]

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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 14, 2020 10:33:14 PM
To: Hannon, Glenn E. <glenn.hannon@sba.gov>
Subject: FW: One More

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>
Sent: Tuesday, April 14, 2020 1:16 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: One More

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Flagging another bank in need of assistance.

Thanks,
Hailey

From: Witkowski, John <JohnW@ibanys.net>
Sent: Tuesday, April 14, 2020 1:14 PM
To: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>

Subject: [EXTERNAL] One More

Hailey,

I am following proper channels and have another bank that needs help. If you could help with this bank, I would appreciate it!

Steve Palmer, President and CEO
Bank of Richmondville
Cell Phone number: [REDACTED]
Office number 518.234.4397 ext. 1245

He is stuck on E-tran. The Bank of Richmondville is an approved lender but has been inactive! He is still trying to get on the E-tran system and I think this is a perfect prospect for Nathan. (just my opinion! (insert smiley face here)).

John Witkowski

John Witkowski
President and CEO
IBANYS
19 Dove Street, Suite 101
Albany, NY 12210
518.436.4646 office
[REDACTED] cell

From: [Briggs, William J.](#)
To: [Manger, William M.](#); [Seaborn, Dianna L.](#); [Miller, John A.](#); [Wade, John M.](#)
Cc: [Weidberg, Jason L.](#); [Levine, Nina D.](#)
Subject: FW: Payment Protection Program - Participation Arrangements
Date: Tuesday, April 14, 2020 11:13:52 PM

Bill,

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Deforest, Laura I <Laura.DeForest@morganstanley.com>
Sent: Tuesday, April 14, 2020 4:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: O'Connor, Shelley <Shelley.O'Connor@morganstanley.com>; Heaton, Eric <Eric.Heaton@morganstanley.com>; LoCosa, Laura <Laura.Locosa@morganstanley.com>; Stein, Michael J. <Michael.Stein@morganstanley.com>; Simon, Chantal D <Chantal.Simon@morganstanley.com>; Seidel, Joseph <jseidel@sifma.org>; Bentsen, Ken <kbentsen@sifma.org>
Subject: Payment Protection Program - Participation Arrangements

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Thanks again Bill for spending time with us today to discuss the application of the Paycheck Protection Program ("PPP") to institutions that would like to provide financing to SBA approved 7(a)/PPP lenders. (b) (4)

[illegible]

The chart displays three groups of data, each represented by a vertical line and a set of four horizontal bars. The bars are black and their lengths vary, indicating different values for each group. The first group has a vertical line on the left and four bars of varying lengths. The second group has a vertical line on the left and four bars of varying lengths. The third group has a vertical line on the left and four bars of varying lengths.

Laura DeForest

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From: [Briggs, William J.](#)
To: [Levine, Nina D.](#); [Wade, John M.](#); [Weidberg, Jason L.](#); [Seaborn, Dianna L.](#); [Streich, Susan E.](#); [Miller, John A.](#)
Cc: [Manger, William M.](#)
Subject: FW: Payment Protection Program - Participation Arrangements
Date: Wednesday, April 15, 2020 12:11:38 PM

(b) (5)

BB

Thx. Joe.

From: Seidel, Joseph
Sent: Wednesday, April 15, 2020 11:38 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Warren Tryon <wtryon@capitolcounsel.com>
Subject: RE: Payment Protection Program - Participation Arrangements

Yes.

Joe.

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Wednesday, April 15, 2020 11:25 AM
To: Seidel, Joseph <jseidel@sifma.org>
Cc: Warren Tryon <wtryon@capitolcounsel.com>
Subject: RE: Payment Protection Program - Participation Arrangements

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seidel, Joseph <jseidel@sifma.org>
Sent: Wednesday, April 15, 2020 10:46 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Warren Tryon <wtryon@capitolcounsel.com>
Subject: RE: Payment Protection Program - Participation Arrangements

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Hi Bill.

I wanted to thank you again for your assistance here and you were awesome on yesterdays call. Very helpful & hopefully can lead to positive results & greater capital flowing in to the program. We have reached out also now to Treasury to have a similar call with them.

Hang in there and pls let us know where we can assist you in any way.

Thx. Joe.

Joseph L. Seidel
Chief Operating Officer
SIFMA
1099 New York Avenue NW
Washington, DC 20005
Office: 202.962.7450
jseidel@sifma.org
www.sifma.org

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 14, 2020 11:11 PM
To: Deforest, Laura I <Laura.DeForest@morganstanley.com>
Cc: O'Connor, Shelley <Shelley.O'Connor@morganstanley.com>; Heaton, Eric <Eric.Heaton@morganstanley.com>; LoCosa, Laura <Laura.Locosa@morganstanley.com>; Wade, John M. <john.wade@sba.gov>; Stein, Michael J. <Michael.Stein@morganstanley.com>; Simon, Chantal D <Chantal.Simon@morganstanley.com>; Seidel, Joseph <jseidel@sifma.org>; Bentsen, Ken <kbentsen@sifma.org>; Weidberg, Jason L. <Jason.Weidberg@sba.gov>

Subject: RE: Payment Protection Program - Participation Arrangements

Thank you Laura.

I will socialize this and follow up.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Deforest, Laura I <Laura.DeForest@morganstanley.com>
Sent: Tuesday, April 14, 2020 4:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: O'Connor, Shelley <Shelley.O'Connor@morganstanley.com>; Heaton, Eric <Eric.Heaton@morganstanley.com>; LoCosa, Laura <Laura.Locosa@morganstanley.com>; Stein, Michael J. <Michael.Stein@morganstanley.com>; Simon, Chantal D <Chantal.Simon@morganstanley.com>; Seidel, Joseph <jseidel@sifma.org>; Bentsen, Ken <kbentsen@sifma.org>
Subject: Payment Protection Program - Participation Arrangements

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Thanks again Bill for spending time with us today to discuss the application of the Paycheck Protection Program ("PPP") to institutions that would like to provide financing to SBA approved 7(a)/PPP lenders. (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

[REDACTED]

Thank you and let us know when you can get back to us.

Laura DeForest

Laura I. DeForest, Managing Director
Morgan Stanley | Legal and Compliance

1633 Broadway 29th Floor
New York, N.Y. 10019

Laura.DeForest@morganstanley.com

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From: [Manger, William M.](#)
To: [Billimoria, Jimmy F. \(Jim\)](#)
Subject: FW: PPP -- Updated Fact Sheet and Reg Issues
Date: Saturday, March 28, 2020 2:36:00 PM
Attachments: [PPP Plain English Fact Sheet_v1 \(3.28 209pm\).docx](#)
[PPP Regulations Issues Chart -- DRAFT \(3.28 200pm\).docx](#)

Jim,

(b) (5)

From: Jonathan.Greenstein@treasury.gov <Jonathan.Greenstein@treasury.gov>
Sent: Saturday, March 28, 2020 2:17 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Levine, Nina D. <nina.levine@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Bimal.Patel@treasury.gov; Michael.Faulkender@treasury.gov; Steven.Laughton@treasury.gov; Tanner.Black@Treasury.gov; Randall.Fasnacht@treasury.gov; Stewart.B.Young@who.eop.gov; John.G.Crews@who.eop.gov
Subject: PPP -- Updated Fact Sheet and Reg Issues

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Dianna and Nina,

[REDACTED]

Please let us know of any and all comments and questions as they arise. Happy to discuss at your convenience.

Thanks,
Jonathan

U.S. Department of the Treasury
1500 Pennsylvania Ave. | Washington, DC 20220
Tel: (202) 622-1408 | Fax: (202) 622-2027
M: [REDACTED] | E-mail: jonathan.greenstein@treasury.gov
Jonathan Greenstein
Senior Advisor | Office of Domestic Finance

From: [Manger, William M.](#)
To: [Billimoria, Jimmy F. \(Jim\)](#); [Scott III, Robert L.](#); [Glaccum, David M.](#)
Subject: FW: PPP -- Updated Fact Sheet and Reg Issues
Date: Sunday, March 29, 2020 12:57:00 PM
Attachments: [PPP Plain English Fact Sheet_v2\(ogc\) and DLS\(ofa\)3-29-20 \(002\).docx](#)

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Sunday, March 29, 2020 12:15 PM
To: Levine, Nina D. <nina.levine@sba.gov>; Jonathan.Greenstein@treasury.gov; Manger, William M. <William.Manger@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Cc: Bimal.Patel@treasury.gov; Michael.Faulkender@treasury.gov; Steven.Laughton@treasury.gov; Tanner.Black@Treasury.gov; Randall.Fasnacht@treasury.gov; Stewart.B.Young@who.eop.gov; John.G.Crews@who.eop.gov
Subject: RE: PPP -- Updated Fact Sheet and Reg Issues

(b) (5)

. Thanks. D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



[Home Page](#) | [Twitter](#) | [Instagram](#) | [Facebook](#) | [YouTube](#) | [LinkedIn](#) | [Email Alerts](#)

From: Levine, Nina D. <nina.levine@sba.gov>
Sent: Sunday, March 29, 2020 11:28 AM
To: Jonathan.Greenstein@treasury.gov; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Cc: Bimal.Patel@treasury.gov; Michael.Faulkender@treasury.gov; Steven.Laughton@treasury.gov; Tanner.Black@Treasury.gov; Randall.Fasnacht@treasury.gov; Stewart.B.Young@who.eop.gov; John.G.Crews@who.eop.gov
Subject: RE: PPP -- Updated Fact Sheet and Reg Issues

[REDACTED]

From: [Manger, William M.](#)
To: Michael.Faulkender@treasury.gov
Subject: FW: PPP FAQ topics
Date: Monday, April 13, 2020 6:09:00 PM

Mike,

(b) (5)

Bill

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Monday, April 13, 2020 1:34 PM
To: Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Levine, Nina D. <nina.levine@sba.gov>
Cc: Joyner, Eliza W. <Eliza.Joyner@sba.gov>
Subject: FW: PPP FAQ topics

Letter from Fin techs org requesting clarity on Secondary Market access.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Nat Hoopes <nat.hoopes@marketplacelendingassociation.org>
Sent: Monday, April 13, 2020 1:20 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Alex Sternhell <asternhell@sternhellgroup.com>
Subject: PPP FAQ topics

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Bill,

A lot of people curious about an important secondary market issue with the PPPs. Right now, some are interpreting that only pre-approved SBA lenders may participate in the secondary market for PPPs via Colson Services SBA's 7(a) Fiscal and Transfer Agent. I know you all are working hard on getting the fintech lenders integrated effectively. Below is a draft letter I have seen kicking around in the eco-system, FWIW. You have probably seen already, but flagging for you.

All Best,

While the Program is sure to provide economic relief to small businesses, additional guidance and clarification are needed before funding is disbursed at scale, specifically, how Program loans may be treated and classified in the secondary market.

Parties interested in directly participating in the Program or otherwise supporting the Program infrastructure, such as lenders, agents, technology platforms, service providers, capital providers, investors, and rating agencies, are concerned that despite Congressional intent, approved lenders may only be permitted to sell whole loans or participation interests in Program loans to (i) another lender operating under an existing SBA Loan Guarantee Agreement (“Approved Lender”) or (ii) SBA’s pre-existing 7(a) secondary market. Both options are onerous and require multiple layers of approvals that are untenable given the expediency mandated by the circumstances.

Lenders should not be limited to selling Program loans only to other Approved Lenders or within the existing SBA secondary market. If America’s small businesses (particularly the smallest) are likely to get financial support before they file for bankruptcy, the market for such loans must be expanded to include non-SBA approved private capital providers and others that are willing to inject much-needed liquidity to make the Program successful, especially in the absence of a clear mechanism to replace private liquidity with government-sponsored liquidity.

We believe Congress did not intend to restrict liquidity and limit secondary market participation in this program to Approved Lenders or within the existing SBA secondary market. The CARES Act and Interim Final Rule for the Program make multiple references to the “secondary market” but never qualify such references with language that suggests they refer solely to the existing 7(a) secondary market nor is the term “secondary market” capitalized to map to the defined term in 13 CFR § 120.601.

The sheer volume and dollar amount of loans authorized under the Program (\$349B) dwarf in size the volume and dollar amount of loans historically sold on the 7(a) secondary market. According to [OIG’s 2019 audit report of SBA 7\(a\) loans](#), between 2013 and 2017, approximately 59,000 7(a) loans, totaling \$45B were approved, disbursed, and sold on the 7(a) secondary market; while the Paycheck Protection Program anticipates \$349B originated over a three month period. Clearly, Congress could not have expected the existing SBA infrastructure alone to support this herculean aid effort. For instance, bank and non-bank lenders that were not previously eligible for participation in 7(a) programs are permitted to make Program loans given the urgency of the situation and the volume of funds to be distributed. Consistent with this, it is our view, and we request clarification to that effect, that references to the “secondary market” in the CARES Act and the Interim Final Rule are intended to include all market participants providing private capital and not only the pre-existing, limited 7(a) Secondary Market.

The following issues have halted the flow of capital and frozen liquidity and need to be addressed with clear and affirmative statements from SBA and the Treasury as quickly as possible:

1. **Can an Approved Lender sell PPP loans that it originates to an**

2. **entity that is not an Approved Lender?**

Many Approved Lenders, and those awaiting approval, are ready to support the Program by originating new Program loans, but cannot do so because their traditional sources of loan funding are not clearly approved to purchase SBA loans. In the same way, a majority of the capital providers willing to bring liquidity to this marketplace by investing in Program loans are not Approved Lenders and are not clearly permitted to participate in secondary market transactions for the Program. Such capital providers are not in the business of originating loans; they have the necessary capital to support lenders, but not the application processing, underwriting, and fund disbursement mechanisms or expertise that Approved Lenders have. By permitting a broader range of capital providers to participate in the secondary market for Program Loans, Approved Lenders will be able to continue originating new Program Loans to small businesses. Without an injection of capital from the broader secondary market, the funds necessary to originate Program loans in time to help U.S. small businesses will not be available.

Industry requests that the Treasury and the SBA clarify that Approved Lenders may sell and assign Program loans to secondary market investors that are not Approved Lenders or existing 7(a) secondary market participants. In addition, the SBA should confirm that any SBA standard operating procedures to the contrary are waived for Program loans and that the SBA's guarantee remains in place throughout the life of the loan, provided other Program requirements are satisfied. In addition, if participants in the broader secondary market may purchase Program loans, the SBA and Treasury should clarify that they may, in turn, sell their Program loans or a pool of loans to other non-SBA-approved entities and otherwise pledge, securitize, use as collateral or seek financing against such loans or a pool of such loans without risking the guarantee.

2. **Did the SBA intend for the language below from the CARES Act, Section**

3. **1102 Lender Agreement (“Lender Agreement”), to mean that the original Approved Lender is the only entity that may service a Program loan?**

“Lender must service and liquidate all covered loans made under the Paycheck Protection Program in accordance with PPP Loan Program Requirements. Except when SBA directs otherwise, all servicing actions will be the responsibility of Lender, which must follow accepted standards of loan servicing employed by prudent lenders.” - SBA Forms 3506 and 3507 (04/2020)

In addition, consistent with Issue #1, industry further requests the SBA clarify that responsibility for servicing a Program loan lies either (i) with the Approved Lender or, (ii) if the Program loan is sold into the secondary market with servicing released, with the secondary market purchaser. Given the intended loan volumes for the Program, certain Approved Lenders will need to curtail loan origination long before their community's needs are met to ensure that loan volumes do not exceed their servicing capacity. Moreover, a lender engaging a third-party service provider to perform servicing activities on its behalf is a ubiquitous practice in all lending markets.

Industry strongly suggests that the Treasury and the SBA clarify that, while responsibility for

servicing actions remains the responsibility of the Approved Lender, that the Approved Lender may engage a qualified third party to perform servicing activities on its behalf. Any service provider engaged by an Approved Lender would be required to follow accepted standards of loan servicing employed by prudent lenders.

3. Existing Program guidance is also unclear with respect to whether

4. A Program loan that is sold in the secondary market must continue to be serviced by the original Approved Lender. Was this the SBA's intent?

Consistent with the concerns described in Items #1 and #2 above, the Program must be available to a broader secondary market to reach the greatest number of affected small businesses. Moreover, permitting participation by qualified servicers beyond the original Approved Lender is important to support the Program once loans are originated. For the same reasons that an Approved Lender may need to engage a third-party servicer, a secondary market purchaser should also be permitted to engage its own servicer.

Therefore, industry further requests the SBA clarify that responsibility for servicing a Program loan lies either (i) with the Approved Lender or, (ii) if the Program loan is sold into the secondary market with servicing released, with the secondary market purchaser, and that either may engage a qualified third-party servicer. Again, any holder of a Program loan would be expected to, directly or through its own service provider, follow accepted standards of loan servicing employed by prudent lenders.

4. Can the Treasury and the SBA clarify the status or requirement

5. for a "PPP Authorization Form" between the lender and the SBA and if and how such form would accompany a loan in the secondary market?

Industry requests further clarity on whether such a form exists and, if so, how it should be used in connection with secondary market sales.

From: [Manger, William M.](#)
To: [Joyner, Eliza W.](#)
Subject: FW: PPP Roll Out Docs
Date: Tuesday, March 31, 2020 1:25:00 PM
Attachments: [Borrower Paycheck Protection Program Application.pdf](#)
[PPP -- Overview.pdf](#)
[PPP -- Press Release.pdf](#)
[PPP Lender Information Fact Sheet.pdf](#)
[PPP Borrower Information Fact Sheet.pdf](#)

From: Tanner.Black@Treasury.gov <Tanner.Black@Treasury.gov>
Sent: Tuesday, March 31, 2020 1:19 PM
To: Stewart.B.Young@who.eop.gov; Manger, William M. <William.Manger@sba.gov>; Michael.Faulkender@treasury.gov; Bimal.Patel@treasury.gov; Jonathan.Greenstein@treasury.gov; Brian.Morgenstern@treasury.gov; Kaelan.Dorr@treasury.gov; Devin.m.o'malley@ovp.eop.gov; Frederick.Vaughan@treasury.gov; Monica.Crowley@treasury.gov; Brian.Callanan@treasury.gov; Arianne.Minks@treasury.gov; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: PPP Roll Out Docs

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All,

(b) (5) [REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

Thank you,
Tanner

DELIBERATIVE AND PRE-DECISIONAL

W. Tanner Black
U.S. Department of the Treasury
O: (202) 622-0308 | C: (202) 622-0308
Tanner.Black@treasury.gov

From: [Briggs, William J.](#)
To: [gary.banker@](#)
Bcc: [SBA OPS](#)
Subject: FW: PPP SBA application process being shown preference to certain customer groups.
Date: Sunday, April 5, 2020 1:26:00 AM

Gary,

Thank you for your message. We understand that lenders may choose how to conduct their operations to best serve their small business customers. There are many lenders participating in the Paycheck Protection Program and we hope that interested small businesses will work with an approved lender who bests serve their needs. More information about the Paycheck Protection Program can be found at www.sba.gov/paycheckprotection

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

From: Gary Banker <[gary.banker@](#)>
Sent: Saturday, April 4, 2020 10:09 PM
To: Kelly, Jennifer F. <[Jennifer.Kelly@sba.gov](#)>; Carranza, Jovita <[Jovita.Carranza@sba.gov](#)>
Subject: PPP SBA application process being shown preference to certain customer groups.

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Good Evening,

I work in banking and have been speaking to others in my industry at other banks and for some reason the Executives at most banks are showing preference to certain groups of customers. They are treating this like it's the bank making the loan and not the financial assistance from the Treasury, if followed properly.

Most bank CEOs are telling their staffs to only take applications in the following order:

1. Lending Customers (Larger loan customers go first)
2. Depository Customers without lending (Higher deposit customers go first)
3. Non Customer (Told not to bother. This is troublesome because their current bank may not be a Preferred SBA lender)
4. Ask how dire it is? (Which makes no sense)

I believe the distribution or acceptance of applications was suppose to be first come first serve.

I send this under an assumed name because I do not want to jeopardize my job. I will include my cell phone if any confirmation is needed.

Thanks

"Gary"



From: Carranza, Jovita
To: Briggs, William J.
Subject: FW: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co ID [REDACTED]
Date: Wednesday, April 8, 2020 9:16:00 PM

(b) (5)

Thanks,
Gail

From: Hubzone Helpdesk <hubzone@sba.gov>

Sent: Tuesday, April 7, 2020 5:35 PM

To: Chad Zummach <CZummach@gunnisonbank.com>; cls <cls@sba.gov>; nicole Christianson <nicole@coloradolendingsource.org>; Benavides, John D. <John.Benavides@sba.gov>; OPSM <OPSM@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Martin, Robert F. <Robert.Martin@sba.gov>; nbarnett@el3hub.com; Dan Scinto <dan.scinto@[REDACTED]>; nancy@region10.net; delaney Keating <Delaney.Keating@Colorado.EDU>; Henry, Mary C. <Mary.Henry@sba.gov>; John Messner <JMessner@gunnisoncounty.org>; Padilla, Frances A. <Frances.Padilla@sba.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>; joshua.vigil@sba.gov; White, Steven K. <steven.white@sba.gov>; Phillips, Eric E. <Eric.phillips@sba.gov>; kelly.dunnock@sba.gov; Carolyn.terrell@sba.gov

Cc: Ashley Burt <ABurt@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Tina Kempin <TKempin@CrestedButteBank.com>; Susie Lapello <SLapello@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Brad Buckhorn <BBuckhorn@gunnisonbank.com>; Lisa Beda <LBeda@gunnisonbank.com>; Kathy Macallister <kmacallister@gunnisonbank.com>; Martina Walton <MWalton@CrestedButteBank.com>; Heidi Hahn <HHahn@CrestedButteBank.com>; September Sack <SSack@gunnisonbank.com>; Sarah B. Steffens <SSteffens@CrestedButteBank.com>; Melinda Zummach <MZummach@gunnisonbank.com>

Subject: RE: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co ID [REDACTED]

See email an phone number of customer service below.

SBA Assistance

Disaster Economic Injury Disaster Loans (EIDL):

- Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest loan due to COVID-19.
- Learn more and apply online for an SBA Economic Injury Disaster Loan at www.sba.gov/disaster-assistance/coronavirus-covid-19.
- For additional information, please contact the SBA disaster assistance customer service center at 1-800-659-2955 or email disastercustomerservice@sba.gov.

CARES Act Financial Assistance:

- Currently, information about the CARES Act is available at <https://www.sbc.senate.gov/public/index.cfm?p=guide-to-the-cares-act>.

From: GLS <GLS@sba.gov>

Sent: Monday, April 6, 2020 9:56 AM

To: Chad Zummach <CZummach@gunnisonbank.com>; cls <cls@sba.gov>; nicole Christianson <nicole@coloradolendingsource.org>; Benavides, John D. <John.Benavides@sba.gov>; OPSM <OPSM@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Martin, Robert F. <Robert.Martin@sba.gov>; nbarnett@el3hub.com; Dan Scinto <dan.scinto@[REDACTED]>; nancy@region10.net; delaney Keating <Delaney.Keating@Colorado.EDU>; GLS <GLS@sba.gov>; Hubzone Helpdesk <hubzone@sba.gov>; Henry, Mary C. <Mary.Henry@sba.gov>; John Messner <JMessner@gunnisoncounty.org>; Padilla, Frances A. <Frances.Padilla@sba.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>; joshua.vigil@sba.gov; White, Steven K. <steven.white@sba.gov>; Phillips, Eric E. <Eric.phillips@sba.gov>; kelly.dunnock@sba.gov; Carolyn.terrell@sba.gov

Cc: Ashley Burt <ABurt@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Tina Kempin <TKempin@CrestedButteBank.com>; Susie Lapello <SLapello@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Brad Buckhorn <BBuckhorn@gunnisonbank.com>; Lisa Beda <LBeda@gunnisonbank.com>; Kathy Macallister <kmacallister@gunnisonbank.com>; Martina Walton <MWalton@CrestedButteBank.com>; Heidi Hahn <HHahn@CrestedButteBank.com>; September Sack <SSack@gunnisonbank.com>; Sarah B. Steffens <SSteffens@CrestedButteBank.com>; Melinda Zummach <MZummach@gunnisonbank.com>

Subject: RE: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co ID [REDACTED]

Good Morning,

Thank you for contacting GLS team. We don't have a permission at this data center.

E-TRAN applications had been transferred to CAFS data center since June-2015. It should be accessed via <https://caweb.sba.gov/cls>. If you need an assistance please find the contact information at this link: https://caweb.sba.gov/cls/dsp_contactus.cfm or email to CLS@sba.gov.

Paycheck Protection Program (PPP) loans should be accessed via the web site <https://caweb.sba.gov/cls/>.

Thanks

GLS Support Team

From: Chad Zummach <CZummach@gunnisonbank.com>

Sent: Saturday, April 4, 2020 9:29 PM

To: cls <cls@sba.gov>; nicole Christianson <nicole@coloradolendingsource.org>; Benavides, John D. <John.Benavides@sba.gov>; OPSM <OPSM@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Martin, Robert F. <Robert.Martin@sba.gov>; nbarnett@el3hub.com; Dan Scinto <dan.scinto@>; nancy@region10.net; delaney Keating <Delaney.Keating@Colorado.EDU>; GLS <GLS@sba.gov>; Hubzone Helpdesk <hubzone@sba.gov>; Henry, Mary C. <Mary.Henry@sba.gov>; John Messner <JMessner@gunnisoncounty.org>; Padilla, Frances A. <Frances.Padilla@sba.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>; joshua.vigil@sba.gov; White, Steven K. <steven.white@sba.gov>; Phillips, Eric E. <Eric.phillips@sba.gov>; kelly.dunnock@sba.gov; Carolyn.terrell@sba.gov

Cc: Ashley Burt <ABurt@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Tina Kempin <TKempin@CrestedButteBank.com>; Susie Lapello <SLapello@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Brad Buckhorn <BBuckhorn@gunnisonbank.com>; Lisa Beda <LBeda@gunnisonbank.com>; Kathy Macallister <kmacallister@gunnisonbank.com>; Martina Walton <MWalton@CrestedButteBank.com>; Heidi Hahn <HHahn@CrestedButteBank.com>; September Sack <SSack@gunnisonbank.com>; Sarah B. Steffens <SSteffens@CrestedButteBank.com>; Melinda Zummach <MZummach@gunnisonbank.com>

Subject: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co ID [REDACTED]

Importance: High

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To anyone at the SBA:

This is a plead for help. We are The Gunnison Bank and Trust Company Location ID 15562, located in Gunnison, Colorado. We are a small independent bank trying to process over 100 PPP (\$5M) applications for our struggling county of 15,000 people hit early and hard by COVID-19. This is a remote tourism based community that has been closed for business for a month, typically be a busy time of year. For many of our customers, this is their only hope of making it to summer. Our staff has been trying for days, but have not been able to successfully access the CLS/Etran system. We have had no guidance as to how to proceed with PPP applications. The bank is already an SBA approved lender and should have access. Is there any direction or guidance that you can provided? We need to be up and running by Monday at the latest. My name is Chad Zummach. I am VP. If you are able, please call me on my cell phone any time this weekend at [REDACTED].

Here is a little more detail of our current status. We were able to at least get logged in to caweb.sba.gov with one user, Lisa Beda. Lisa is the only individual that has successfully logged into the system. Everyone else copied on this email has not been granted access. Most are awaiting emails, some are locked out entirely. It appears Brad Buckhorn and Lisa Beda are the only names listed.

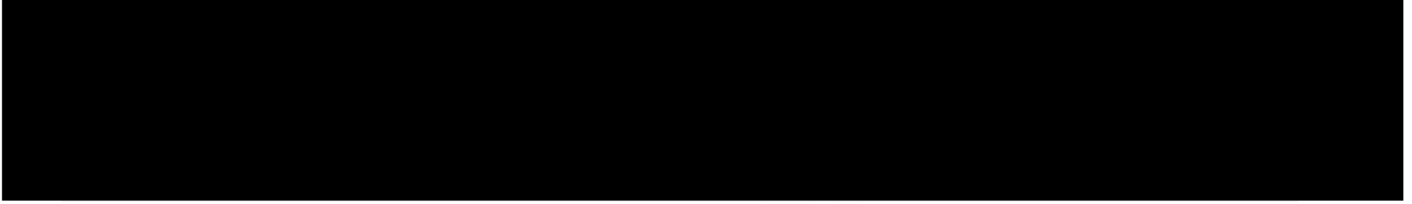
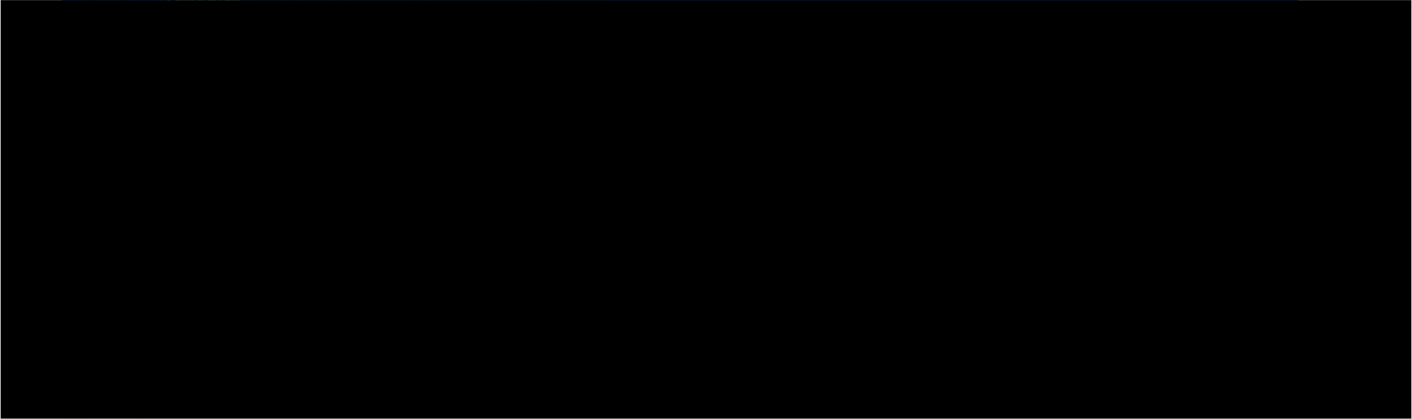
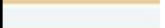
Here are the instructions we started to write as we self-navigated with one user. Eventually, we hit a road block.

Caweb.sba.gov Instructions:

Once in caweb.sba.gov with username and password, click the little human figure at top right, select "Request Access to CAFS Systems".

You will then see files on left. Click on Electronic Lending – Origination (ETRAN) and Electronic Lending- Servicing (ETRAN), then enter Location

(b) (5)



Please help.

Thank you,
Chad

Chad Zummach, Vice President
The Gunnison Bank and Trust Company
232 West Tomichi Avenue
Gunnison, CO 81230
www.gunnisonbank.com
czummach@gunnisonbank.com
970-641-0320
NMLS ID [REDACTED]

From: [Manger, William M.](#)
To: [Billimoria, Jimmy F. \(Jim\)](#); [McCracken, Erin S.](#)
Subject: FW: Relief Chart
Date: Wednesday, April 22, 2020 8:16:00 PM
Attachments: [image002.png](#)
[5 COVID Economic Relief Chart \(002\).docx](#)

OFA comments.

Thank you,
Bill

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Wednesday, April 22, 2020 8:05 PM
To: Manger, William M. <William.Manger@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Relief Chart

Bill, attached are my markups/comments. D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Manger, William M. <William.Manger@sba.gov>
Sent: Wednesday, April 22, 2020 7:33 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: Relief Chart

Dianna,

(b) (5)

Thank you,
Bill

From: Roebker, Andrea N. <Andrea.Roebker@sba.gov>
Sent: Wednesday, April 22, 2020 4:14 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim)

<jim.billimoria@sba.gov>

Subject: Relief chart?

(b) (5)

For detailed information on SBA programs for the coronavirus, visit www.sba.gov/coronavirusrelief and for information on all federal programs, visit www.usa.gov/coronavirus or www.gobierno.usa.gov/coronavirus (en Español).

Andrea Roebker
Regional Communications Director
Great Lakes Region: Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin
U.S. Small Business Administration
(312) 353-7327
Cell (b) (6)
andrea.roebker@sba.gov



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From: [Briggs, William J.](#)
To: [Seaborn, Dianna L.](#)
Subject: FW: Relief chart?
Date: Wednesday, April 22, 2020 4:22:00 PM
Attachments: [5 COVID Economic Relief Chart.docx](#)
[image002.png](#)

Dianna,

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Sent: Wednesday, April 22, 2020 4:21 PM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: McCracken, Erin S. <Erin.McCracken@sba.gov>
Subject: FW: Relief chart?

[REDACTED]

From: Roebker, Andrea N. <Andrea.Roebker@sba.gov>
Sent: Wednesday, April 22, 2020 4:14 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Relief chart?

[REDACTED]

For detailed information on SBA programs for the coronavirus, visit www.sba.gov/coronavirusrelief and for information on all federal programs, visit www.usa.gov/coronavirus or www.gobierno.usa.gov/coronavirus (en Español).

Andrea Roebker
Regional Communications Director
Great Lakes Region: Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin
U.S. Small Business Administration
(312) 353-7327
Cell [REDACTED]
andrea.roebker@sba.gov



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From: [Briggs, William J.](#)
To: [Streich, Susan E.](#)
Cc: [Ledford, Edward](#); [Kirwin, Paul E.](#)
Subject: FW: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
Date: Thursday, April 16, 2020 11:49:00 PM
Attachments: [Cover Letter.pdf](#)

Coming your way.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

-----Original Message-----

From: Jason Betham <jason.betham.sbdc@[REDACTED]>
Sent: Thursday, April 16, 2020 11:39 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili <ruth@dbas.as>; Robert Ho Chee <robert.hochee@tr.as.gov>; Z114 Radewagen, Amata <amata.c.radewagen@mail.house.gov>
Subject: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Talofa Deputy Associate Administrator Briggs,

I hope this email finds you and your family healthy and safe.

Thank for all that SBA has done in this time of crisis. Unfortunately most of our local businesses have not yet been able to access the EIDL or PPP but we are hopeful that more funding will be appropriated so that these programs may continue. In anticipation of more funding The Development Bank of American Samoa (DBAS) has today submitted it Lender Application to SBA along with the attached Cover Letter.

In my previous email to you, I described the three lenders serving our Territory. DBAS is one of those lenders. As it is minimally funded, DBAS focuses on business loans of up to \$100,000. Thus it is requesting a waiver of the requirement to have made \$50M in loans over the past 36 months. Our SBDC fully supports DBAS' request and we hope that SBA will grant DBAS status as an approved lender so that it can participate in a newly funded PPP and continue its critical role of providing much needed capital to our local businesses during this difficult time.

Sincerely,

Jason Betham

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

jason.betham.sbdc@[REDACTED]

(Office) (684)699-4830
(Fax) (684)699-8636
(Mobile) [REDACTED]

From: [Manger, William M.](#)
To: [Streich, Susan E.](#)
Cc: [Ledford, Edward](#); [Briggs, William J.](#)
Subject: FW: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
Date: Friday, April 17, 2020 8:44:00 AM
Attachments: [Cover Letter.pdf](#)

For next week.

-----Original Message-----

From: Jason Betham <jason.betham.sbdc@[REDACTED]>
Sent: Thursday, April 16, 2020 11:39 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili <ruth@dbas.as>; Robert Ho Chee <robert.hochee@tr.as.gov>; Z114 Radewagen, Amata <amata.c.radewagen@mail.house.gov>
Subject: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Talofa Deputy Associate Administrator Briggs,

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Sincerely,

Jason Betham

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

jason.betham.sbdc@[REDACTED]

(Office) (684)699-4830
(Fax) (684)699-8636
(Mobile) [REDACTED]

From: [Briggs, William J.](#)
To: [Streich, Susan E.](#); [Ledford, Edward](#); [Kirwin, Paul F.](#)
Cc: [Hershey, Michael S](#)
Subject: FW: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
Date: Friday, April 17, 2020 12:19:00 AM

Flagging for Hershey because a HSBC member is on the email.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

-----Original Message-----

From: Jason Betham <jason.betham.sbd@ [REDACTED]>
Sent: Thursday, April 16, 2020 11:54 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili <ruth@dbas.as>; Robert Ho Chee <robert.hochee@tr.as.gov>; Z114 Radewagen, Amata <amata.c.radewagen@mail.house.gov>
Subject: Re: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

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Talofa Mr. Briggs,

Thank you for the quick reply. The application was submitted today and the lender is awaiting a reply from SBA. Once a reply is received we will work with the Lender to comply with any requirements.

Kind Regards,

> On Apr 16, 2020, at 4:49 PM, Briggs, William J. <William.Briggs@sba.gov> wrote:

>

> Sir,

>

> Have you heard back from an SBA official on your lender application? Was it approved, denied or was more information requested?

>

> The status determines the next step.

>

> Bill Briggs

> Deputy Associate Administrator, Office of Capital Access U.S. Small

> Business Administration

> (202) [REDACTED] mobile

>

> -----Original Message-----

> From: Jason Betham <jason.betham.sbd@ [REDACTED]>

> Sent: Thursday, April 16, 2020 11:39 PM

> To: Briggs, William J. <William.Briggs@sba.gov>

> Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy

> <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>;

> Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili

> <ruth@dbas.as>; Robert Ho Chee <robert.hochee@tr.as.gov>; Z114
> Radewagen, Amata <amata.c.radewagen@mail.house.gov>
> Subject: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
>
> CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links
and responding with sensitive information. Send suspicious email to spam@sba.gov.
>
> Talofa Deputy Associate Administrator Briggs,
>
> I hope this email finds you and your family healthy and safe.
>
> Thank for all that SBA has done in this time of crisis. Unfortunately most of our local businesses have not yet
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>
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we hope that SBA will grant DBAS status as an approved lender so that it can participate in a newly funded PPP and
continue its critical role of providing much needed capital to our local businesses during this difficult time.
>
> Sincerely,
>
> Jason Betham
>
>
> Jason Marist Betham, Sr.
> State Director
> American Samoa Small Business Development Center (AS SBDC)
>
> P.O. Box 2609
> Pago Pago, American Samoa 96799
>
> jason.betham.sbdc@[REDACTED]
>
> (Office) (684)699-4830
> (Fax) (684)699-8636
> (Mobile) [REDACTED]
>
>
>
>
>

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

jason.betham.sbdc@[REDACTED]

(Office) (684)699-4830
(Fax) (684)699-8636
(Mobile) [REDACTED]

From: [Manger, William M.](#)
To: [Streich, Susan E.](#)
Cc: [Ledford, Edward](#)
Subject: FW: Request of assistance to contact the SBA
Date: Monday, April 6, 2020 9:59:00 AM
Attachments: [Folleto Abanca Miami Bilingüe Interactivo Inv.pdf](#)
[20200204-np-abanca-resultados-2019-en.pdf](#)

(b) (5)

From: Isabel Milan <Isabel.Milan@diaglobal.org>
Sent: Monday, April 6, 2020 9:54 AM
To: Manger, William M. <William.Manger@sba.gov>; Nelson, Nicole M. <Nicole.Nelson@sba.gov>
Subject: FW: Request of assistance to contact the SBA

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Hello Nicole and Bill,
Any chance that you can let me know who I can they address this email to in SBA?
Thank you so much!
Best,
Isabel

From: Marcelino Garcia <[marcelinogarcia3@](#)>
Sent: Saturday, April 4, 2020 3:02 PM
To: Isabel Milan <[isabelmmilan@](#)>; Isabel Milan <[Isabel.Milan@diaglobal.org](#)>
Subject: Fwd: Request of assistance to contact the SBA

Hola. Le podrias pasar esto a alguien en el Small Business Administration a ver si pueden ayudar a ese banco en Miami?

----- Forwarded message -----

From: **Fernandez-Nespral Garcia, Dionisio** <[dnespral@abanca.com](#)>
Date: Fri, Apr 3, 2020 at 11:57 AM
Subject: Request of assistance to contact the SBA
To: [marcelinogarcia3@](#) <[marcelinogarcia3@](#)>

Good Morning,

My name is Dionisio Fernandez-Nespral and I am the Chief Operations Officer of Abanca USA Miami Branch. We are a bank licensed by the Florida Office of Financial Regulation and by the Federal Reserve Bank of Atlanta. We are a Branch of Abanca Corporacion Bancaria SA, one of the biggest banks in Spain. Attached please find some information regarding our organization in case you would

like to have more details about us.

As you know, due to the Coronavirus crisis the Congress has recently approved a \$2 trillion financial relief package. Part of this package will allow businesses to meet ongoing vital expenses, such as payroll, utilities, rent, and mortgage interest. The Coronavirus Aid, Relief and Economic Security (CARES) Act allocated \$350 billion to help small businesses to relief the pandemic and economic downturn and created a new program within the U.S. Small Business Administration's (SBA's) flagship 7(a) Loan Program called the Paycheck Protection Program (PPP).

As far as we know, some lenders like us, that have not worked with the SBA yet are eligible to make PPP loans. Our intention is to help small business collaborating in the administration of loans under the Paycheck Protection Program and, in order to do it we have tried to contact our local SBA district office to start the application process. So far we have not received any answer from them, something that is completely understandable due to the huge amount of requests they must be receiving during this unprecedented times.

We would really appreciate it if you could help us contact someone in the SBA in order to start the process to become a Small Business Administration-approved lender ASAP so that we can support as many small businesses as possible. The goal is to minimize the economic consequences of this dramatic crisis. The involvement of as many financial institutions as possible will be for the best interest of the whole economy.

My complete contact details are as follows:

Dionisio Fernandez-Nespral
Chief Operations Officer
Abanca USA Miami Branch
1395 Brickell Avenue, Suite 1500
Miami, FL 33131
+1-305-753-7842
dnnespral@abanca.com

Thank you very much for your assistance and your reply.

Regards,

Dionisio Fernandez-Nespral Garcia

Back Office
1395 Brickell Avenue, Suite 1500. Miami - 33131
+1-305-929-0867

//ABANCA
Sentir común

abancausa.com

Before you print this email, ask yourself if it is really necessary. Think about the environment - it belongs to us all...

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From: [Manger, William M.](#)
To: [Miller, John A.](#); [Seaborn, Dianna L.](#)
Cc: [Briggs, William J.](#)
Subject: FW: SBA Debt Relief - Procedural Notice
Date: Tuesday, April 21, 2020 10:54:00 AM

(b) (5)

Thank you,
Bill

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 10:05 AM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

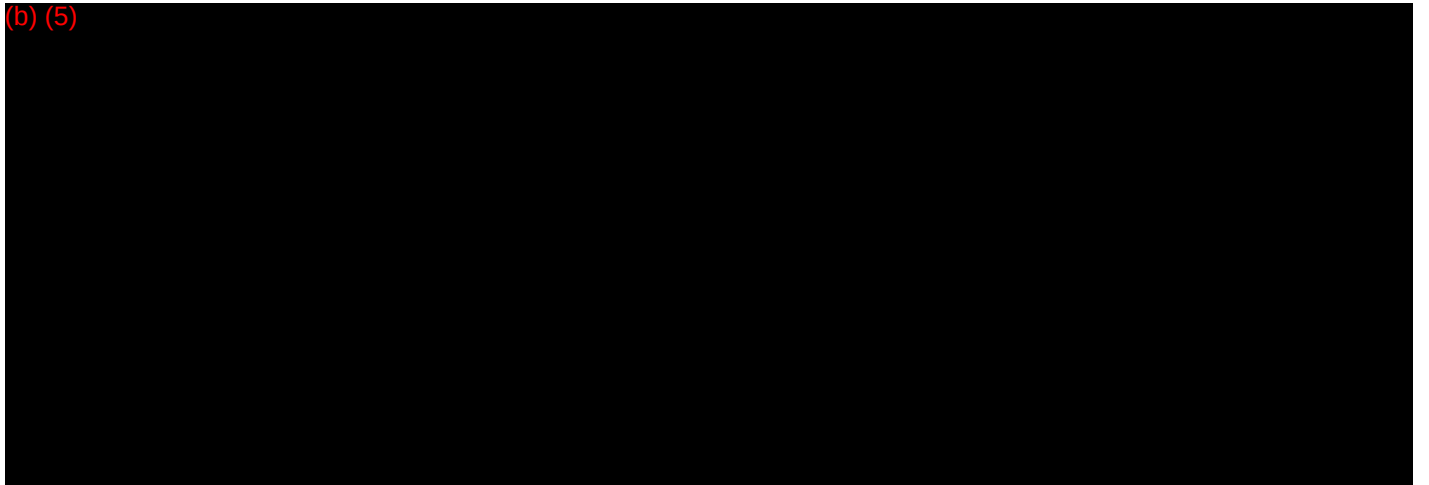
[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)



From: "Manger, William M." <William.Manger@sba.gov>
Date: Monday, April 20, 2020 at 5:34 PM
To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice



From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Sent: Monday, April 20, 2020 5:08 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hello:



Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)
[Redacted]
[Redacted]
[Redacted]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202- [Redacted]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

(b) (5)
[Redacted]
[Redacted]
[Redacted]
[Redacted]
[Redacted]

[Redacted]

[Redacted]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Monday, April 20, 2020 at 10:40 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 10:06 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]
[REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 10:02:15 AM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 9:53 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 9:50:26 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger,

William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin. (b) (5)

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you for the copies of the procedural notices, Daniel and Dianna.

[REDACTED]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. Can you check Erin's request below and provide a copy of the notice for publication on the webpage. Thank you.
Get [Outlook for iOS](#)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Great, (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:03 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 12:26 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna, We noticed that the office of Financial Assistance finalized this procedural notice and made it publicly available...

https://www.sba.gov/sites/default/files/articles/SBA_Notice_5000-20020.pdf

[REDACTED]

[REDACTED]

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Briggs, William J.](#)
To: [Gray, Christopher S.](#)
Subject: FW: SBA eTran Test Credentials for OnPoint Community Credit Union
Date: Wednesday, April 22, 2020 6:16:00 PM
Attachments: [image002.png](#)

Fyi,

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>
Sent: Wednesday, April 22, 2020 6:12 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Subject: FW: SBA eTran Test Credentials for OnPoint Community Credit Union

FYI... (b) (5)

From: Felix Rivas <felix.rivas@q2ebanking.com>
Sent: Wednesday, April 22, 2020 6:06 PM
To: Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>; Clair Scribner <Clair.Scribner@onpointcu.com>; Jeff Schilling <Jeff.Schilling@q2ebanking.com>
Cc: Josh Rodriguez <josh.rodriguez@q2ebanking.com>; Aisha Jones <aisha.jones@q2ebanking.com>
Subject: Re: SBA eTran Test Credentials for OnPoint Community Credit Union

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

+Clair,Jeff (OnPoint)

Tamalyln: thanks in advance for your help.

Clair/ Jeff: I've sent an inquiry to Timalyn, from the SBA, about your inquiry for SBA test credentials. Tamalyn can follow-up with you both. Please keep up informed.

Thanks,

Felix J Rivas

VP, Strategic Initiatives
Q2 Cloud Lending
Direct 512.682.4471

Mobile [REDACTED]
Email. felix.rivas@q2ebanking.com

From: "Franklin, Timalyn E. (Contractor)" <timalyn.franklin@sba.gov>
Date: Wednesday, April 22, 2020 at 5:01 PM
To: Felix Rivas <felix.rivas@q2ebanking.com>
Cc: Josh Rodriguez <josh.rodriguez@q2ebanking.com>, Aisha Jones <aisha.jones@q2ebanking.com>
Subject: RE: SBA eTran Test Credentials for OnPoint Community Credit Union

Yes, you can provide me their information.

Timalyn E. Franklin,
MBA/SACS/PMI-ACP/PMP/
CSM/SAPM/CSM/ITIL/LSSBB

Office of Capital Access
U.S. Small Business Administration

timalyn.franklin@sba.gov



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From: Felix Rivas <felix.rivas@q2ebanking.com>
Sent: Wednesday, April 22, 2020 5:59 PM
To: Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>
Cc: Josh Rodriguez <josh.rodriguez@q2ebanking.com>; Aisha Jones <aisha.jones@q2ebanking.com>
Subject: SBA eTran Test Credentials for OnPoint Community Credit Union

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Hi Timalyn

We are working with OnPoint Community Credit Union, an SBA-approved lender. They inquired about testing eTran and we noted that they will need to work with someone from the SBA to get test credentials.

Can we put you in touch with them so that you can help orient them?

Their Lender ID is (b) (5)

Thanks,

Felix J Rivas

VP, Strategic Initiatives

Q2 Cloud Lending

Direct **512.682.4471**

Mobile

Email. felix.rivas@q2ebanking.com

CLOUD LENDING
a **Q2** company

1 Villiers Park Drive
Suite 8240
San Mateo, CA, 94403



From: [Briggs, William J.](#)
To: [McShane, Kathleen M.](#); [Joyner, Eliza W.](#)
Subject: FW: Silver Diner and the CARES Act- Legislative and Regulatory Solutions
Date: Friday, April 3, 2020 5:02:00 PM
Attachments: [Silver Diner Hoyer Letter \[4.3.2020\].pdf](#)
[Paycheck Protection Program \[Fact Sheet\].pdf](#)
[Silver Diner Summary of Legislative and Regulatory Action \[4.1.2020\].PDF](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 3, 2020 5:00 PM
To: PPP-IFR <PPP-IFR@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: Silver Diner and the CARES Act- Legislative and Regulatory Solutions

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Robert Giaimo <[robertgiaimo@\[REDACTED\]](mailto:robertgiaimo@[REDACTED])>
Sent: Friday, April 3, 2020 4:48 PM
To: alexis.covey-brandt@mail.house.gov; annaliese@hoyerforcongress.com; hoyerscheduling@mail.house.gov
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Dorgan, Byron L. <Byron.Dorgan@arentfox.com>; Eric Forward <eforward@silverdiner.com>; Eddie Tuviv <etuv@aol.com>; Office Giaimo <rgiaimo@silverdiner.com>
Subject: Silver Diner and the CARES Act- Legislative and Regulatory Solutions

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Dear Representative Hoyer,

Given your active role, and our work with you in the past, we wanted you to be in the loop on our urgent fight to keep the lights on at Silver Diner and save 1800 jobs, on which we have been corresponding with Senators Cardin & Van Hollen.

Attached is a letter describing the 'devil's choice' faced by Silver Diner and thousands of other restaurants in Maryland and the nation as a result of the misalignment of the covered period for loan forgiveness (eight weeks after the loan origination date in April) and the outside rehire date (June 30, 2020) in the CARES Act with the reality of when businesses like ours will be able to reopen and start rehiring (at least June 10, 2020).

Also attached is a summary of legislative solutions and critical regulatory interim fixes that would help mitigate the problem (along with the misaligned Payroll Protection Fact Sheet). Ultimately, the legislative resolution is needed to save Silver Diner. But until Congress resumes, we need your help ensure that the regulations governing the PPP at a minimum align with the language of the CARES Act.

Without an urgent & immediate fix to the regulations, regarding the use of funds, we won't be able to keep our company solvent in the near-term and without follow on legislative fixes as described, we won't be able to stay in business. I ask you to share this information with Speaker Pelosi and others in the House Democratic Leadership I look forward to speaking with you at your earliest convenience.

My cell number is [REDACTED].

Thank you. As always we will get to the other side together,

Bob

Robert Giaimo

Founder/CEO

Silver Diner Development LLC

C: [REDACTED]



~Please forgive my typos, sent from my mobile device. ~

From: [Briggs, William J.](#)
To: [Joyner, Eliza W.](#)
Subject: FW: Software Vendor Name for Servicing2 Request
Date: Thursday, May 21, 2020 2:57:00 PM
Attachments: [Interconnection Security Agreement CAFS Vendor.docx](#)
[Vendor TestAccess Management2020May 15v2.docx](#)

Can you print two of these?

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Sent: Wednesday, May 20, 2020 1:01 PM
To: Streich, Susan E. <Susan.Streich@sba.gov>; Biles, Brittany W <Brittany.Biles@sba.gov>; Perriello, Tami L. <Tami.Perriello@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>
Cc: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Whalen, Ronald D. <Ronald.Whalen@sba.gov>
Subject: FW: Software Vendor Name for Servicing2 Request

Hi Britt , Susan and Tami,

(b) (5) [REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Thanks
Steve

From: [Briggs, William J.](#)
To: ["Brian.Morgenstern"](#)
Subject: FW: Tax Aggie Coalition Letter RE: SBA PPP Challenges
Date: Monday, April 27, 2020 2:18:00 PM
Attachments: [image001.png](#)
[Tax Ag Coalition Letter 4.27.20.pdf](#)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: RJ Karney <ronalddk@fb.org>
Sent: Monday, April 27, 2020 2:16 PM
To: Carranza, Jovita <Jovita.Carranza@sba.gov>
Cc: lisa.lopez@sba.gov; Briggs, William J. <William.Briggs@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>
Subject: Tax Aggie Coalition Letter RE: SBA PPP Challenges

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Good afternoon Administrator Carranza,

On behalf of NCBA, AFBF and the Tax Aggie Coalition, please see the attached letter requesting several changes to SBA's Paycheck Protection Program to make PPP more accessible for our nation's agricultural producers. In many ways, the CARES Act is a lifeline for farmers and ranchers across the US, and we are grateful for the additional PPP funding and EIDL eligibility granted in CV 3.5. However, we believe a handful of modifications will better ensure this program is accessible for agricultural producers. As Congress considers additional COVID-19 related legislation, we would very much appreciate the opportunity to work with you on the priorities outlined in our letter. Please don't hesitate to reach out to myself or RJ Karney with the American Farm Bureau Federation (cc'd) if you have questions or need any additional information. We'd love to be a resource.

Sincerely,

RJ Karney
Director Congressional Relations
American Farm Bureau Federation
ronalddk@fb.org
202-406-3669 – office
[REDACTED] - cell

Danielle Beck

Executive Director, Government Affairs

Center for Public Policy

The Pennsylvania Building

1275 Pennsylvania Ave, NW Suite 801

Washington, DC 20004-1701

202.879.9127 | dbeck@beef.org



From: [Briggs, William J.](#)
To: [McCracken, Erin S.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: FW: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act
Date: Wednesday, April 8, 2020 4:47:00 PM
Attachments: [image003.png](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Wednesday, April 8, 2020 4:45 PM
To: Scott III, Robert L. <Robert.Scott@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Scott III, Robert L. <Robert.Scott@sba.gov>
Sent: Wednesday, April 8, 2020 3:44 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>

Cc: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act
Importance: High

Dianna / Stephen –

See below. (b) (5)

[REDACTED]

Rob

From: Young, Stewart B. EOP/WHO <Stewart.B.Young@who.eop.gov>
Sent: Wednesday, April 8, 2020 10:55 AM
To: Scott III, Robert L. <Robert.Scott@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>
Subject: FW: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

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[REDACTED] ?

Thanks all!

From: "Pawlowski, Michael (Murkowski)" <Michael_Pawlowski@murkowski.senate.gov>
Date: April 8, 2020 at 10:43:57 AM EDT
To: "Hershey, Michael S" <Michael.Hershey@sba.gov>, "ryan.lambert@sba.gov" <ryan.lambert@sba.gov>, "Stephanie.King@sba.gov" <Stephanie.King@sba.gov>
Cc: "Telle, Adam R. EOP/WHO" <Adam.R.Telle@who.eop.gov>, "Boyle, Garrett (Murkowski)" <Garrett_Boyle@murkowski.senate.gov>
Subject: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

Michael, Stephanie and Ryan – below you will see an ask from the State of Alaska. As I have said in previous messages to you, with limited lending capacity/capital markets in the State of Alaska, few to no large businesses, the massive exposure of our economy to seasonal industries like tourism and fisheries we need creative partnerships with the state.

They are desperately trying to supplement the SBA's effort but need guidance. This is

timely because they have a board meeting of the Alaska Industrial Development and Export Authority to authorize its program to support getting funds out quickly tomorrow.

Adding Adam as I would not be surprised if the Governor reaches out to the WH or the delegation does as well so want him informed as well.

I know you are taking tons of incomings but really appreciate anything you can help push through on this request.

Best

Michael Pawlowski
Chief of Staff
U.S. Senator Lisa Murkowski

From: Jon DeVore <jdevore@dc.bhb.com>
Sent: Wednesday, April 8, 2020 10:21 AM
To: Boyle, Garrett (Murkowski) <Garrett_Boyle@murkowski.senate.gov>; Pawlowski, Michael (Murkowski) <Michael_Pawlowski@murkowski.senate.gov>
Cc: 'Mark Davis (mdavis@aidea.org)' <mdavis@aidea.org>
Subject: RE: Alaska Industrial Development & Export Authority request to the SBA re CORES Act

Good morning Michael and Garrett,

The Alaska Industrial Development & Export Authority (AIDEA) is reaching out to the Alaska delegation to provide you with an update with respect to AIDEA's request to the U.S. Small Business Administration (SBA) to expedite and facilitate AIDEA's participation in the CARES Act loans programs. AIDEA is in a unique position to facilitate and work with Alaskans banks with emergency funding to Alaska's businesses. But candidly, I perceive, the SBA is challenged with responding to and processing of the 275,000 PPP loans and AIDEA is confronted by SBA lack of guidance for new non-traditional lenders. That policy guidance MAY come from the SBA later today.

Diana Seaborne, Dianna.seaborn@sba.gov, from the SBA Office of Financial Assistance has been the most responsive and indicates that AIDEA is welcomed and likely a potential participant in the SBA Express Loan and Bridge Loan Programs which AIDEA could quickly facilitate. She has also shared AIDEA's request with others in the SBA. She was the SBA official that shared additional guidance will be forthcoming. The bios

of some of the SBA people is attached for background.

AIDEA's request is that the Alaska Delegation consult with the SBA asking that AIDEA's request be expedited and be prioritized as a means of helping the State of Alaska. Today is particularly important because the AIDEA board is scheduled to meet in an emergency session tonight at 7 PM (EDT) to discuss and authorize specific actions in response to the COVID-19. AIDEA needs some indication from SBA that its request will get serious and immediate attention (acknowledging we are all dealing with an economic crisis and there are priorities). AIDEA just does not want to get caught up in bureaucratic maze and waiting for further guidance. The second reason is of course with the town meeting scheduled today with the Alaska Congressional Delegation to the extent is value and appropriate, AIDEA wants Alaskans to know it is working with the SBA to help bring rapid assistance to Alaskans.

The chart below illustrates that the State of Alaska is the worst economically impacted state in the Nation. I can't vouch for the source or methodology of the information. But the link to the original source is below. AIDEA considers every moment of delay is a problem.



Source: <https://www.alignable.com/forum/coronavirus-impact-on-small-business-week-3-recap>

Thank you for your consideration of AIDEA's request. Please call me if you have any questions.

With best wishes---Be Safe-Stay Healthy.

Jon

Jon M. DeVore, Esquire

Vice President and Shareholder

From: Jon DeVore

Sent: Monday, April 6, 2020 3:34 PM

To: Boyle, Garrett (Murkowski) <Garrett_Boyle@murkowski.senate.gov>; Pawlowski, Michael (Murkowski) <Michael_Pawlowski@murkowski.senate.gov>

Cc: Mark Davis (mdavis@aidea.org) <mdavis@aidea.org>

Subject: FW: Alaska Industrial Development & Export Authority request to the SBA re CORES Act Confidential

Dear Michael and Boyle,

I am sharing with you a message we sent today to the SBA related to the AIDEA efforts to assist the SBA and others in responding to the COVID-19 challenges. AIDEA would welcome the delegation's support and engagement. Should you have any questions, please feel free to contact me or Mark Davis. You are of course welcome to contact whoever you want.

Excuse me for being brief but the message below is long enough,

I look forward to talking with you.

With best wishes,

Jon

Jon M. DeVore, Esquire

Vice President and Shareholder

Birch Horton Bittner & Cherot

1100 Conneticut Avenue, NW, Suite 825

Washington, D.C. 20036

a professional corporation

(202) 659-5800 (office)

(202) 862-8362 (direct)

[REDACTED] (mobile)

>www.birchhorton.com<

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From: Jon DeVore

Sent: Monday, April 6, 2020 3:23 PM

To: Christine.nell@sba.gov; Dianna.seaborn@sba.gov; William.briggs@sba.gov

Cc: Mark Davis (mdavis@aidea.org) <mdavis@aidea.org>; Knudson, Kip C (GOV) <kip.knudson@Alaska.gov>

Subject: Alaska Industrial Development & Export Authority request to the SBA re CORES Act Confidential

Good morning Mr. Briggs, Ms. Seaborn and Ms. Nell,

On behalf of the Alaska Industrial Development & Industrial Authority (AIDEA) ><http://www.aidea.org><, we are contacting the U.S. Small Business Administration (SBA) to convey that AIDEA, in coordination with the State of Alaska, requests to facilitate and be an active partner with the SBA in the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). This message is intended primarily as a preliminary communication to acquaint you with AIDEA and ask for your assistance in directing us to the appropriate SBA people to explore and facilitate a direct relationship between SBA and AIDEA which is an established lender in the State of Alaska. AIDEA and the State of Alaska desire to partner with the Federal government, specifically the SBA, in the financial assistance programs under the CARES Act.

AIDEA is a public corporation of the State of Alaska, created in 1967 by the Alaska Legislature "in the interests of promoting the health, security, and general welfare of all the people of the state, and a public purpose, to increase job opportunities and otherwise to encourage the economic growth of the state, including the development of its natural resources, through the establishment and expansion of manufacturing, industrial, energy, export, small business, and business enterprises..." AIDEA makes loans in the secondary market in participation with banks and credits unions and also makes direct loans using its own funds. AIDEA, as a public corporation, operates using its own assets and income rather than relying on state revenues. AIDEA has a loan portfolio worth over \$400 million and a net position in excess of \$1 billion. See 2019 AIDEA Annual Report (attached).

As you will note from the loans and financial programs administered by AIDEA, it is uniquely positioned to team with SBA. In addition, AIDEA is in a unique and unparalleled position perhaps unlike any other state-owned infrastructure and bonding authority. AIDEA has significant financial resources and lending experience which it can use to help businesses in Alaska respond to COVID-19 economic challenges. SBA's cooperation would enhance AIDEA's and the State of Alaska's ability to help Alaska.

AIDEA currently administers several financial programs. The programs are part of the Commercial and Industrial Financing Programs, *See*, [3 AAC 99.100—3 AAC 99.930](#). The Small Business Economic Development Program (SBED) operated in conjunction with the Alaska Department of Community and

Economic Development. The goal of this program is to provide long-term private sector employment by financing business start-up and expansion for companies that fall under the SBA's definition of small business. Applicants are required to match loan funds with cash or other private financing. In addition, AIDEA administers the Conduit Revenue Bond, Commercial and Development Finance Loans, Sustainable Energy Transmission and Supply (SETS) Fund, and the Arctic Infrastructure Development Fund (AIDF) programs. *See*, 3 AAC Chapters 99, 101, 102, 103.

AIDEA is also set up to move quickly and adapt to changing financial situations. In response to the pandemic, AIDEA has already revamped a loan guaranty program to work with local banks and credit unions during the pandemic. We anticipate that the State of Alaska may create additional programs and provide additional financial assistance to Alaskan businesses.

AIDEA thinks it could be of assistance in implementing three CARES Act Programs. AIDEA is first to recognize that, as a State of Alaska owned public corporation, there may be hurdles or regulatory challenges that may need to be addressed to engage in assistance to Alaskans and the SBA.

AIDEA wants to explore with the SBA if it can qualify as a Lender under the SBA 7(a) loan Programs to facilitate both the CARES Act Small Business Interruption and specifically the Paycheck Protection Program. The CARES Act also expands the types and sizes of businesses that will qualify for disaster relief programs under section 7(b)(2) of the Small Business Act (15 USC 636(b)(2)). AIDEA and the State of Alaska welcome the opening of banks' doors for the PPP, however, we have heard that some banks are not ready to make and administer the program. AIDEA is ready. Should SBA need assistance in disbursing or administering these loans, AIDEA has significant experience in making and administering loans to large and small businesses. AIDEA borrowers must deposit loan proceeds in a participating local bank or credit union that is FDIC insured and in compliance with the Bank Secrecy Act under AIDEA's loan covenants. AIDEA has personnel already in Alaska which would facilitate the SBA delivery of these types of loans particularly since most people coming into the State from outside Alaska are subject to a mandatory 14-day quarantine.

In addition, AIDEA would like to determine the feasibility of participating with the SBA in the new SBA Express Bridge Loan Pilot Program ("EBL Program"). On April 1, 2020, the SBA published a notice of changes to its EBL Program to expand the program's eligibility to small businesses nationwide adversely impacted by the COVID 19 public health emergency. AIDEA does not have an existing banking relationship with the SBA as an Express Lender before March 13, 2020. But AIDEA has worked with the SBA in Alaska for decades. AIDEA would like to explore with the SBA if it could participate with the SBA in this program. AIDEA recognizes that it may need to adapt its regulations and procedures or cooperate with local lenders to follow the Bank Secrecy Act. AIDEA is prepared to respond to these requirements.

The specific approach that AIDEA would propose is a state bridge guaranty that expires once the SBA guaranty is approved. The likely steps would be:

- applicant submits SBA application to bank/credit union
- bank/credit union sends SBA application to AIDEA; AIDEA approves bridge guaranty
- bank/credit union issues loan
- bank/credit union completes underwriting process
- bank/credit union submits application to SBA
- SBA approves guaranty; AIDEA guaranty expires

As I related, this communication is intended to be a preliminary expression of AIDEA's and the State of Alaska's interest in facilitating the SBA's programs in Alaska. Mark Davis, Chief Infrastructure Development Officer for AIDEA, has been charged with the responsibility of working with the SBA to accomplish these goals. Mr. Davis was appointed to this position after serving in various senior positions for the State of Alaska including Deputy Commissioner, Department of Commerce Community and Economic Development, Director of Corporations, Business and Professional Licensing, and Director, Banking and Securities. Mark also served as the U.S. Attorney for the State of Alaska and in other capacities with the U.S. Department of Justice. He is very experienced in issues related to finance and secured transactions.

Our firm, Birch, Horton Bittner and Cherot, (BHBC) is outside counsel for AIDEA on the CARES Act issues and other matters. As a matter of background, I was the SBA District Counsel in the Alaska District Office between 1988-2003 and I worked with Mark Davis as a Special Assistant U.S. Attorney during that time. I also handled small business matters for three U.S. Senators from Alaska.

AIDEA asks that after you consider its preliminary inquiry that you provide some guidance or designate SBA personnel with whom to communicate and meet to discuss AIDEA's goals and how AIDEA might assist the SBA.

We thank you, the SBA personnel and, in particular, Nancy Porzio, District Director of the SBA Alaska District Office, and her staff for being on the front line in responding to this COVID-19 challenge and reaching out to the small businesses of Alaska.

Respectfully,

Jon M. DeVore

Jon M. DeVore, Esquire

Vice President and Shareholder
Birch Horton Bittner & Cherot
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Washington, D.C. 20036
a professional corporation
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From: [Briggs, William J.](#)
To: [Schimpp, Michele J.](#); [Vidal, David J.](#)
Subject: FW: Trade association/business group engagement at this time.
Date: Friday, March 27, 2020 4:01:00 PM

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell [REDACTED]
William.Briggs@sba.gov



U.S. Small Business
Administration

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From: [Briggs, William J.](#)
To: [Kopperud, Anna E.](#)
Cc: [Seale, Jessica N.](#)
Subject: FW: URGENT offer of Governance, Risk, Compliance solution for PPP & CARES Act- from Andromeda Systems, Inc.
Date: Friday, April 3, 2020 1:47:00 PM
Attachments: [image003.png](#)
[Azimuth_SBA_Deck_v5.4-2-20_trish.pdf.pdf](#)
[image001.png](#)

Anna,

Are you tracking vendors who want to help?

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
[REDACTED] mobile

From: Levine, Nina D. <nina.levine@sba.gov>
Sent: Friday, April 3, 2020 1:41 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: URGENT offer of Governance, Risk, Compliance solution for PPP & CARES Act- from Andromeda Systems, Inc.

(b) (5)

From: Patricia Ward <patricia.ward@androsysinc.com>
Sent: Friday, April 3, 2020 1:38 PM
To: Levine, Nina D. <nina.levine@sba.gov>
Subject: URGENT offer of Governance, Risk, Compliance solution for PPP & CARES Act- from Andromeda Systems, Inc.

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Dear Ms. Levine-

I am Patricia Hall Ward, the business development director for the financial services division of , Andromeda Systems, (ASI) a current Government contractor with HUD and the DOD as well as in the 8A mentor/protégé program. I have sent this email to Chris Pilkerton and Steve Lancelotta as well, just fyi, as I wanted to keep all of you informed.

ASI is the provider of the new AzimuthGRC compliance management and risk assessment platform

to the Federal and State regulators. This is a revolutionary new approach to GRC (Governance, Risk, Compliance) and we would be honored to offer it to the SBA during this time of crisis. It can be implemented immediately for your use in regulating the CARES Act including EIDL/PPP compliance management.

The AzimuthGRC platform is a unique and innovative approach to providing a solution for regulators to supervise and manage supervised entities. It is a cloud based SaaS software system using Azure Cloud. All the current CFR, CFPB exam guides, and State laws are already uploaded into Azimuth by our legal team at Bradley, Arant law firm and the laws are converted from legalese into data that can be matched to your regulatory requirements. We are currently adding the entire CARES Act regulations into the platform now and that should be done by next week.

Therefore, you will be able to use this unique portal as a very effective tool to regulate any business area that you need, whether it be banking, healthcare, environmental protection or other applications. A visual analytics dashboard is part of the solution to provide real time risk assessment and compliance metrics. Communication with your supervised entities can be achieved through this portal , and any data from them can be easily uploaded into their account file. In addition, all of these Federal and State regs are kept evergreen and continuously up to date by Bradley attorneys.

You would be able to use this to manage compliance and risk assessment within the SBA region for financial services and banking systems, the PPP, and any other financial regulations or loan programs. Given our extensive experience with loan servicing for Federal agencies, we would be able to quickly manage all of the new and existing regulations to the lenders/borrowers in your programs and monitor risk and compliance in real time. There is no other solution like this on the market. It is a turnkey system and would require minimal configuration to get it operational. The platform is already set up for mortgage and banking servicing applications.

This would be a collaborative platform that can quickly provide your current and new regulations out to all your lenders/borrowers and receive back their data for risk and compliance assessment . Having one platform for all the data and having the ability to monitor and audit the data in real time is a major advantage of Azimuth and one that the other regulators have recognized. Installing this system now can prevent future need for disparate tracking systems for compliance and auditing field performance.

We are currently in discussions or projects with USDA rural home loan, CFPB and the Fed now, and feel that the SBA could definitely benefit from our new innovative approach for the regulation of the CARES act, as well as your other compliance and risk management needs. Plus, we have executives and former Gov't officials with over 40 years of experience managing HUD and SBA loan servicing and the previous financial crisis programs within the Federal agencies. Their expertise would be invaluable to you at this time. They have designed, developed, and operated automated compliance management SaaS solutions that were responsive to Dodd-Frank regulations and CFPB examinations. They also provided support services to mortgage industry clients to provide effective Enterprise compliance management programs.

I am attaching a full slide deck of the proposed solution for SBA, but we are ready to present it to

your team if they can spend a few minutes to review in a web or on-site meeting.

Would you and your team be able to review this innovative solution in a web meeting asap? I feel very confident that it would be worth your time. Just let me know the best date/time for you. We are ready to serve you in this crisis.

Thank you for your help and kind consideration of this request. Feel free to email/ call me at any time to discuss further.

Very best,

Trish

Patricia Hall Ward

Andromeda Systems, Inc
Director of Business Development
Financial Services Division
336-210-2816
patricia.ward@androsysinc.com



From: [Briggs, William J.](#)
To: [McShane, Kathleen M.](#)
Cc: [Joyner, Eliza W.](#)
Subject: FW: URGENT request for meeting on Governance, Risk, Compliance solution for PPP & CARES Act- from Andromeda Systems of Jacksonville, FL
Date: Thursday, April 2, 2020 4:15:00 PM
Attachments: [image003.png](#)
[Azimuth_SBA_Deck_v5.4-2-20_trish.pdf.pdf](#)
[image001.png](#)

Eliza,

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Manger, William M. <William.Manger@sba.gov>
Sent: Thursday, April 2, 2020 4:14 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Fwd: URGENT request for meeting on Governance, Risk, Compliance solution for PPP & CARES Act- from Andromeda Systems of Jacksonville, FL

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From: Williams, Sarah M. <Sarah.Williams@sba.gov>
Sent: Thursday, April 2, 2020 4:12:14 PM
To: Manger, William M. <William.Manger@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>
Cc: Gray, Christopher S. <Christopher.Gray@sba.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>
Subject: FW: URGENT request for meeting on Governance, Risk, Compliance solution for PPP & CARES Act- from Andromeda Systems of Jacksonville, FL

Please see attached and below.

From: Patricia Ward <patricia.ward@androsysinc.com>
Sent: Thursday, April 2, 2020 3:23 PM
To: Carranza, Jovita <Jovita.Carranza@sba.gov>
Subject: URGENT request for meeting on Governance, Risk, Compliance solution for PPP & CARES Act- from Andromeda Systems of Jacksonville, FL

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Dear Ms. Carranza-

I am Patricia Hall Ward, the business development director for the financial services division of , Andromeda Systems, (ASI) a current Government contractor with HUD and the DOD in the 8A mentor/protégé program.

ASI is the provider of the new AzimuthGRC compliance management and risk assessment platform to the Federal and State regulators. This is a revolutionary new approach to GRC (Governance, Risk, Compliance) and we would be honored to offer it to the SBA during this time of crisis. It can be implemented immediately for your use in regulating the CARES Act including PPP compliance management.

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Very best,

Trish

Patricia Hall Ward

Andromeda Systems, Inc
Director of Business Development
Financial Services Division
336-210-2816
patricia.ward@androsysinc.com



From: [Manger, William M.](#)
To: [Monchek, Rafaela](#)
Subject: FW: URGENT SBA (EIDL) Economic Injury Disaster Loan Emergency Advance
Date: Monday, April 27, 2020 4:49:00 PM

Can you please direct this gentleman?

From: [REDACTED]@goreandkuperman.com>
Sent: Monday, April 27, 2020 4:21 PM
Subject: URGENT SBA (EIDL) Economic Injury Disaster Loan Emergency Advance

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Good Afternoon,

My name is [REDACTED]. I manage a law firm in Northern Virginia and am writing to obtain some guidance with respect to the EIDL. Please allow me to start off by saying I understand the you and the rest of the SBA are inundated with requests and questions etc, during this pandemic. However, after numerous attempts and hours on the phone with various customer service folks, I continue to receive absolutely no adequate response.

I, on behalf of my firm applied for the EIDL back in early April. I for whatever reason failed to keep my application number after successfully completing the application on the misguided belief that I will be getting some type of email confirmation - which apparently did not happen. I contact the SBA today to ask a couple basic questions about my application which I wanted to modify. After speaking to 5 different representatives, I was informed my application could not be found - but that perhaps my application was still processing - except no one was able to verify if in fact that is accurate. I am informed that there are two sides to this application process.

1. That once an application is submitted it goes through a processing portal run by your IT department, who ultimately ends up sending it to part 2.
2. I am informed this is the side that customer service/loan department are able to see the application, once the processed application is sent in by the IT department.

The problem is that no one was able to give me any guidance. I know for a fact my office submitted an application and I am not sure how to proceed, especially because new applications have been closed. I would greatly appreciate some actual guidance and advice on how to move forward. I would be grateful if you would look into my concern, and get back to me as soon as practicable.

Thank you.



From: [Miller, John A.](#)
To: [Contreras, Alejandro C.](#)
Subject: FW: URGENT SBA (EIDL) Economic Injury Disaster Loan Emergency Advance
Date: Monday, April 27, 2020 5:09:00 PM

From: [REDACTED]@goreandkuperman.com>
Sent: Monday, April 27, 2020 4:21 PM
Subject: URGENT SBA (EIDL) Economic Injury Disaster Loan Emergency Advance

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Thank you.



From: [Manger, William M.](#)
To: [Monchek, Rafaela](#)
Subject: FW: URGENT SBA (EIDL) Economic Injury Disaster Loan Emergency Advance
Date: Tuesday, May 5, 2020 10:31:00 AM

FYI

From: [REDACTED]@goreandkuperman.com>
Sent: Tuesday, May 5, 2020 10:19 AM
To: Boris Kuperman <bk@goreandkuperman.com>
Subject: Re: URGENT SBA (EIDL) Economic Injury Disaster Loan Emergency Advance

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I am following up on the below email written on 4/27/20. I have not received any reliable information. I would appreciate it if someone would get back to me. This is really intolerable and unacceptable.

[REDACTED]

From: [REDACTED]
Sent: Monday, April 27, 2020 4:20 PM
Subject: URGENT SBA (EIDL) Economic Injury Disaster Loan Emergency Advance

Good Afternoon,

My name is [REDACTED]. I manage a law firm in Northern Virginia and am writing to obtain some guidance with respect to the EIDL. Please allow me to start off by saying I understand the you and the rest of the SBA are inundated with requests and questions etc, during this pandemic. However, after numerous attempts and hours on the phone with various customer service folks, I continue to receive absolutely no adequate response.

I, on behalf of my firm applied for the EIDL back in early April. I for whatever reason failed to keep my application number after successfully completing the application on the misguided belief that I will be getting some type of email confirmation - which apparently did not happen. I contact the SBA today to ask a couple basic questions about my application which I wanted to modify. After speaking to 5 different representatives, I was informed my application

could not be found - but that perhaps my application was still processing - except no one was able to verify if in fact that is accurate. I am informed that there are two sides to this application process.

1. That once an application is submitted it goes through a processing portal run by your IT department, who ultimately ends up sending it to part 2.
2. I am informed this is the side that customer service/loan department are able to see the application, once the processed application is sent in by the IT department.

The problem is that no one was able to give me any guidance. I know for a fact my office submitted an application and I am not sure how to proceed, especially because new applications have been closed. I would greatly appreciate some actual guidance and advice on how to move forward. I would be grateful if you would look into my concern, and get back to me as soon as practicable.

Thank you.

From: [Manger, William M.](#)
To: [McCracken, Erin S.](#)
Subject: FW: UST-SBA Press Release
Date: Monday, March 30, 2020 12:12:00 PM
Attachments: [PPP Plain English Fact Sheet_v3 3.30.2020.docx](#)

(b) (5)

From: Tanner.Black@Treasury.gov <Tanner.Black@Treasury.gov>
Sent: Monday, March 30, 2020 11:58 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Jonathan.Greenstein@treasury.gov; Levine, Nina D. <nina.levine@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Michael.Faulkender@treasury.gov; Bimal.Patel@treasury.gov; Rebecca.Miller@treasury.gov; Kaelan.Dorr@treasury.gov; Brian.Morgenstern@treasury.gov; Stewart.B.Young@who.eop.gov; Steven.Laughton@treasury.gov; Scott III, Robert L. <Robert.Scott@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Frederick.Vaughan@treasury.gov
Subject: RE: UST-SBA Press Release

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Thanks Erin!

Thank you,
Tanner

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Monday, March 30, 2020 11:28 AM
To: Black, Tanner <Tanner.Black@Treasury.gov>; Greenstein, Jonathan <Jonathan.Greenstein@treasury.gov>; Levine, Nina D. <nina.levine@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Faulkender, Michael <Michael.Faulkender@treasury.gov>; Patel, Bimal <Bimal.Patel@treasury.gov>; Miller, Rebecca <Rebecca.Miller@treasury.gov>; Dorr, Kaelan <Kaelan.Dorr@treasury.gov>; Morgenstern, Brian <Brian.Morgenstern@treasury.gov>; Stewart.B.Young@who.eop.gov; Laughton, Steven <Steven.Laughton@treasury.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Vaughan, Frederick <Frederick.Vaughan@treasury.gov>

Subject: RE: UST-SBA Press Release

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Thank you very much! (b) (5)

From: Tanner.Black@Treasury.gov <Tanner.Black@Treasury.gov>

Sent: Monday, March 30, 2020 11:10 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Jonathan.Greenstein@treasury.gov; Levine, Nina D. <nina.levine@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Michael.Faulkender@treasury.gov; Bimal.Patel@treasury.gov; Rebecca.Miller@treasury.gov; Kaelan.Dorr@treasury.gov; Brian.Morgenstern@treasury.gov; Stewart.B.Young@who.eop.gov; Steven.Laughton@treasury.gov; Scott III, Robert L. <Robert.Scott@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Frederick.Vaughan@treasury.gov

Subject: UST-SBA Press Release

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All,

[REDACTED]

Thank you all,
Tanner

W. Tanner Black

U.S. Department of the Treasury

O: (202) 622-0308 | C: [REDACTED]

Tanner.Black@treasury.gov

From: [Briggs, William J.](#)
To: [Carson, Barbara E.](#)
Subject: Fwd: DoD Webinar//Gratitude and KUDOs
Date: Saturday, April 11, 2020 7:28:21 PM
Attachments: [image001.png](#)
[image005.png](#)
[image007.png](#)
[image009.png](#)

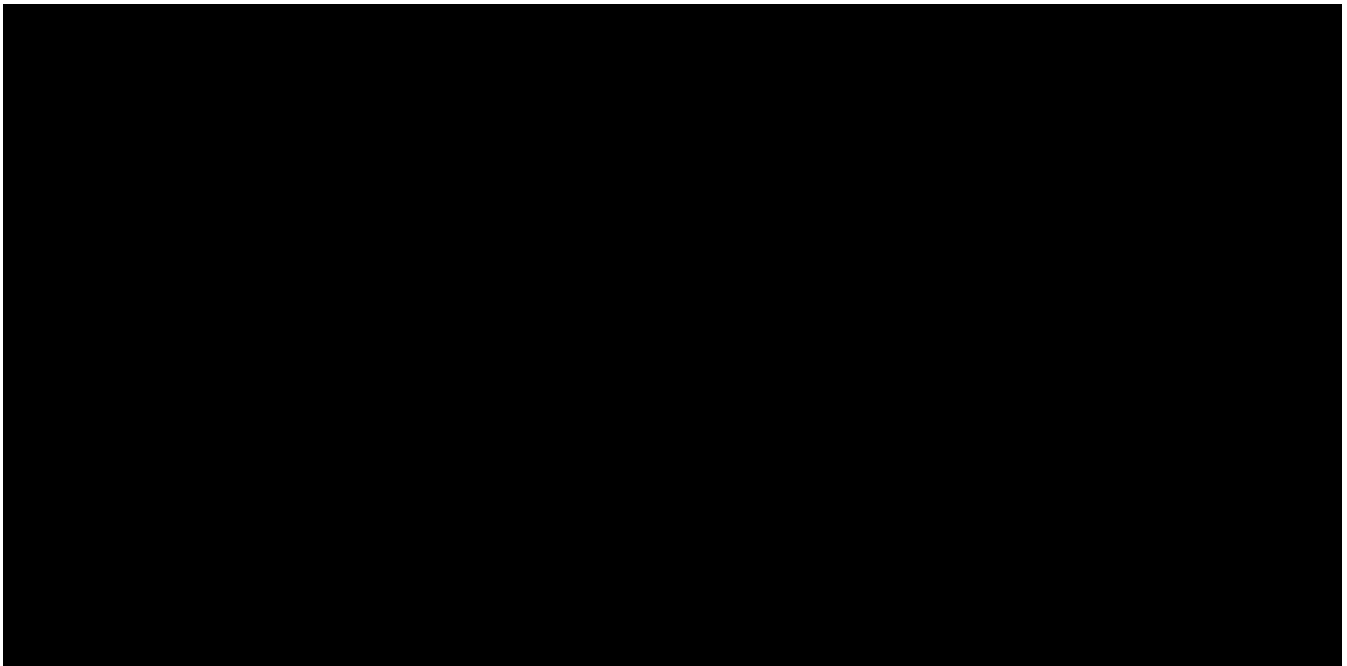
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From: Gibson, Patricia M <Patricia.Gibson@sba.gov>
Sent: Wednesday, April 8, 2020 4:40:43 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: DoD Webinar//Gratitude and KUDOs





(b) (5)

Pat

Patricia Gibson
Senior Advisor, Office of Communications & Public Liaison

U.S. Small Business Administration

Cell:

patricia.gibson@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Wednesday, April 8, 2020 4:29 PM

To: Loines, David W. <david.loines@sba.gov>; Carson, Barbara E. <barbara.carson@sba.gov>; Klein, John W. <john.klein@sba.gov>; Clarke, Christopher R. <Christopher.Clarke@sba.gov>; Ciorneiu, Mihaela <Mihaela.Ciorneiu@sba.gov>; Peebles, Dr. Donna L. <Dr.Donna.Peebles@sba.gov>; Purdy, Jr Bruce D. <Bruce.PurdyJr@sba.gov>; Gillen, Lori M. <Lori.Gillen@sba.gov>; Gibson, Patricia M <Patricia.Gibson@sba.gov>

Cc: Calderon, Lloyd <lloyd.calderon@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>

Subject: RE: DoD Webinar//Gratitude and KUDOs

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Loines, David W. <david.loines@sba.gov>

Sent: Wednesday, April 8, 2020 4:24 PM

To: Carson, Barbara E. <barbara.carson@sba.gov>; Klein, John W. <john.klein@sba.gov>; Clarke, Christopher R. <Christopher.Clarke@sba.gov>; Ciorneiu, Mihaela <Mihaela.Ciorneiu@sba.gov>; Peebles, Dr. Donna L. <Dr.Donna.Peebles@sba.gov>; Purdy, Jr Bruce D. <Bruce.PurdyJr@sba.gov>;

Gillen, Lori M. <Lori.Gillen@sba.gov>; Gibson, Patricia M <Patricia.Gibson@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Calderon, Lloyd <lloyd.calderon@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>

Subject: RE: DoD Webinar//Gratitude and KUDOs

Barb, good job to you, John, Chris, and Bill!!

From: Carson, Barbara E. <barbara.carson@sba.gov>

Sent: Wednesday, April 8, 2020 4:18 PM

To: Loines, David W. <david.loines@sba.gov>; Klein, John W. <john.klein@sba.gov>; Clarke, Christopher R. <Christopher.Clarke@sba.gov>; Ciorneiu, Mihaela <Mihaela.Ciorneiu@sba.gov>; Peebles, Dr. Donna L. <Dr.Donna.Peebles@sba.gov>; Purdy, Jr Bruce D. <Bruce.PurdyJr@sba.gov>; Gillen, Lori M. <Lori.Gillen@sba.gov>; Gibson, Patricia M <Patricia.Gibson@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Calderon, Lloyd <lloyd.calderon@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>

Subject: DoD Webinar//Gratitude and KUDOs

Team SBA,

(b) (5)
[Redacted]

[Redacted]

[Redacted]

Best regards,
Barb

Barbara E. Carson
Deputy Associate Administrator
Office of Government Contracting and Business Development

U.S. Small Business Administration
(202) 205-6459
barbara.carson@sba.gov



U.S. Small Business
Administration

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From: [Jovita](#)
To: Monica.Crowley@treasury.gov
Cc: [Manger, William M.](#)
Subject: Fwd: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm
Date: Saturday, May 2, 2020 11:09:32 PM
Attachments: [PPP Round 2 data press release 5.3.20 850pm.docx](#)

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From: Manger, William M. <William.Manger@sba.gov>
Sent: Saturday, May 2, 2020 9:14:55 PM
To: Jovita [REDACTED]
Subject: Fwd: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

[REDACTED]

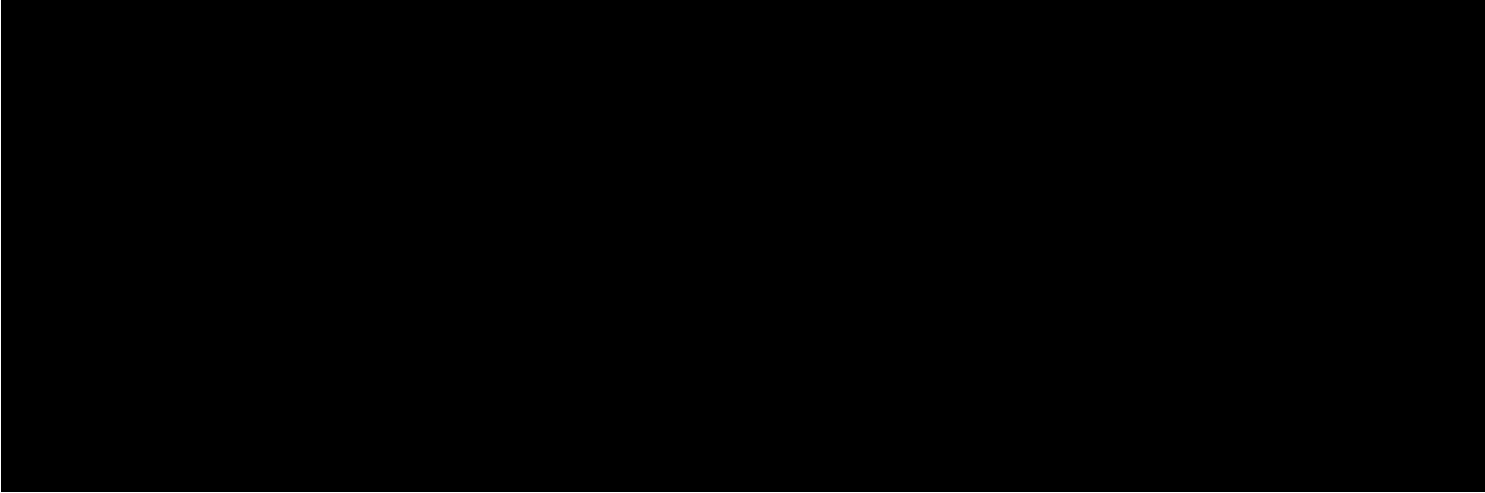
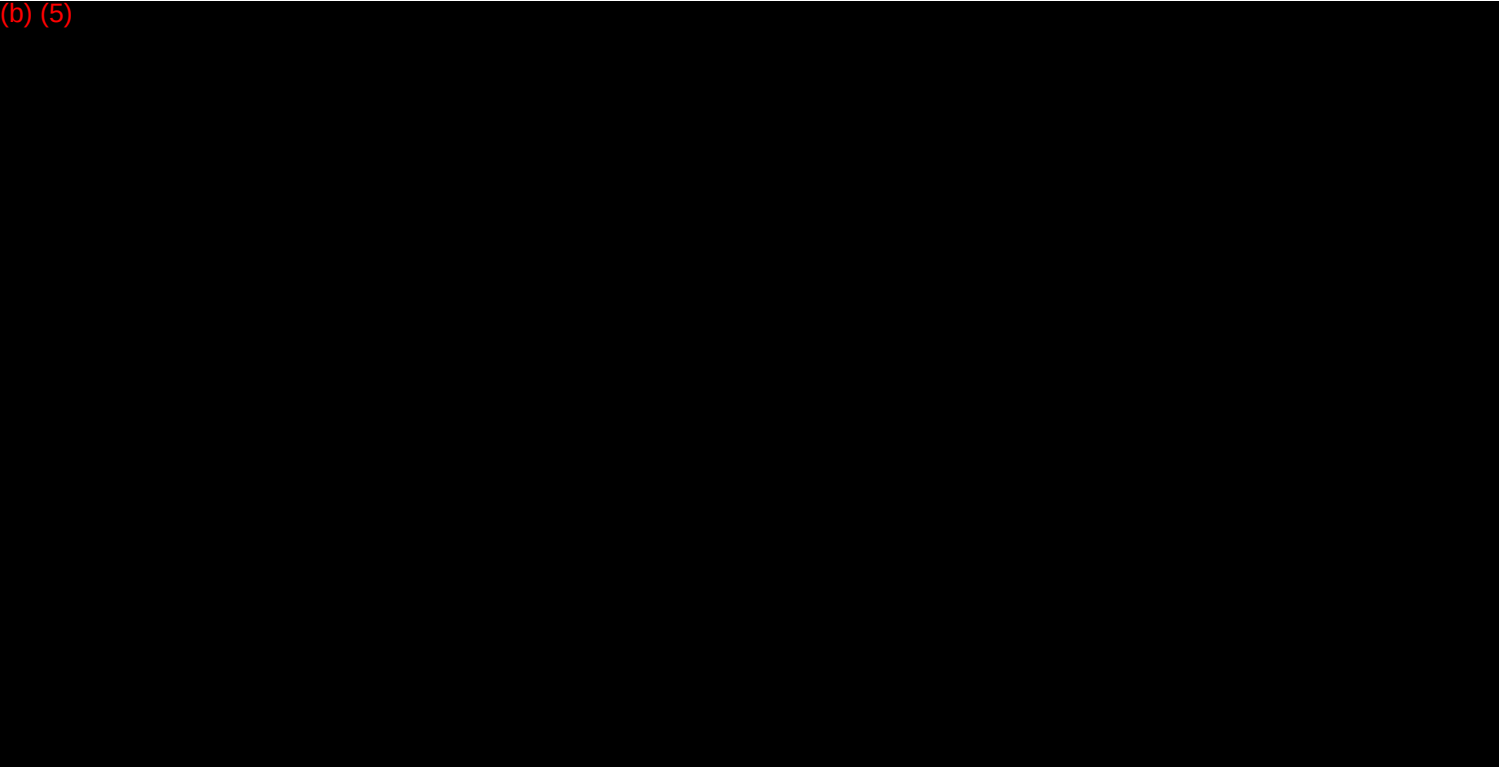
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From: Monica.Crowley@treasury.gov <Monica.Crowley@treasury.gov>
Sent: Saturday, May 2, 2020 9:05 PM
To: Briggs, William J.; Brian.Callanan@treasury.gov; Brian.Morrissey@treasury.gov; Justin.Muzinich@treasury.gov; McCracken, Erin S.; Billimoria, Jimmy F. (Jim); Brian.Morgenstern@treasury.gov; Michael.Faulkender@treasury.gov; Bimal.Patel@treasury.gov; Manger, William M.
Subject: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

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All, [REDACTED]

(b) (5)



(b) (5)



From: Manger, William M.
Subject: Fwd: Invitation to AIR's second Save Small Business Hackathon
Date: Saturday, April 4, 2020 5:53:54 PM
Attachments: [AIR's 2nd Hackathon to Facilitate SBA Funding.pdf](#)

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From: Michael.Faulkender@treasury.gov <Michael.Faulkender@treasury.gov>
Sent: Saturday, April 4, 2020 5:47:34 PM
To: Manger, William M. <William.Manger@sba.gov>; Jovita [REDACTED]
Subject: FW: Invitation to AIR's second Save Small Business Hackathon

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FYI

From: Phelan, Peter <Peter.Phelan@treasury.gov>
Sent: Saturday, April 4, 2020 5:42 PM
To: Patel, Bimal <Bimal.Patel@treasury.gov>; Faulkender, Michael <Michael.Faulkender@treasury.gov>; Williams, Tyler <Tyler.Williams@treasury.gov>; Greenstein, Jonathan <Jonathan.Greenstein@treasury.gov>
Cc: Black, Tanner <Tanner.Black@Treasury.gov>
Subject: FW: Invitation to AIR's second Save Small Business Hackathon

From: Jo Ann Barefoot <jo@regulationinnovation.org>
Sent: Friday, April 3, 2020 4:51 PM
To: Phelan, Peter <Peter.Phelan@treasury.gov>
Cc: David Ehrich <david@regulationinnovation.org>
Subject: Invitation to AIR's second Save Small Business Hackathon

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Peter, a quick follow up on my message earlier in the week with a new invitation.

Our nonprofit, the Alliance for Innovative Regulation, is trying to help expedite the SBA's PPP lending program. We held a jumpstart "hackathon" last weekend with large and small banks and fintechs. Based on insights from that effort, combined with

the further guidance the Administration issued this week, we are organizing a second virtual hackathon focused on developing two types of solutions for banks and credit unions using the program. One is designed to get a large volume of loans out very quickly with minimum burden on the SBA. The second would help assure access to the program for smaller institutions and their small business customers.

Information is below. The timing is to be determined but will be very soon. We invite you and any of your colleagues to participate or observe. Let us know if there is any other way we can help. All the best to you. Jo Ann

**Save Small Business II:
AIR's Second Hackathon to Facilitate SBA Funding**

Context

Although the Small Business Administration's (SBA) Paycheck Protection Program went live today, expediting the approval, processing and funding of PPP loans still poses significant challenges. Last weekend, AIR hosted a [Save Small Business hackathon](#) to jumpstart work on solutions to these challenges. Leveraging the thinking and contributions of 60 people from 20+ companies, the participants identified two opportunities that can now be refined and tailored in light of the guidance issued in the intervening week.

1. For Large SBA Lenders -- A Bulk Guarantee Program:

The first solution would leverage the readiness of major SBA lenders to extend a large volume of loans quickly. The SBA would assign bulk dollar allocations of lending authority and an associated block of loan guaranty ID numbers. The lender would provide its qualifying business customers (SBA and non-SBA) with prepopulated application forms. It would then process applications and assign one of the pre-allocated guarantee numbers to each approved loan. The loans would be submitted to the SBA in batch form at a cadence that optimizes the SBA's workflow, reducing pressure on SBA capacity. A similar process could be used subsequently to manage loan forgiveness. The solution would be supplemented with an API-based system to prevent "double dipping" and fraud.

2. For Smaller Banks and Other Lenders:

While larger SBA lenders can update their online applications to address the PPP program, most smaller lenders are not equipped to do so. To fairly distribute SBA dollars to communities not served by large SBA lenders, the hackathon's second solution set would do two things. First, it will design a suite of tech solutions to help both smaller banks and non-banks address all facets of the application, approval, reporting, servicing and KYC/fraud requirements for PPP loans. Second, it will work on how best to enable smaller lenders to partner with an SBA-approved lender through an agent relationship.

Participants, Format and Timing

We invite lenders, trade associations, financial regulators, other government officials, technology

enablers, industry consultants and lawyers to join in the work. The hackathon will last 48 hours and will be virtual using Zoom and Slack as communication tools. It will be scheduled as soon as possible based on response. AIR is a nonprofit organization and the hackathon will not endorse any commercial solution.

Let us know

Please RSVP to Jo Ann Barefoot Jo@regulationinnovation.org and David Ehrich david@regulationinnovation.org. Let us know if you want to work on a team, be a subject matter resource, or observe the work and outcomes.



Jo Ann Barefoot

CEO & Cofounder

Alliance for Innovative Regulation

■ [202 315 8284](tel:2023158284)

■ jo@regulationinnovation.org

■ regulationinnovation.org

From: [Manger, William M.](#)
To: [Kucharski, Stephen W.](#)
Subject: Fwd: Invitation to AIR's second Save Small Business Hackathon
Date: Saturday, April 4, 2020 5:54:57 PM
Attachments: [AIR's 2nd Hackathon to Facilitate SBA Funding.pdf](#)

(b) (5)

Bill

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From: Michael.Faulkender@treasury.gov <Michael.Faulkender@treasury.gov>
Sent: Saturday, April 4, 2020 5:49 PM
To: Manger, William M.; Jovita
Subject: FW: Invitation to AIR's second Save Small Business Hackathon

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FYI

From: Phelan, Peter <Peter.Phelan@treasury.gov>
Sent: Saturday, April 4, 2020 5:42 PM
To: Patel, Bimal <Bimal.Patel@treasury.gov>; Faulkender, Michael <Michael.Faulkender@treasury.gov>; Williams, Tyler <Tyler.Williams@treasury.gov>; Greenstein, Jonathan <Jonathan.Greenstein@treasury.gov>
Cc: Black, Tanner <Tanner.Black@Treasury.gov>
Subject: FW: Invitation to AIR's second Save Small Business Hackathon

From: Jo Ann Barefoot <jo@regulationinnovation.org>
Sent: Friday, April 3, 2020 4:51 PM
To: Phelan, Peter <Peter.Phelan@treasury.gov>
Cc: David Ehrich <david@regulationinnovation.org>
Subject: Invitation to AIR's second Save Small Business Hackathon

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Let us know

Please RSVP to Jo Ann Barefoot jo@regulationinnovation.org and David Ehrich david@regulationinnovation.org. Let us know if you want to work on a team, be a subject matter resource, or observe the work and outcomes.



Jo Ann Barefoot

CEO & Cofounder

Alliance for Innovative Regulation

■ [202 315 8284](tel:2023158284)

■ jo@regulationinnovation.org

■ regulationinnovation.org

From: Manger, William M.
Subject: Fwd: Joint Treasury SBA Statement on Resumption of PPP (006)
Date: Friday, April 24, 2020 10:58:33 AM
Attachments: [Joint Treasury SBA Statement on Resumption of PPP \(006\).docx](#)

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From: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Sent: Friday, April 24, 2020 10:40:58 AM
To: Jovita [REDACTED]
Cc: Harris-Berry, Gail V. <Gail.Harris-Berry@sba.gov>; Acosta, Susan D. <Susan.Acosta@sba.gov>; Nelson, Nicole M. <Nicole.Nelson@sba.gov>; Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Patru, Edwin C. (Contractor) <Edwin.Patru@sba.gov>
Subject: Joint Treasury SBA Statement on Resumption of PPP (006)

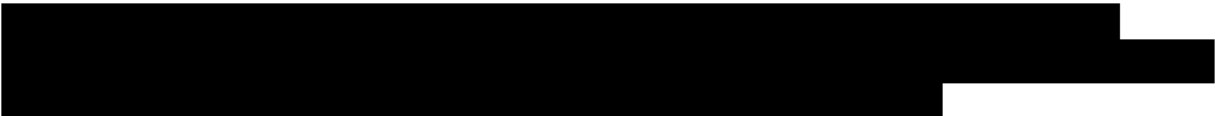
(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)



####

From: [Manger, William M.](#)
To: [Billimoria, Jimmy F. \(Jim\)](#); [McCracken, Erin S.](#)
Subject: Fwd: PPP Roll Out Docs
Date: Tuesday, March 31, 2020 2:08:25 PM

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From: Jonathan.Greenstein@treasury.gov <Jonathan.Greenstein@treasury.gov>
Sent: Tuesday, March 31, 2020 1:26:40 PM
To: Manger, William M. <William.Manger@sba.gov>
Subject: RE: PPP Roll Out Docs

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From: Black, Tanner <Tanner.Black@Treasury.gov>
Sent: Tuesday, March 31, 2020 1:19 PM
To: 'Young, Stewart B. EOP/WHO' <Stewart.B.Young@who.eop.gov>; Manger, William M. <William.Manger@sba.gov>; Faulkender, Michael <Michael.Faulkender@treasury.gov>; Patel, Bimal <Bimal.Patel@treasury.gov>; Greenstein, Jonathan <Jonathan.Greenstein@treasury.gov>; Morgenstern, Brian <Brian.Morgenstern@treasury.gov>; Dorr, Kaelan <Kaelan.Dorr@treasury.gov>; 'Devin.m.o'malley@ovp.eop.gov' <Devin.m.o'malley@ovp.eop.gov>; Vaughan, Frederick <Frederick.Vaughan@treasury.gov>; Crowley, Monica <Monica.Crowley@treasury.gov>; Callanan, Brian <Brian.Callanan@treasury.gov>; Minks, Arianne <Arianne.Minks@treasury.gov>; 'McCracken, Erin S.' <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: PPP Roll Out Docs

All,




Thank you,

Tanner

DELIBERATIVE AND PRE-DECISIONAL

W. Tanner Black

U.S. Department of the Treasury

O: (202) 622-0308 | C: [REDACTED]

Tanner.Black@treasury.gov

From: [Manger, William M.](#)
To: [Briggs, William J.](#)
Subject: Fwd: Restrictions based on arrest or conviction imposed by the SBA in CARES Act programs
Date: Saturday, April 18, 2020 8:45:10 AM
Attachments: [Treasury.SBA.Ltr.Restrictions Based on Arrest or Conviction.4.17.20.FINAL \(002\).pdf](#)

FYI

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From: Margaret Love <margaretlove@pardonlaw.com>
Sent: Friday, April 17, 2020 10:47:53 PM
To: Steven.Mnuchin@treasury.gov <Steven.Mnuchin@treasury.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>
Cc: Manger, William M. <William.Manger@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>; Smith, Jennifer A. <jennifer.smith@sba.gov>; Rivera, James E. <james.rivera@sba.gov>
Subject: Restrictions based on arrest or conviction imposed by the SBA in CARES Act programs

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Dear Secretary Mnuchin and Administrator Carranza:

Please find attached a letter from a diverse bipartisan group of organizations concern with the fair treatment of people with a record of arrest or conviction, expressing concern over the restrictions imposed on this population by the Small Business Administration under the two programs authorized and funded by the CARES Act. With one in three Americans having a record, and people with records experiencing an unemployment rate five times higher than the average, these restrictions will have a significant and detrimental impact on individuals, families, and communities across the United States. The restrictions will have a particularly harsh effect on minority business owners and employees who are disproportionately affected by the criminal legal system as a result of institutional discrimination. As the COVID-19 crisis continues to devastate communities across this country, federal relief must be made equitably accessible to all who need it.

The letter describes how the SBA's program restrictions based on record are unnecessary and confusing, inconsistent with Congress' intent in enacting the CARES Act, overbroad and unfair, and racially discriminatory. It urges the SBA to act now to

- At a minimum, bring the record restrictions for PPP and EIDL programs in line with those that applied to Section 7(a) and 7(b) loans under regulations adopted prior to enactment of the CARES Act.
- Relax existing rules and policies that restrict access to PPP or EIDL financial assistance for people with a record in the urgent circumstances presented by the pandemic, in line with the purposes of the CARES Act.
- Ensure that the application forms for SBA financial assistance accurately reflect the eligibility requirements and are written in a clear manner.

An Appendix to the letter describes how the new rules and policies governing the Payroll Protection Program are more restrictive than those governing the 7(a) program generally, and how barriers based on arrest or conviction may also disqualify people with any sort of a record from loans under the EIDL program authorized under the SBA's existing 7(b) disaster loan program.

On behalf of the group, let me assure you that we stand ready to work with you and your staffs to broaden access to these two programs of financial assistance that are so critically important to the small business community in this time of crisis.

Sincerely,

Margaret Love

Executive Director
Collateral Consequences Resource Center
15 7th Street NE
Washington D.C.
www.ccresourcecenter.org

From: [Briggs, William J.](#)
To: [Jessica Mandel](#); [Kim, Jihoon](#)
Subject: Fwd: SBA Access - First Financial Bank in Winnebago
Date: Thursday, April 9, 2020 1:59:23 PM

Jihoon,

(b) (5)

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From: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>
Sent: Thursday, April 9, 2020 1:48:54 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Subject: FW: SBA Access - First Financial Bank in Winnebago

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Please see the below from First Financial Bank in Winnebago – has any new guidance been released about the FDIC authorization number? That seems to be creating confusion for multiple banks.

Thank you,

Hailey Hart
White House Office of Public Liaison
C [REDACTED]

From: Jim Amundson <jamundson@icbm.org>
Sent: Thursday, April 9, 2020 1:43 PM
To: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>
Subject: [EXTERNAL] Fwd: SBA Access

Hi Hailey-

Could you please ask someone to look into this situation? It seems to be especially tough. I thought he was taken care of a couple of days ago.

Jim Amundson
Independent Community
Bankers of Minnesota

651-789-3985 (office)
[REDACTED] (mobile)

Sent from my iPhone

Begin forwarded message:

From: Bill Erickson <bill.erickson@1stbago.com>
Date: April 9, 2020 at 12:24:46 PM CDT
To: Jim Amundson <jamundson@icbm.org>
Subject: SBA Access

I am just wondering about the status of the PPP program. There was quite a bit of talk up until the end of the day on Tuesday. Now everything seems to have gone silent. I am at a dead end on getting access myself. Since a week ago I have received no email response of any type from CLS, no return phone calls, no return contact whatsoever. In calling around to other banks I haven't found anyone in the "no response" category. They at least have received some response and are working to move forward and some are "in". I have checked my spam filters to make sure they are clear, and reviewed the spam logs to see if any of the addresses they have given were caught in the logs since last week. I have had an email exchange with Brian McDonald at SBA both last weekend and on Tuesday where he said he forwarded my inquiry to DC (twice). Yesterday I emailed again with this information but received no response.

So the things I know are:

1. I am on the SBA list of lenders to contact that businesses keep referring to
2. In my files I have a Supplemental Loan Guaranty Agreement dated July 6, 2018, that says my SBA Form 750 is extended for 2 years so it should be active.
3. I have a pile of applications on my desk ready to input.
4. Multiple customers with long term relationships have pulled their applications and gone elsewhere to banks that say they have access.
5. The phone keeps ringing and I feel like I am lying to my customers that we have been promised the access issues will be resolved.

So the actions I have taken have been:

- A week ago Wednesday (April 1) I contacted cfs@sba.gov as their website and phone number advised to get my account access opened
- Emailed CLS again on Friday
- Called their new hotline on Saturday and emailed them as the person instructed
- Emailed again on Monday
- Called the hotline Tuesday morning and a live person took my contact information and location number and said they would forward it to cfs.
- Called the hotline again on Wednesday afternoon, and they took my information again

saying they were surprised I had not received a response yet

I see there is this new "Connect" portal opened up today, but the information seems to indicate you can only do this if you weren't already an approved lender. One bank I talked to (they had at least received an email response from CLS but were still waiting on the next step) had tried that approach and then reached a point where it asked for some authorization number, which it wasn't clear what number that was.

Bill Erickson

First Financial Bank in Winnebago

1 Main St. South, P. O. Box 988

Winnebago, MN 56098

Phone: (507)893-3155

Toll Free: (888)883-9365

Fax: (507)893-4719 NMLS ID # [REDACTED] Bank ID [REDACTED]

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From: [Briggs, William J.](#)
To: [Carson, Barbara E.](#)
Subject: Fwd: SBA/NOAA Fisheries Webinar
Date: Friday, April 24, 2020 8:26:55 AM

(b) (5)

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From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Friday, April 24, 2020 8:02:25 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: Re: SBA/NOAA Fisheries Webinar

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I'm hearing that there isn't an ability to choose fishing as a choice for SBA Loans. Apparently the closest our constituents can get is "Agriculture" (which USDA would likely take issue with). Is there a way to add Seafood Industry to the options to choose from?

Thanks for considering,
Heather

On Thu, Apr 16, 2020 at 2:29 PM Heather Sagar - NOAA Federal <heather.sagar@noaa.gov> wrote:

Ok, thanks. Ill let my Leadership team know.

On Thu, Apr 16, 2020 at 2:28 PM Briggs, William J. <William.Briggs@sba.gov> wrote:

Heather,

I am suggesting a call with the industry leadership. It will not be recorded. If NOAA needs to hit regional folks, it can be done by SBA regional or district offices. A HQ to HQ request for a senior leader meeting is all we can do in the near future.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Thursday, April 16, 2020 2:18 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: Re: SBA/NOAA Fisheries Webinar

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Ok, so do we want to set up 10 small webinars around the country? Each having approximately 100 fishermen? This type of information would be really well received by the fishing industry-- whether it's with 100 people, 1000 people, or a recorded video. Just let me know what you want to do.

On Thu, Apr 16, 2020 at 2:13 PM Briggs, William J. <William.Briggs@sba.gov> wrote:

Again, we can answer more calls effectively with fewer people. We can not start doing broad-based calls at this time due to resource constraints. If we open that door for one industry, we will not be able to accommodate the hundreds who want similar treatment.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Thursday, April 16, 2020 2:10 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: Re: SBA/NOAA Fisheries Webinar

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Ok, we are looking for a broad based call. We want to facilitate this industry call so

they understand your programs-- we are hearing they are feeling like they don't understand, don't qualify, don't know what they need to apply-- etc.

On Thu, Apr 16, 2020 at 2:06 PM Briggs, William J. <William.Briggs@sba.gov> wrote:

This can not be a broad-based call. It is meant for a few key individuals.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Thursday, April 16, 2020 2:05 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: SBA/NOAA Fisheries Webinar

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Hi Dianna-

How is this for an announcement (once you clear-- and provide a time-- I will send this to my leadership to clear and get out to the public):

Please join a webinar on Tuesday, April 21, 2020 at XXpm, hosted by NOAA Fisheries in conjunction with the Small Business Administration (SBA). SBA will discuss their funding programs, and the new temporary loan programs established by the CARES Act to address the COVID-19 outbreak. These include:

- Paycheck Protection Program
- Economic Injury Disaster Loan Emergency Advance
- SBA Express Bridge Loans

- SBA Debt Relief

This webinar will focus on questions posed by the Seafood Industry (commercial, aquaculture, and recreational). Because of technical limitations, participation is limited to the first 1,000 people who sign in. To accommodate this, the webinar will be recorded and posted [here](#).

Questions from the industry:

Are commercial fishing vessels eligible for SBA loans (SEC. 1102. 7(a) LOAN PROGRAM)?

What records will I need to provide to apply for CARES Act funding? Are people with 1099's eligible for payroll protection program? What if you don't get a 1099 or W2 and are self-employed?

How does “payroll” work when boats don't have a market to sell at. If they go out to sea with the same crew when we are able to fish does that count? Or does it have to be a weekly/biweekly payment?

If the business is working towards loan forgiveness under SEC. 1106. LOAN FORGIVENESS what are the factors that will make the determination?

I'm a self-employed fisherman or an independent contractor crew member, so I don't have a salary. Can I access the paycheck protection program? Will I be eligible for loan forgiveness?

Are my crew members, paid via a share system, considered independent contractors? Can they apply for paycheck protection program funds on their own?

I run a seafood processing facility and pay my workers by the piece (e.g., pounds of crabmeat picked? Can these workers be considered payroll workers?

If I apply for payroll protection funds or an SBA loan under the CARES Act, does that preclude me from applying for and receiving funds related to the \$300 million administered by NOAA Fisheries?

I am eligible for funds in two sections of the CARES Act for the same loss. Which one should I apply to?

My state government is offering grants and/or loans. If I accept these funds, will I be ineligible for CARES Act support?

--

Heather L. Sagar

Senior Policy Advisor

NOAA Fisheries

1315 East-West Highway

Silver Spring, Maryland 20910

Office: (301) 427-8019

Cell: [REDACTED]

--

Heather L. Sagar

Senior Policy Advisor

NOAA Fisheries

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Silver Spring, Maryland 20910

Office: (301) 427-8019

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Cell: [REDACTED]

--

Heather L. Sagar

Senior Policy Advisor

NOAA Fisheries

1315 East-West Highway

Silver Spring, Maryland 20910

Office: (301) 427-8019

Cell:



From: [Briggs, William J.](#)
To: [Hershey, Michael S.](#); [King, Stephanie M.](#); [Lambert, Ryan A.](#)
Subject: Fwd: Trade association/business group engagement at this time.
Date: Thursday, March 26, 2020 8:51:38 PM

Fysa, (b) (5).

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From: Briggs, William J.

Sent: Thursday, March 26, 2020 8:45:53 PM

To: Dianna.Seaborn@sba.gov <Dianna.Seaborn@sba.gov>; Gibbs, Peter C. <Peter.Gibbs@sba.gov>; John.Miller@sba.gov <John.Miller@sba.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Martin, Dionna S. <Dionna.Martin@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>

Cc: Emily K. Threadgill (Emily.Threadgill@sba.gov) <Emily.Threadgill@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Allen M Gutierrez (Allen.Gutierrez@sba.gov) <Allen.Gutierrez@sba.gov>; Koklanaris, George E. <George.Koklanaris@sba.gov>; Koontz, William F <william.koontz@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>

Subject: Trade association/business group engagement at this time.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Drake, Rosemarie A.](#)
Subject: Fwd: Trade association/business group engagement at this time.
Date: Thursday, March 26, 2020 8:54:39 PM

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From: Briggs, William J.

Sent: Thursday, March 26, 2020 8:45:53 PM

To: Dianna.Seaborn@sba.gov <Dianna.Seaborn@sba.gov>; Gibbs, Peter C. <Peter.Gibbs@sba.gov>; John.Miller@sba.gov <John.Miller@sba.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Martin, Dionna S. <Dionna.Martin@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>

Cc: Emily K. Threadgill (Emily.Threadgill@sba.gov) <Emily.Threadgill@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Allen M Gutierrez (Allen.Gutierrez@sba.gov) <Allen.Gutierrez@sba.gov>; Koklanaris, George E. <George.Koklanaris@sba.gov>; Koontz, William F <william.koontz@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>

Subject: Trade association/business group engagement at this time.

[REDACTED]

[REDACTED] (b) (5) [REDACTED]
[REDACTED]
[REDACTED]
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[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Briggs, William J.](#)
Subject: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program
Date: Friday, April 24, 2020 3:48:49 PM
Attachments: [image004.png](#)

NEWS RELEASE

PRESS OFFICE

Release Date: April 24, 2020

Contact: Press_Office@sba.gov, (202) 205-7036

Release Number: 20-34

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Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

WASHINGTON – Administrator of the U.S. Small Business Administration Jovita Carranza and U.S. Treasury Secretary Steven T. Mnuchin issued the following statement today on the resumption of the Payroll Protection Program (PPP):

“We are pleased that President Trump has signed into law the Paycheck Protection Program and Health Care Enhancement Act, which provides critical additional funding for American workers and small businesses affected by the coronavirus pandemic. We want to thank Leader McConnell, Leader Schumer, Speaker Pelosi, and Leader McCarthy for working with us on a bipartisan basis to ensure that the Paycheck Protection Program is funded so that small businesses can keep hardworking Americans on the payroll.

“The Small Business Administration will resume accepting PPP loan applications on Monday, April 27 at 10:30AM EDT from approved lenders on behalf of any eligible borrower. This will ensure that SBA has properly coded the system to account for changes made by the legislation.

“The PPP has supported more than 1.66 million small businesses and protected over 30 million jobs for hardworking Americans. With the additional funds appropriated by Congress, tens of millions of additional workers will benefit from this critical relief.

“We encourage all approved lenders to process loan applications previously submitted by eligible borrowers and disburse funds expeditiously. All eligible borrowers who need these funds should work with an approved lender to apply. Borrowers should carefully review PPP regulations and guidance and the certifications required to obtain a loan.

“The Trump Administration is fully committed to ensuring that America’s workers and small businesses continue to get the resources they need to get through this challenging time.”

For more information on the Paycheck Protection Program, visit: sba.gov/paycheckprotection.

###

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Sullivan, Tom](#)
Cc: [Manger, William M.](#)
Subject: RE:
Date: Sunday, May 3, 2020 9:52:04 AM
Attachments: [image001.png](#)
[image002.png](#)

Tom,

SBA and Treasury are working to have the forgiveness guidance as soon as possible. The issues below are among the items the policy team is hearing from the stakeholder community re forgiveness.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Sullivan, Tom <TSullivan@USChamber.com>
Sent: Sunday, May 3, 2020 9:23 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Take u Up on Offer

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Bill,

Thank you again.

Re: doing anything for member companies --- would be really helpful to get additional guidance out on forgiveness during the 8-week covered period, especially since we are entering into week 5 of the first recipients of PPP loans. There are likely tons of requests for specific guidance, so I am certainly sympathetic to the huge lift involved with that type of guidance.

There is one item I've found the most compelling from small business owners: **for payroll costs to include bonuses and other "hazard pay" or "return to work" compensation** that is above the standard pay for employees. I've continually heard from small business owners, especially those who are open or partially open, that they are competing against state enhanced unemployment insurance compensation that pay their employees more than they can. Honestly, the last thing a small business owner wants to do is provide LESS FOOD ON AN

EMPLOYEE'S TABLE as a consequence of convincing that employee to come back to work.

Guidance from your agency and Treasury that explicitly allows bonuses, commissions, hazard pay, or other return-to-work incentives that are allowable within the 75% forgivable payroll expenses, would be useful for small businesses and their employees.

With Appreciation,
Tom

Vice President, Small Business Policy
U.S. Chamber of Commerce
P: (202) 463-3192
C: (202) [REDACTED]
E: TSullivan@uschamber.com



From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Sunday, May 3, 2020 at 9:02 AM
To: "Sullivan, Tom" <TSullivan@USChamber.com>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

"half a trillion dollars processed in less than a month" is down there in the press release but very noteworthy in my humble view.

Please let me know if I can do anything for your member companies.

From: Sullivan, Tom <TSullivan@USChamber.com>
Sent: Sunday, May 3, 2020 9:01 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Thank you Bill.

- Tom

P: (202) 463-3192

C: [REDACTED]

E: TSullivan@uschamber.com



Sent from my iPhone

On May 3, 2020, at 8:19 AM, Briggs, William J. <William.Briggs@sba.gov> wrote:

<image003.jpg>

NEWS RELEASE

<image004.png>

PRESS OFFICE

Release Date: May 3, 2020

Release Number: 20-37

Contact: Press_Office@sba.gov, (202) 205-7036

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Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

WASHINGTON— U.S. Small Business Administration Administrator Jovita Carranza and U.S. Secretary of the Treasury Steven T. Mnuchin today issued the following statement on the success of the Paycheck Protection Program (PPP):

“The Paycheck Protection Program is providing critical support to millions of small businesses and tens of millions of hardworking Americans.

“Since Round 2 of PPP loan processing began on April 27, 2.2 million loans have been made to small businesses which surpasses the number of all loans made in PPP Round 1. The total value of these 2.2 million loans is over \$175 billion. Notably, the average loan size in Round 2 is \$79,000, yet another indicator that the program is broadly based and assisting the smallest of small businesses.

“Nearly 500,000 of the loans were made by lenders with less than \$1 billion in assets and non-

banks. These lenders include Community Development Financial Institutions, Certified Development Companies, Microlenders, Farm Credit lending institutions, and FinTechs. Over 850,000 loans—about one third of the 2.2 million loans—were made by lenders with \$10 billion of assets or less.

“Since the launch of PPP on April 3, SBA has processed over 3.8 million loans for more than half a trillion dollars of economic support in less than one month.

“SBA systems are processing loans so lenders can disburse funds quickly. We encourage all eligible lenders to participate and all eligible borrowers that need this assistance to work with an approved lender to apply.

“We are fully committed to ensuring that American workers and small businesses continue to get the resources they need to get through this challenging time.”

[Click here to view the data](#)

###

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov
<image001.jpg>

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From: [Miller, John A.](#)
To: [Nell, Christine B.](#); [Levine, Nina D.](#); [Weidberg, Jason L.](#)
Cc: [Streich, Susan E.](#); [Manger, William M.](#); [Seaborn, Dianna L.](#)
Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act
Date: Tuesday, March 31, 2020 4:49:37 PM

(b) (5)

From: Nell, Christine B. <Christine.Nell@sba.gov>
Sent: Tuesday, March 31, 2020 4:49 PM
To: Miller, John A. <John.Miller@sba.gov>; Levine, Nina D. <nina.levine@sba.gov>; Weidberg, Jason L. <Jason.Weidberg@sba.gov>
Cc: Streich, Susan E. <Susan.Streich@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

[REDACTED]

From: Miller, John A. <John.Miller@sba.gov>
Sent: Tuesday, March 31, 2020 4:38 PM
To: Levine, Nina D. <nina.levine@sba.gov>; Weidberg, Jason L. <Jason.Weidberg@sba.gov>; Nell, Christine B. <Christine.Nell@sba.gov>
Cc: Streich, Susan E. <Susan.Streich@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

[REDACTED]

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Sunday, March 29, 2020 10:30 AM
To: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Miller, John A. <John.Miller@sba.gov>; Ledford, Edward <edward.ledford@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

All –

[REDACTED]

[REDACTED]

(b) (5)

Thanks!

Susan E. Streich

Director, Office of Credit Risk Management

Office of Capital Access

U.S. Small Business Administration

(202) 205-6641

Cell [REDACTED]
susan.streich@sba.gov



U.S. Small Business
Administration

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From: Briggs, William J.

Sent: Sunday, March 29, 2020 10:22 AM

To: Streich, Susan E. <Susan.Streich@sba.gov>; Manger, William M. <William.Manger@sba.gov>

Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

+John Miller

Bill Briggs

Deputy Associate Administrator, Office of Capital Access

U.S. Small Business Administration

(202) [REDACTED] mobile

From: Streich, Susan E. <Susan.Streich@sba.gov>

Sent: Sunday, March 29, 2020 8:46 AM

To: Manger, William M. <William.Manger@sba.gov>

Cc: Briggs, William J. <William.Briggs@sba.gov>

Subject: FW: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

Bill – [REDACTED]

(b) (5)

Thanks!

Susan E. Streich

Director, Office of Credit Risk Management

Office of Capital Access

U.S. Small Business Administration

(202) 205-6641

Cell [REDACTED]
susan.streich@sba.gov



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From: Watkins, James C. <JaWatkins@FDIC.gov>

Sent: Sunday, March 29, 2020 7:40 AM

To: Manger, William M. <William.Manger@sba.gov>; Levine, Nina D. <nina.levine@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>

Cc: Basnett, Heather L. <HBasnett@FDIC.gov>; Ortiz, Elizabeth <elortiz@FDIC.gov>; Hendrickson, Todd L. <ToHendricks@FDIC.gov>; Colohan, Patricia A. <PColohan@FDIC.gov>; Dorsey, John <JDorsey@FDIC.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>

Subject: RE: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

We will send out an invite for Monday 10am for a 30-minute call (please change time if that is not convenient). A key topic for the FDIC is if you would like us to send out anything to the banks we supervise to advise them of new SBA lending programs.

From: Manger, William M. <William.Manger@sba.gov>
Sent: Saturday, March 28, 2020 8:07 PM
To: Watkins, James C. <JaWatkins@FDIC.gov>; Levine, Nina D. <nina.levine@sba.gov>
Cc: Basnett, Heather L. <HBasnett@FDIC.gov>; Ortiz, Elizabeth <elortiz@FDIC.gov>; Hendrickson, Todd L. <ToHendricks@FDIC.gov>; Colohan, Patricia A. <PColohan@FDIC.gov>; Dorsey, John <JDorsey@FDIC.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>
Subject: [EXTERNAL MESSAGE] Re: Federal Assistance - CARES Act

When would you like to schedule a call?
Thank you,
Bill

Get [Outlook for iOS](#)

From: Watkins, James C. <JaWatkins@FDIC.gov>
Sent: Saturday, March 28, 2020 7:29 PM
To: Manger, William M.; Levine, Nina D.
Cc: Basnett, Heather L.; Ortiz, Elizabeth; Hendrickson, Todd L.; Colohan, Patricia A.; Dorsey, John
Subject: Federal Assistance - CARES Act

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

The FDIC would like to arrange a call with you or appropriate SBA staff to gain insights of the new SBA loan programs and to assist on any messaging or other communication steps we can take to assist the successful rollout of the recent legislation. Thanks in advance,

James C. Watkins
Senior Deputy Director – Supervisory Examination
Office: (202) 898-6556
Cell: [REDACTED]

From: [Briggs, William J.](#)
To: [Russo, Joseph H. EOP/WHO](#); [Brian Morgenstern](#)
Subject: RE: [EXTERNAL] Re: Update on Administration COVID-19 Efforts 04/06/20
Date: Tuesday, April 7, 2020 7:28:00 PM

Find a lender and check their website at www.sba.gov/paycheckprotection/find.

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Sent: Tuesday, April 7, 2020 7:43 AM
To: Briggs, William J. <William.Briggs@sba.gov>; Brian Morgenstern <Brian.Morgenstern@treasury.gov>
Subject: Fwd: [EXTERNAL] Re: Update on Administration COVID-19 Efforts 04/06/20

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

[REDACTED]

Sent from my iPhone

Begin forwarded message:

From: Brian McMorris <brian@futura-automation.com>
Date: April 7, 2020 at 12:18:26 AM EDT
To: "Russo, Joseph H. EOP/WHO" <Joseph.H.Russo@who.eop.gov>
Subject: [EXTERNAL] Re: Update on Administration COVID-19 Efforts 04/06/20

I can't find any lenders for the PPP. My normal business banker is Wells Fargo and they announced they had filled their allotment of \$10B this morning, even though they only opened up for applications on Friday. My Credit Union doesn't have the resources to participate and the lender they referred me to did not answer the phone. So where am I to go to make application?

Brian

On Mon, Apr 6, 2020 at 7:50 PM Russo, Joseph H. EOP/WHO

<Joseph.H.Russo@who.eop.gov> wrote:

Good evening,

When the world has faced trying times, Americans have never failed to rise to the occasion. The Coronavirus pandemic is and will be no exception. **Here's what just part** of that response looks like, by the numbers:

- By tomorrow, the Federal Government will have deployed **over 3,000 military and public health professionals** to New York, New Jersey, Connecticut, and other parts of our country most affected by Coronavirus.
- In the last 7 days, FEMA has airlifted crucial supplies and protective equipment from every corner of the Earth. Since last Sunday, cargo planes have delivered nearly **300 million gloves, almost 8 million masks, and 3 million gowns**.
- The government is delivering an additional **600,000 N95 masks to New York City** to support its public hospital system, as requested by Mayor Bill de Blasio. Another 200,000 will be delivered to Suffolk County on Long Island.
- Over the last 48 hours, FEMA has delivered an additional **500 ventilators to New Jersey**. In addition, Louisiana has received 200, Michigan has received 300, and Illinois has gotten or will get 600 to address potential hotspots.
- As of yesterday, the United States has tested and given results to **1.67 million people**—far more than any other country on Earth.

For more information, see today's [1600 Daily – By the Numbers: A Massive Nationwide Response](#).

Assistance for Small Businesses

The Paycheck Protection Program prioritizes millions of Americans employed by small businesses by authorizing up to \$349 billion toward job retention and certain other expenses. Small businesses and eligible nonprofit organizations, Veterans organizations, and Tribal businesses described in the Small Business Act, as well as individuals who are self-employed or are independent contractors, are eligible if they also meet program size standards.

- [For a top-line overview of the program CLICK HERE](#)
- [If you're a lender, more information can be found HERE](#)
- [If you're a borrower, more information can be found HERE](#)
- [Borrower Application Form \(Updated 4/2/20\)](#)
- [Lender Application Form](#)
- [New Lender Application Form \(Federally Insured Depository Institutions, Federally Insured Credit Unions, Farm Credit System Institutions\)](#)
- [Interim Final Rule](#)
- [Interim Final Rule on Affiliation](#)
- [Applicable Affiliation Rules](#)
- [Frequently Asked Questions](#)
- [Find an eligible lender](#)

For more information and updates, visit Treasury.gov/CARES and SBA.gov/PayCheckProtection.

Assistance for American Workers and Families

In the weeks immediately after the passage of the CARES Act, Americans will see fast and direct relief in the form of Economic Impact Payments. For more information, [CLICK HERE](#).

30 Days to Slow the Spread

President Trump announced updated guidelines this week to continue slowing the spread of Coronavirus in America. This 30-day window will be crucial: If every American does his or her part, the latest model suggests we could save 1 million or more U.S. lives. Please click here for more information: [30 Days to Slow the Spread \(Español\)](#)

If you are a healthcare worker and would like to volunteer to assist in New York City, please find more information [here](#).

How to Help – If you or your organization are interested in helping the effort to combat the spread of COVID-19, FEMA has established a website ([\(>www.fema.gov/coronavirus/how-to-help<\)](https://www.fema.gov/coronavirus/how-to-help)) with more information. Examples for the private sector include:

- To **sell medical supplies or equipment** to the federal government, please submit a price quote under the [COVID-19 PPE and Medical Supplies Request for Quotation](#). Full details can be found in the solicitation ([Notice ID 70FA2020R0000011](#)).
 - This solicitation requires registration with the System for Award Management (SAM) in order to be considered for award, pursuant to applicable regulations and guidelines. Registration information can be found at [\(>www.sam.gov<\)](https://www.sam.gov). Registration must be “ACTIVE” at the time of award.
- If you have **medical supplies or equipment to donate**, please [provide us details](#) on what you are offering.
- If you are a private company that wants to **produce a product related** to the COVID response – email nbeoc@max.gov.
- If you are a **hospital or healthcare provider in need of medical supplies**, please contact your state, local, tribal or territory department of public health and/or emergency management agency.
- If you are interested in **doing business with FEMA and supporting the response to COVID- 19** with your company’s non-medical goods and/or services, please submit your inquiry to the Department of Homeland Security (DHS) Procurement Action Innovative Response Team (PAIR) team at DHSIndustryLiaison@hq.dhs.gov.

For additional information please visit FEMA’s website:
[>https://www.fema.gov/coronavirus/<](https://www.fema.gov/coronavirus/).

White House COVID-19 Updates

- President Trump Approves Disaster Declaration for [Arizona](#), [Delaware](#), [Maine](#), [Mississippi](#), [Nebraska](#), [Nevada](#), [New Mexico](#), [Oklahoma](#), [South Dakota](#), [Utah](#), and [Wisconsin](#)
- Dr. Birx: Stay 6 Feet Away ([VIDEO](#))

HHS Announces Upcoming Funding Action to Provide \$186 Million for COVID-19 Response ([HERE](#))

- HHS is announcing upcoming action by the CDC to provide \$186,000,000 in funding for additional resources to state and local jurisdictions in support of our nation's response to COVID-19.

HHS: Mitigate Absenteeism by Protecting Healthcare Workers' Psychological Health and Well-being ([HERE](#))

- The resilience of our Nation's healthcare system depends on our healthcare workforce's ability to report for duty. Critical supplies, equipment, and surge capacity rely on dedicated, trained health professionals and support staff to provide care. Prepare now and take actions, such as those listed below, to help your healthcare facility protect your workers' psychological health and well-being.

Secretary Azar Statement on New Defense Production Act Orders ([HERE](#))

- "President Trump's latest orders under the Defense Production Act support HHS and FEMA's efforts to ramp up ventilator production and ensure supplies of PPE that have been the target of hoarders—especially N95 respirators—go to America's heroic healthcare workers rather than being exported."

Secretary Azar Statement on New CDC Face Covering Guidance ([HERE](#))

- "This national voluntary effort is a new chance for every American to make a real difference in slowing the spread of the coronavirus. Evidence of pre-symptomatic and asymptomatic transmission of the coronavirus, as well as evidence of widespread transmission across the country, has led CDC to make a new recommendation: On top of existing social distancing recommendations, all Americans should wear a face covering, such as a cloth mask, when leaving their home to go to necessary places like the grocery store."

CDC: How to Wear a Cloth Face Covering ([HERE](#))

- CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission.

o [FAQs](#)

FDA: FAQs on Shortages of Surgical Masks and Gowns ([HERE](#))

- The FDA is aware that as the COVID-19 outbreak continues to expand globally, the supply chain for these devices will continue to be stressed if demand exceeds available supplies. We have received information from healthcare organizations that some distributors may have placed certain types of personal protective equipment on allocation, basing the quantity available to the

healthcare organization on previous usage, not projected use.

FDA: FAQs on 3D Printing of Medical Devices, Accessories, Components, and Parts During the COVID-19 Pandemic ([HERE](#))

- We recognize that the public may seek to use 3D printing to assist in meeting demand for certain products during the COVID-19 pandemic. As part of our effort to protect the public to the extent possible, we are including answers to frequently asked questions for entities who 3D print devices, accessories, components, and/or parts during the COVID-19 emergency.

SBA Clarifies Eligibility of Faith-Based Organizations to Participate in Paycheck Protection and Economic Injury Disaster Loan Programs ([HERE](#))

- SBA Administrator Jovita Carranza announced that SBA issued guidance clarifying that all faith-based organizations impacted by Coronavirus (COVID-19) are eligible to participate in the Paycheck Protection Program and the Economic Injury Disaster Loan program, without restrictions based on their religious identity or activities, to the extent they meet the eligibility criteria outlined in the CARES Act that was passed by Congress, signed into law by President Trump, and implemented by the Paycheck Protection Act Interim Final Rule.

FEMA: COVID-19 Best Practice Information: Community Emergency Response Team ([HERE](#))

- The Community Emergency Response Team program is a nationwide program that educates volunteers about disaster preparedness for hazards that may impact their area and trains members in basic disaster response skills, such as fire safety, search and rescue, team organization, and disaster medical operations.

FAA: CARES Act Airport Grants FAQs ([HERE](#))

- This document answers frequently asked questions (FAQs) stakeholders may have related to the approximately \$10 billion in grants for airports under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The FAA has additional information unrelated to CARES Act grants for airport sponsors considering COVID-19 restrictions or accommodations. That information can be accessed at www.faa.gov/airports.

DOL Published New OSHA Poster Aimed at Reducing Workplace Exposure to the Coronavirus ([HERE](#))

- OSHA has issued a new poster listing steps all workplaces can take to reduce the risk of exposure to coronavirus. The poster highlights 10 infection prevention measures every employer can implement to protect workers' safety and health during the coronavirus pandemic. The new poster is available for [download in English](#), or [Spanish](#).

DOL Issues Guidance for Respirators Certified Under Other Countries' Standards During COVID-19 Pandemic ([HERE](#))

- In the latest effort to implement President Trump's Memorandum on Making General Use Respirators Available, OSHA has issued [interim enforcement guidance](#) regarding disposable N95 filtering facepiece respirators (N95 FFRs) that are either certified under certain standards of other countries or jurisdictions or certified under other countries' or jurisdictions' standards but are expired.

DOL Publishes Guidance on Federal Pandemic Unemployment Compensation ([HERE](#))

- DOL announced the publication of Unemployment [Insurance Guidance Letter 15-20](#) (UIPL) providing guidance to states for Federal Pandemic Unemployment Compensation (FPUC). Under FPUC, states will administer an additional \$600 weekly payment to certain eligible individuals who are receiving other benefits.

DOJ Issues Business Review Letter to Medical Supplies Distributors Supporting Project Airbridge Under Expedited Procedure for COVID-19 Pandemic Response ([HERE](#))

- DOJ announced today that it will not challenge collaborative efforts of McKesson Corporation, Owens & Minor Inc., Cardinal Health Inc., Medline Industries Inc., and Henry Schein Inc. to expedite and increase manufacturing, sourcing, and distribution of personal-protective equipment and coronavirus-treatment-related medication.

EPA to Donate Personal Protective Equipment to State and Local Responders Fighting COVID-19 Across the Country ([HERE](#))

- Today, the EPA announced that it has identified approximately 225,000 pieces of personal protective equipment available to support the COVID-19 response.

USDA Statement on the Confirmation of COVID-19 in a Tiger in New York ([HERE](#))

- The USDA National Veterinary Services Laboratories has confirmed SARS-CoV-2 in one tiger at a zoo in New York. This is the first instance of a tiger being infected with COVID-19. Samples from this tiger were taken and tested after several lions and tigers at the zoo showed symptoms of respiratory illness.

Secretary DeVos Authorizes New Funding Flexibilities to Support Continued Learning During COVID-19 National Emergency ([HERE](#))

- Secretary DeVos announced today a [new streamlined process](#) for providing states funding flexibilities to best meet the needs of students and educators during the COVID-19 national emergency.

NATO Takes Steps to Combat Coronavirus ([HERE](#))

- The coronavirus pandemic dominated a meeting of NATO foreign ministers in Brussels last week, Secretary General Jens Stoltenberg said.

For the most up-to-date information, please see the CDC's website:
www.coronavirus.gov.

Thank you,

Joe

Joe Russo

Special Assistant to the President and Director of Business Outreach
White House Office of Public Liaison

COVID-19: Background & Additional Information

[The President's Coronavirus Guidelines for America](#)



Download the COVID-19 App

For background and the most up-to-date information, please visit the Centers for Disease Control and Prevention Coronavirus Disease 2019 website: [HERE](#)

U.S. Department of Health and Human Services:

- Twitter ([here](#))
- Facebook ([here](#))

Centers for Disease Control and Prevention:

- Twitter ([here](#))
- Facebook ([here](#))

What you should know:

- [Workplace, School, and Home Guidance](#)
- [People at Risk for Serious Illness from COVID-19](#)
- [How COVID-19 Spreads](#)
- [Symptoms](#)
- [Steps to Prevent Illness](#)
- [Frequently Asked Questions](#)
- [What to Do If You Are Sick with COVID-19](#)
- [Stigma Related to COVID-19](#)
- [Facts about COVID-19](#)
- [Information for People at Higher Risk and Special Populations](#)
- [Communication Resources](#)

Situation Updates:

- [Situation Summary](#)
- [Cases in the U.S.](#)
- [Global Locations with COVID-19](#)
- [Risk Assessment](#)
- [CDC in Action: Preparing Communities](#)

Information for Businesses:

- [Interim Guidance for Businesses and Employers](#)

- [Information for Communities, Schools, and Businesses](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- SBA: [COVID-19 Resources](#)
- DOL: [Guidance for Preparing Workplaces for Coronavirus](#)
- DOL: [OSHA Resources for Workers and Employers on COVID-19](#)
- WHO: [Get Your Workplace Ready for COVID-19](#)
- CISA: [Risk Management for COVID-19](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Travel and Transportation:

- [Information for Travel](#)
- [Guidance for Ships](#)
- [Guidance for Airlines and Airline Crew](#)
- State: [Travel Advisories](#)
- State: [Traveler's Checklist](#)
- State: [Smart Traveler Enrollment Program](#)
- DOT: [FAQs from FTA Grantees Regarding COVID-19](#)

Information for Healthcare Providers, First Responders, and Research Facilities:

- [Information for Healthcare Professionals](#)
- [Resources for State, Local, Territorial and Tribal Health Departments](#)
- [Resources for Healthcare Facilities](#)
- [Infection Prevention and Control Recommendations for Patients with COVID-19 or Persons Under Investigation in Healthcare Settings](#)
- [Information for Laboratories](#)
- [Resources for First Responders](#)

- [Guidance for Public Health Professionals Managing People with COVID-19 in Home Care and Isolation Who Have Pets or Other Animals](#)
- [FAQs and Considerations for Patient Triage, Placement and Hospital Discharge](#)
- [Guidance for Homeless Shelters](#)
- [Guidance for Hemodialysis Facilities](#)
- CMS: [Information on COVID-19 and Current Emergencies](#)
- CMS: [Guidance for Hospice Agencies](#)
- CMS: [Emergency Medical Treatment and Labor Act Requirements and Implications Related to COVID-19](#)
- CMS: [FAQs for State Survey Agency and Accrediting Organizations](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Law Enforcement:

- [What Law Enforcement Personnel Need to Know](#)
- [Bureau of Prisons COVID-19 Resources](#)

Information for Families and Households:

- [Information on COVID-19 for Pregnant Women and Children](#)
- [Interim Guidance for Household Readiness](#)
- [Environmental Cleaning and Disinfection Recommendations for U.S. Households](#)
- [Guidance for Preventing the Spread of COVID-19 in Homes and Residential Communities](#)
- [FAQ: COVID-19 and Children](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Schools and Childcare Providers:

- [Interim Guidance for Administrators of U.S. Childcare Programs and K-12 Schools](#)
- [Resources for Institutes of Higher Education](#)

- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- USDA: [USDA Makes It Easier, Safer to Feed Children in California Amid Coronavirus Outbreak](#)
- DOEd: [Resources for Schools and School Personnel](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Community Events and Gatherings:

- [Interim Guidance for Mass Gatherings and Large Community Events](#)
- [Interim Guidance for Community- and Faith-Based Organizations](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Agency Resources and Information:

- [U.S. Department of Health and Human Services](#)
- [Centers for Medicare and Medicaid](#)
- [U.S. Food & Drug Administration](#)
- [U.S. Department of Agriculture](#)
- [U.S. Department of Defense](#)
- [U.S. Department of Education](#)
- [U.S. Department of Energy](#)
- [U.S. Department of Homeland Security](#)
- [U.S. Department of Labor](#)
- [U.S. Department of State](#)
- [U.S. Department of Veterans Affairs](#)
- [U.S. Environmental Protection Agency](#)
- [U.S. Small Business Administration](#)

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Brian D McMorris -President / RIA Member
brian@futura-automation.com



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Scottsdale AZ 85255

USA

[>www.futura-automation.com<](http://www.futura-automation.com)

612-756-2390



From: [Briggs, William J.](#)
To: [Drake, Rosemarie A.](#); [Genovese, Michelle L.](#); [Seaborn, Dianna L.](#)
Cc: [Boyd, Jeffrey](#)
Subject: RE: a few more final suggestions!
Date: Monday, March 30, 2020 8:33 00 AM
Attachments: [image003.png](#)
[image010.png](#)
[image022.png](#)

Thank you.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Sent: Monday, March 30, 2020 8:33 AM
To: Genovese, Michelle L. <Michelle.Genovese@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Boyd, Jeffrey <jeffrey.boyd@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: a few more final suggestions!

(b) (5)

Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Genovese, Michelle L. <Michelle.Genovese@sba.gov>
Sent: Monday, March 30, 2020 8:27 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Boyd, Jeffrey <jeffrey.boyd@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: a few more final suggestions!
Importance: High

Hi Dianna,

[REDACTED]

[REDACTED]

thanks

[REDACTED]

(b) (5)

With thanks,

Michelle Genovese
Financial Analyst

Office of Financial Assistance
U.S. Small Business Administration

(716) 870-3222

Michelle.genovese@sba.gov



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From: Boyd, Jeffrey <jeffrey.boyd@sba.gov>

Sent: Monday, March 30, 2020 7:45 AM

To: Genovese, Michelle L. <Michelle.Genovese@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Welling, Theresa M. <Theresa.Welling@sba.gov>

Subject: RE: a few more final suggestions!

Importance: High

Good morning Michelle,

[REDACTED]

Jeffrey

Jeffrey K. Boyd

Senior Marketing Specialist, Office of Marketing & Customer Service

Office of Communications and Public Liaison

U.S. Small Business Administration

Office: (202) 205-9088

Cell: (202) [REDACTED]

jeffrey.boyd@sba.gov



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From: Genovese, Michelle L. <Michelle.Genovese@sba.gov>
Sent: Friday, March 27, 2020 7:18 PM
To: Boyd, Jeffrey <jeffrey.boyd@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Welling, Theresa M. <Theresa.Welling@sba.gov>
Subject: RE: a few more final suggestions!

Jeffrey,

(b) (5)

[REDACTED]

With thanks,

Michelle Genovese
Financial Analyst

Office of Financial Assistance
U.S. Small Business Administration

(716) 870-3222

Michelle.genovese@sba.gov



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From: Boyd, Jeffrey <jeffrey.boyd@sba.gov>
Sent: Friday, March 27, 2020 5:32 PM
To: Genovese, Michelle L. <Michelle.Genovese@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Welling, Theresa M. <Theresa.Welling@sba.gov>
Subject: RE: a few more suggestions!

Hi Michelle & Rosemarie,

[REDACTED]

Jeffrey

Jeffrey K. Boyd
Senior Marketing Specialist, Office of Marketing & Customer Service

Office of Communications and Public Liaison
U.S. Small Business Administration
Office: (202) 205-9088

Cell: [REDACTED]
jeffrey.boyd@sba.gov



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From: Genovese, Michelle L. <Michelle.Genovese@sba.gov>
Sent: Friday, March 27, 2020 4:49 PM
To: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Boyd, Jeffrey <jeffrey.boyd@sba.gov>
Cc: Welling, Theresa M. <Theresa.Welling@sba.gov>
Subject: a few more suggestions!

[REDACTED]

(b) (5)

[REDACTED]

[REDACTED]

With thanks,

Michelle Genovese
Financial Analyst

Office of Financial Assistance
U.S. Small Business Administration

(716) 870-3222

Michelle.genovese@sba.gov



From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Sent: Friday, March 27, 2020 8:46 AM
To: Boyd, Jeffrey <jeffrey.boyd@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Welling, Theresa M. <Theresa.Welling@sba.gov>; Tavares, Paula P. <Paula.Tavares@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Genovese, Michelle L. <Michelle.Genovese@sba.gov>
Subject: RE: PLEASE PROOF THIS

Good morning Jeffery:

(b) (5)

Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Boyd, Jeffrey <jeffrey.boyd@sba.gov>
Sent: Thursday, March 26, 2020 10:08 AM
To: Genovese, Michelle L. <Michelle.Genovese@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Welling, Theresa M. <Theresa.Welling@sba.gov>; Tavares, Paula P. <Paula.Tavares@sba.gov>
Subject: RE: PLEASE PROOF THIS

Hi Michelle,

[REDACTED]

Best regards,

Jeffrey

Jeffrey K. Boyd
Senior Marketing Specialist, Office of Marketing & Customer Service
Office of Communications and Public Liaison
U.S. Small Business Administration
Office: (202) 205-9088

Cell: [REDACTED]
jeffrey.boyd@sba.gov



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From: Genovese, Michelle L. <Michelle.Genovese@sba.gov>
Sent: Thursday, March 26, 2020 9:55 AM
To: Boyd, Jeffrey <jeffrey.boyd@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Welling, Theresa M. <Theresa.Welling@sba.gov>; Tavares, Paula P. <Paula.Tavares@sba.gov>
Subject: RE: PLEASE PROOF THIS

Hi Jeffrey,

[REDACTED]

(b) (5)

With thanks,

Michelle Genovese
Financial Analyst

Office of Financial Assistance
U.S. Small Business Administration

(202) 401-8282

Michelle.genovese@sba.gov



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From: Boyd, Jeffrey <jeffrey.boyd@sba.gov>
Sent: Thursday, March 26, 2020 9:39 AM
To: Genovese, Michelle L. <Michelle.Genovese@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Welling, Theresa M. <Theresa.Welling@sba.gov>; Tavares, Paula P. <Paula.Tavares@sba.gov>
Subject: RE: PLEASE PROOF THIS
Importance: High

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[REDACTED]

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Jeffrey

Jeffrey K. Boyd
Senior Marketing Specialist, Office of Marketing & Customer Service
Office of Communications and Public Liaison
U.S. Small Business Administration
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Cell: [REDACTED]
jeffrey.boyd@sba.gov



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From: Tavares, Paula P. <Paula.Tavares@sba.gov>
Sent: Friday, March 20, 2020 6:51 PM
To: Genovese, Michelle L. <Michelle.Genovese@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Boyd, Jeffrey <jeffrey.boyd@sba.gov>; Welling, Theresa M. <Theresa.Welling@sba.gov>
Subject: PLEASE PROOF THIS

Hi Michelle –

[REDACTED]

[REDACTED]

[REDACTED]

Thanks,
Paula

Paula Panissidi Tavares
Director, Marketing and Customer Service
Office of Communications & Public Liaison
U.S. Small Business Administration

(202) 619-0532

Cell [REDACTED]

paula.tavares@sba.gov



U.S. Small Business
Administration

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From: [Miller, John A.](#)
To: [Streich, Susan E.](#); [Briggs, William J.](#)
Cc: [Seaborn, Dianna L.](#); [Kim, Jihoon](#); [Andrews, Martin F.](#)
Subject: RE: An additional FAQ idea
Date: Tuesday, April 14, 2020 9:46:40 AM

Looping in Jihoon and Marty

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Tuesday, April 14, 2020 9:27 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: RE: An additional FAQ idea

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Susan E. Streich

Director, Office of Credit Risk Management

Office of Capital Access

U.S. Small Business Administration

(202) 205-6641

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susan.streich@sba.gov



U.S. Small Business
Administration

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Sent: Tuesday, April 14, 2020 9:19 AM

To: Streich, Susan E. <Susan.Streich@sba.gov>
Cc: Miller, John A. <John.Miller@sba.gov>
Subject: FW: An additional FAQ idea

This inquiry is from a fintech trade association. (b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Nat Hoopes <nat.hoopes@marketplacelendingassociation.org>
Sent: Tuesday, April 14, 2020 9:16 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Re: An additional FAQ idea

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Asking about servicing alone...have servicer members that are getting incoming from industry about whether they can service PPP loans...

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Date: Tuesday, April 14, 2020 at 9:14 AM
To: "nat.hoopes@marketplacelendingassociation.org"
<nat.hoopes@marketplacelendingassociation.org>
Subject: RE: An additional FAQ idea

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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

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From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Monday, April 13, 2020 at 11:56 PM
To: "nat.hoopes@marketplacelendingassociation.org"
<nat.hoopes@marketplacelendingassociation.org>
Cc: Alex Sternhell <asternhell@sternhellgroup.com>
Subject: RE: PPP FAQ topics

BTW, I can't remember if I replied but I received this and flagged for the top policy folks.

Keep me in the loop but keep that man from New Orleans Mr. Sternhell out of it.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

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Sent: Monday, April 13, 2020 1:20 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Alex Sternhell <asternhell@sternhellgroup.com>
Subject: PPP FAQ topics

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Bill,

A lot of people curious about an important secondary market issue with the PPPs. Right now, some are interpreting that only pre-approved SBA lenders may participate in the secondary market for PPPs via Colson Services SBA's 7(a) Fiscal and Transfer Agent. I know you all are working hard on getting the fintech lenders integrated effectively. Below is a draft letter I have seen kicking around in the eco-system, FWIW. You have probably seen already, but flagging for you.

All Best,

Nat

While the Program is sure to provide economic relief to small businesses, additional guidance and clarification are needed before funding is disbursed at scale, specifically, how Program loans may be treated and classified in the secondary market.

Parties interested in directly participating in the Program or otherwise supporting the Program infrastructure, such as lenders, agents, technology platforms, service providers, capital providers, investors, and rating agencies, are concerned that despite Congressional intent, approved lenders may only be permitted to sell whole loans or participation interests in Program loans to (i) another lender operating under an existing SBA Loan Guarantee Agreement ("Approved Lender") or (ii) SBA's pre-existing 7(a) secondary market. Both options are onerous and require multiple layers of approvals that are untenable given the expediency mandated by the circumstances.

Lenders should not be limited to selling Program loans only to other Approved Lenders or within the existing SBA secondary market. If America's small businesses (particularly the smallest) are likely to get financial support before they file for bankruptcy, the market for such loans must be expanded to include non-SBA approved private capital providers and others that are willing to inject much-needed liquidity to make the Program successful, especially in the absence of a clear mechanism to replace private liquidity with government-sponsored liquidity.

We believe Congress did not intend to restrict liquidity and limit secondary market participation in this program to Approved Lenders or within the existing SBA secondary market. The CARES Act and Interim Final Rule for the Program make multiple references to the "secondary market" but never qualify such references with language that suggests they refer solely to the existing 7(a) secondary market nor is the term "secondary market" capitalized to map to the defined term in 13 CFR § 120.601.

The sheer volume and dollar amount of loans authorized under the Program (\$349B) dwarf in size the volume and dollar amount of loans historically sold on the 7(a) secondary market. According to [OIG's 2019 audit report of SBA 7\(a\) loans](#), between 2013 and 2017, approximately 59,000 7(a) loans, totaling \$45B were approved, disbursed, and sold on the 7(a) secondary market; while the Paycheck Protection Program anticipates \$349B originated over a three month period. Clearly, Congress could not have expected the existing SBA infrastructure alone to support this herculean aid effort. For instance, bank and non-bank lenders that were not previously eligible for participation in 7(a) programs are permitted to make Program loans given the urgency of the situation and the volume of funds to be distributed. Consistent with this, it is our view, and we request clarification to

that effect, that references to the “secondary market” in the CARES Act and the Interim Final Rule are intended to include all market participants providing private capital and not only the pre-existing, limited 7(a) Secondary Market.

The following issues have halted the flow of capital and frozen liquidity and need to be addressed with clear and affirmative statements from SBA and the Treasury as quickly as possible:

1. **Can an Approved Lender sell PPP loans that it originates to an**
2. **entity that is not an Approved Lender?**

Many Approved Lenders, and those awaiting approval, are ready to support the Program by originating new Program loans, but cannot do so because their traditional sources of loan funding are not clearly approved to purchase SBA loans. In the same way, a majority of the capital providers willing to bring liquidity to this marketplace by investing in Program loans are not Approved Lenders and are not clearly permitted to participate in secondary market transactions for the Program. Such capital providers are not in the business of originating loans; they have the necessary capital to support lenders, but not the application processing, underwriting, and fund disbursement mechanisms or expertise that Approved Lenders have. By permitting a broader range of capital providers to participate in the secondary market for Program Loans, Approved Lenders will be able to continue originating new Program Loans to small businesses. Without an injection of capital from the broader secondary market, the funds necessary to originate Program loans in time to help U.S. small businesses will not be available.

Industry requests that the Treasury and the SBA clarify that Approved Lenders may sell and assign Program loans to secondary market investors that are not Approved Lenders or existing 7(a) secondary market participants. In addition, the SBA should confirm that any SBA standard operating procedures to the contrary are waived for Program loans and that the SBA’s guarantee remains in place throughout the life of the loan, provided other Program requirements are satisfied. In addition, if participants in the broader secondary market may purchase Program loans, the SBA and Treasury should clarify that they may, in turn, sell their Program loans or a pool of loans to other non-SBA-approved entities and otherwise pledge, securitize, use as collateral or seek financing against such loans or a pool of such loans without risking the guarantee.

2. **Did the SBA intend for the language below from the CARES Act, Section**
3. **1102 Lender Agreement (“Lender Agreement”), to mean that the original Approved Lender is the only entity that may service a Program loan?**

“Lender must service and liquidate all covered loans made under the Paycheck Protection Program in accordance with PPP Loan Program Requirements. Except when SBA directs otherwise, all servicing actions will be the responsibility of Lender, which must follow accepted standards of loan servicing employed by prudent lenders.” - SBA Forms 3506 and 3507 (04/2020)

In addition, consistent with Issue #1, industry further requests the SBA clarify that

responsibility for servicing a Program loan lies either (i) with the Approved Lender or, (ii) if the Program loan is sold into the secondary market with servicing released, with the secondary market purchaser. Given the intended loan volumes for the Program, certain Approved Lenders will need to curtail loan origination long before their community's needs are met to ensure that loan volumes do not exceed their servicing capacity. Moreover, a lender engaging a third-party service provider to perform servicing activities on its behalf is a ubiquitous practice in all lending markets.

Industry strongly suggests that the Treasury and the SBA clarify that, while responsibility for servicing actions remains the responsibility of the Approved Lender, that the Approved Lender may engage a qualified third party to perform servicing activities on its behalf. Any service provider engaged by an Approved Lender would be required to follow accepted standards of loan servicing employed by prudent lenders.

3. **Existing Program guidance is also unclear with respect to whether**

4. **A Program loan that is sold in the secondary market must continue to be serviced by the original Approved Lender. Was this the SBA's intent?**

Consistent with the concerns described in Items #1 and #2 above, the Program must be available to a broader secondary market to reach the greatest number of affected small businesses. Moreover, permitting participation by qualified servicers beyond the original Approved Lender is important to support the Program once loans are originated. For the same reasons that an Approved Lender may need to engage a third-party servicer, a secondary market purchaser should also be permitted to engage its own servicer.

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From: [Miller, John A.](#)
To: [Briggs, William J.](#); [Streich, Susan E.](#)
Cc: [Kim, Jihoon](#); [Andrews, Martin F.](#)
Subject: RE: An additional FAQ idea
Date: Tuesday, April 14, 2020 9:27:02 AM

(b) (5) [REDACTED] Copying Marty and Jihoon.

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 14, 2020 9:19 AM
To: Streich, Susan E. <Susan.Streich@sba.gov>
Cc: Miller, John A. <John.Miller@sba.gov>
Subject: FW: An additional FAQ idea

This inquiry is from a fintech trade association. [REDACTED]
[REDACTED].

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Nat Hoopes <nat.hoopes@marketplacelendingassociation.org>
Sent: Tuesday, April 14, 2020 9:16 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Re: An additional FAQ idea

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Date: Tuesday, April 14, 2020 at 9:14 AM
To: "nat.hoopes@marketplacelendingassociation.org"
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To: [Streich, Susan E.](#); [Seaborn, Dianna L.](#); [Kim, Jihoon](#); [Miller, John A.](#)
Subject: RE: An additional FAQ idea
Date: Tuesday, April 14, 2020 9:13:00 AM

Thank you.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Tuesday, April 14, 2020 9:10 AM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Subject: RE: An additional FAQ idea

Briggs –

(b) (5) [REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Susan E. Streich

Director, Office of Credit Risk Management

Office of Capital Access

U.S. Small Business Administration

(202) 205-6641

Cell [REDACTED]
susan.streich@sba.gov



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Administration

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From: Briggs, William J.
Sent: Tuesday, April 14, 2020 8:43 AM
To: Streich, Susan E. <Susan.Streich@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Subject: FW: An additional FAQ idea

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Nat Hoopes <nat.hoopes@marketplacelendingassociation.org>
Sent: Tuesday, April 14, 2020 8:03 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: An additional FAQ idea

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Bill – you have been terrific with communication. Really impressed that this is all up and running, and hoping that my members can get through the gauntlet and lend a hand. It sounds like Funding Circle is now responding to some additional questions from your side so that's a great sign!

Separately, here's one:

“We noticed the form for 'Non-Bank and Non-Insured Depository Institution Lenders' includes a category B that applies to a 'service provider to an insured depository institution'. Can loan servicers use this form to apply to *service* PPP loans (and service only), or is that form only for those servicers looking also to *lend*? If it applies to standalone servicers, is there an SBA office charged with reviewing standalone servicer applications? It seems as though the Loan Guaranty Processing Center is the area responsible, but it is not quite clear.”

From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Monday, April 13, 2020 at 11:56 PM
To: "nat.hoopes@marketplacelendingassociation.org"
<nat.hoopes@marketplacelendingassociation.org>
Cc: Alex Sternhell <asternhell@sternhellgroup.com>
Subject: RE: PPP FAQ topics

BTW, I can't remember if I replied but I received this and flagged for the top policy folks.

Keep me in the loop but keep that man from New Orleans Mr. Sternhell out of it.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
[REDACTED] mobile

From: Nat Hoopes <nat.hoopes@marketplacelendingassociation.org>
Sent: Monday, April 13, 2020 1:20 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Alex Sternhell <asternhell@sternhellgroup.com>
Subject: PPP FAQ topics

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Bill,

A lot of people curious about an important secondary market issue with the PPPs. Right now, some are interpreting that only pre-approved SBA lenders may participate in the secondary market for PPPs via Colson Services SBA's 7(a) Fiscal and Transfer Agent. I know you all are working hard on getting the fintech lenders integrated effectively. Below is a draft letter I have seen kicking around in the eco-system, FWIW. You have probably seen already, but flagging for you.

All Best,

Nat

While the Program is sure to provide economic relief to small businesses, additional guidance and clarification are needed before funding is disbursed at scale, specifically, how Program loans may be treated and classified in the secondary market.

Parties interested in directly participating in the Program or otherwise supporting the Program infrastructure, such as lenders, agents, technology platforms, service providers,

capital providers, investors, and rating agencies, are concerned that despite Congressional intent, approved lenders may only be permitted to sell whole loans or participation interests in Program loans to (i) another lender operating under an existing SBA Loan Guarantee Agreement (“Approved Lender”) or (ii) SBA’s pre-existing 7(a) secondary market. Both options are onerous and require multiple layers of approvals that are untenable given the expediency mandated by the circumstances.

Lenders should not be limited to selling Program loans only to other Approved Lenders or within the existing SBA secondary market. If America’s small businesses (particularly the smallest) are likely to get financial support before they file for bankruptcy, the market for such loans must be expanded to include non-SBA approved private capital providers and others that are willing to inject much-needed liquidity to make the Program successful, especially in the absence of a clear mechanism to replace private liquidity with government-sponsored liquidity.

We believe Congress did not intend to restrict liquidity and limit secondary market participation in this program to Approved Lenders or within the existing SBA secondary market. The CARES Act and Interim Final Rule for the Program make multiple references to the “secondary market” but never qualify such references with language that suggests they refer solely to the existing 7(a) secondary market nor is the term “secondary market” capitalized to map to the defined term in 13 CFR § 120.601.

The sheer volume and dollar amount of loans authorized under the Program (\$349B) dwarf in size the volume and dollar amount of loans historically sold on the 7(a) secondary market. According to [OIG’s 2019 audit report of SBA 7\(a\) loans](#), between 2013 and 2017, approximately 59,000 7(a) loans, totaling \$45B were approved, disbursed, and sold on the 7(a) secondary market; while the Paycheck Protection Program anticipates \$349B originated over a three month period. Clearly, Congress could not have expected the existing SBA infrastructure alone to support this herculean aid effort. For instance, bank and non-bank lenders that were not previously eligible for participation in 7(a) programs are permitted to make Program loans given the urgency of the situation and the volume of funds to be distributed. Consistent with this, it is our view, and we request clarification to that effect, that references to the “secondary market” in the CARES Act and the Interim Final Rule are intended to include all market participants providing private capital and not only the pre-existing, limited 7(a) Secondary Market.

The following issues have halted the flow of capital and frozen liquidity and need to be addressed with clear and affirmative statements from SBA and the Treasury as quickly as possible:

1. **Can an Approved Lender sell PPP loans that it originates to an**
2. **entity that is not an Approved Lender?**

Many Approved Lenders, and those awaiting approval, are ready to support the Program by originating new Program loans, but cannot do so because their traditional sources of loan funding are not clearly approved to purchase SBA loans. In the same way, a majority of the capital providers willing to bring liquidity to this marketplace by investing in Program loans are not Approved Lenders and are not clearly permitted to participate in secondary market transactions for the Program. Such capital providers are not in the business of originating loans; they have the necessary capital to support lenders, but not the application

processing, underwriting, and fund disbursement mechanisms or expertise that Approved Lenders have. By permitting a broader range of capital providers to participate in the secondary market for Program Loans, Approved Lenders will be able to continue originating new Program Loans to small businesses. Without an injection of capital from the broader secondary market, the funds necessary to originate Program loans in time to help U.S. small businesses will not be available.

Industry requests that the Treasury and the SBA clarify that Approved Lenders may sell and assign Program loans to secondary market investors that are not Approved Lenders or existing 7(a) secondary market participants. In addition, the SBA should confirm that any SBA standard operating procedures to the contrary are waived for Program loans and that the SBA's guarantee remains in place throughout the life of the loan, provided other Program requirements are satisfied. In addition, if participants in the broader secondary market may purchase Program loans, the SBA and Treasury should clarify that they may, in turn, sell their Program loans or a pool of loans to other non-SBA-approved entities and otherwise pledge, securitize, use as collateral or seek financing against such loans or a pool of such loans without risking the guarantee.

2. **Did the SBA intend for the language below from the CARES Act, Section**

3. **1102 Lender Agreement (“Lender Agreement”), to mean that the original Approved Lender is the only entity that may service a Program loan?**

“Lender must service and liquidate all covered loans made under the Paycheck Protection Program in accordance with PPP Loan Program Requirements. Except when SBA directs otherwise, all servicing actions will be the responsibility of Lender, which must follow accepted standards of loan servicing employed by prudent lenders.” - SBA Forms 3506 and 3507 (04/2020)

In addition, consistent with Issue #1, industry further requests the SBA clarify that responsibility for servicing a Program loan lies either (i) with the Approved Lender or, (ii) if the Program loan is sold into the secondary market with servicing released, with the secondary market purchaser. Given the intended loan volumes for the Program, certain Approved Lenders will need to curtail loan origination long before their community's needs are met to ensure that loan volumes do not exceed their servicing capacity. Moreover, a lender engaging a third-party service provider to perform servicing activities on its behalf is a ubiquitous practice in all lending markets.

Industry strongly suggests that the Treasury and the SBA clarify that, while responsibility for servicing actions remains the responsibility of the Approved Lender, that the Approved Lender may engage a qualified third party to perform servicing activities on its behalf. Any service provider engaged by an Approved Lender would be required to follow accepted standards of loan servicing employed by prudent lenders.

3. **Existing Program guidance is also unclear with respect to whether**

4. A Program loan that is sold in the secondary market must continue to be serviced by the original Approved Lender. Was this the SBA's intent?

Consistent with the concerns described in Items #1 and #2 above, the Program must be available to a broader secondary market to reach the greatest number of affected small businesses. Moreover, permitting participation by qualified servicers beyond the original Approved Lender is important to support the Program once loans are originated. For the same reasons that an Approved Lender may need to engage a third-party servicer, a secondary market purchaser should also be permitted to engage its own servicer.

Therefore, industry further requests the SBA clarify that responsibility for servicing a Program loan lies either (i) with the Approved Lender or, (ii) if the Program loan is sold into the secondary market with servicing released, with the secondary market purchaser, and that either may engage a qualified third-party servicer. Again, any holder of a Program loan would be expected to, directly or through its own service provider, follow accepted standards of loan servicing employed by prudent lenders.

4. Can the Treasury and the SBA clarify the status or requirement
5. for a "PPP Authorization Form" between the lender and the SBA and if and how such form would accompany a loan in the secondary market?

Industry requests further clarity on whether such a form exists and, if so, how it should be used in connection with secondary market sales.

From: [Manger, William M.](#)
To: [stephen gilchrist](#); [Gutierrez, Allen M.](#); [Lambert, Ryan A.](#); [Riesterer, Angeline R.](#)
Subject: RE: Applications of Support for Businesses in South Carolina
Date: Monday, April 13, 2020 2:00:00 PM

(b) (5)

From: stephen gilchrist <thegilchristassociates@>
Sent: Monday, April 13, 2020 11:09 AM
To: Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Lambert, Ryan A. <Ryan.Lambert@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Riesterer, Angeline R. <Angeline.Riesterer@sba.gov>
Subject: Fwd: Applications of Support for Businesses in South Carolina

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Fyi...is there anything SBA can do to help?

----- Forwarded message -----

From: Debbie White <dwhite@palmettocitizens.org>
Date: Mon, Apr 13, 2020, 10:29 AM
Subject: RE: Applications of Support for Businesses in South Carolina
To: stephen gilchrist <thegilchristassociates@>
Cc: Theo Jenkins <tjenkins@palmettocitizens.org>

Good morning,

We continue to have the same issues and no current access to the ETRAN/CAFS portals to submit applications for the PPP. We were provided another gateway (SBA Connect) but when attempting to submit an application through this portal, we are receiving error messages. Unfortunately the local SBA representatives (Savannah Welborn, Frank Anderson) can't assist with this system and we are finding that no one at the SBA Helpdesk can assist either. We have lost faith in the entire program/process at this point.

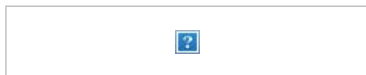
Rather than having you "hang on" with us, we have found that AmerisBank is accepting applications at this time and will work with those borrowers that do not currently have a lending/credit relationship with their financial institution. In an effort to keep our members moving forward, we are suggesting that they contact a local office of AmerisBank to assist. I've worked with Jenny at the Lexington office (803.808.4228) with another member, in addition to Kayla Abnathey at the Irmo location (803.749.5230).

Again, my apologies for the delays with our efforts to participate in the SBA program so that we could help our members during their time of need. It's been very frustrating to say the least and your patience during the past week is appreciated.

Debbie White

Business Development Officer
Palmetto Citizens Federal Credit Union

(803)251-4554 office
(803)255-0189 fax



Get free financial guidance, information, and tools at <http://www.Palmettocitizens.org>

From: stephen gilchrist <thegilchristassociates@>
Sent: Tuesday, April 7, 2020 12:01 PM
To: Debbie White <dwhite@palmettocitizens.org>

Cc: Theo Jenkins <tjenkins@palmettocitizens.org>

Subject: Re: Applications of Support for Businesses in South Carolina

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That's good news! No worries certainly understand the issues with the time line. I look forward to hearing back from you.

On Mon, Apr 6, 2020, 9:31 AM Debbie White <dwhite@palmettocitizens.org> wrote:

Thanks Stephen! We actually heard back late Friday evening that we were now approved for the PPP loans. Now we await for the instructions on how to process the applications. Hopefully the SBA will soon release this information so that we can submit the applications that we currently have, in addition to the 100's that we anticipate getting. I will keep you posted as soon as I know something. Thanks again for your patience!

Debbie White

**Business Development Officer
Palmetto Citizens Federal Credit Union**

**(803)251-4554 office
(803)255-0189 fax**

Get free financial guidance, information, and tools at <http://www.Palmettocitizens.org>

From: stephen gilchrist <thegilchristassociates@>
Sent: Sunday, April 5, 2020 6:00 PM
To: Debbie White <dwhite@palmettocitizens.org>
Cc: Theo Jenkins <tjenkins@palmettocitizens.org>
Subject: Re: Applications of Support for Businesses in South Carolina

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Hi Debbie and Theo -

Hope you guys are enjoying your Sunday afternoon!! Fyi, I just received an email from my good friend Greg White at SBA that Palmetto Citizens was approved as a lender for the PPP.

You might wanna check into this.

Please let me know what you find out!

Thanks!

On Fri, Apr 3, 2020, 5:03 PM Debbie White <dwhite@palmettocitizens.org> wrote:

Stephen

Well this has been a very interesting day to say the least. As you probably have heard, Palmetto Citizens FCU was not included as an "approved lender" at this time. Apparently only SBA Express Lenders are the selected group that can process the PPP applications, and unfortunately we don't have that certification.

After much discussion with management this morning and mid-day, we have concluded that we need to refer our member's to another source rather than waiting for whether we will be chosen to participate. If you would refer to the SBA website for the updated participating financial institutions and take the necessary steps for moving forward with their application process.

Again, I appreciate the valuable information that you shared and your knowledge of the project. I'm truly disappointed that we will not be involved with assisting our members at this difficult time for their businesses.

Thanks and God Bless!

Debbie White

**Business Development Officer
Palmetto Citizens Federal Credit Union**

**(803)251-4554 office
(803)255-0189 fax**

Get free financial guidance, information, and tools at <http://www.Palmettocitizens.org>

From: Theo Jenkins <tjenkins@palmettocitizens.org>
Sent: Friday, April 3, 2020 2:08 PM
To: Debbie White <dwhite@palmettocitizens.org>; stephen gilchrist <thegilchristassociates@>
Subject: RE: Applications of Support for Businesses in South Carolina

Hello Mr. Gilchrist,

I hope that your day is going well on today so far. We just got the latest news as of an hour ago that as of right now Palmetto Citizens FCU is not an approved Financial Institution for the Payment Protection Act. We are working on approve but we do not have a timetable to give on when we will receive approval. We are being instructed to direct any business members that are requiring assistance from the Paycheck Protection Act to visit the Small Business Administration's website to inquire about listings of approved Financial Institutions in our area. We are encouraging this action so that business members do not lose time and access to resources while we are working on becoming an approved Financial Institution.

Kind Regards,

Theo Jenkins
Loan Officer II
NMLS# 1332995
Northeast Service Center
803-255-0291 Office
803-736-4007 Fax

Get free financial guidance, information, and tools at <http://www.palmettocitizens.org>

From: Debbie White <dwhite@palmettocitizens.org>
Sent: Wednesday, April 1, 2020 3:08 PM
To: stephen gilchrist <thegilchristassociates@>; Theo Jenkins <tjenkins@palmettocitizens.org>
Subject: RE: Applications of Support for Businesses in South Carolina

Stephen

Yes, I'm in receipt of the applications along with the great information that you've shared. Sorry I didn't respond earlier but it is a little crazy right now with the number of calls and emails that I'm getting. Once we receive the directions from SBA, I will let you know what additional information is needed. However, as it appears, you will probably know before me.....LOL!

Thanks again,

Debbie White

**Business Development Officer
Palmetto Citizens Federal Credit Union**

**(803)251-4554 office
(803)255-0189 fax**

Get free financial guidance, information, and tools at <http://www.Palmettocitizens.org>

From: stephen gilchrist <[thegilchristassociates@\[REDACTED\]](mailto:thegilchristassociates@[REDACTED])>
Sent: Wednesday, April 1, 2020 2:42 PM
To: Theo Jenkins <tjenkins@palmettocitizens.org>; Debbie White <dwhite@palmettocitizens.org>
Subject: Re: Applications of Support for Businesses in South Carolina

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Did you guys see my email yesterday?

On Tue, Mar 31, 2020, 6:28 PM stephen gilchrist <[thegilchristassociates@\[REDACTED\]](mailto:thegilchristassociates@[REDACTED])> wrote:

Greetings Deborah and Theo,

Thank you all for your guidance and advice during these perilous times for businesses in South Carolina and across our country. Per our discussions I have attached applications for the following companies and organizations for your consideration as both Treasury and the Federal Reserve prepares guidance for financial institutions to consider:

South Carolina African American Chamber of Commerce
South Carolina Corporate Coalition for Community Services
GSL Distributors

In addition, we will send you hard copies of signed documents along with our corporate seals affirming the information attached.

Finally, I will attach some guidance as FYI that I am in consistent receipt of from the White House, Treasury and the Federal Reserve Bank.

On behalf of the Congress, the White House and the many employees of these small businesses in South Carolina, we appreciate Palmettos Credit Union's consideration to help businesses maintain and retain personnel to hopefully continue to do business during these challenging times.

<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>
<https://home.treasury.gov/system/files/136/PPP%20-%20Overview.pdf>
<https://home.treasury.gov/system/files/136/PPP%20Lender%20Information%20Fact%20Sheet.pdf>
<https://home.treasury.gov/system/files/136/PPP%20Borrower%20Information%20Fact%20Sheet.pdf>
<https://home.treasury.gov/system/files/136/Borrower%20Paycheck%20Protection%20Program%20Application%20%28v1%29.pdf>

Please let me know when we may be able to further discuss the decisions on these applications as I am sure you know time is of the essence.

I look forward to your response.

Respectfully submitted,
Stephen Gilchrist

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From: [Briggs, William J.](#)
To: [Chris Brown](#); [Malone, Megan](#)
Cc: [Brian Gagnon](#)
Subject: RE: Checking In and Two Questions
Date: Monday, April 6, 2020 6:03:00 PM

Sorry for the delay. Megan did reach out to me.

I've cc'd my colleague Brian. Megan and Brian should connect.

I talk to the Michigan bank.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Chris Brown <chris@cypressgroupdc.com>
Sent: Friday, April 3, 2020 7:34 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Checking In and Two Questions

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Hey, Bill,

Man, I hope you are surviving what I imagine is the most incredibly busy time ever. Also hope you and your family are doing well. These are crazy times...

Reaching out with two questions. First, I got a call today from a staffer who has heard from a Michigan bank that is an approved lender but hasn't been able to access the program for some reason? Any guidance there, or is there someone I can put him in touch with to answer his questions. Also happy to get his boss on the phone with someone if that's easier. Let me know if you have a suggestion.

Second, wanted to follow-up on some communication to SBA from Visa. They are one of our clients (not sure if you know but I finally left the Hill in December) and are very interested in helping with the EIDL program. As you can imagine, they have capabilities that we think could be of real help to SBA. I think Megan sent you or Allen a deck; they are in the process of refining that and would really like to connect with the staff working to set up the program. Is there any way you could connect us with someone in that program? They very much would like to be a part of the solution here and strengthen an already strong relationship with SBA. We'd love to keep you informed and involved but also recognize that you are incredibly busy right now and want to be respectful of your time and resources.

Again, know how busy you are and really, really appreciate your guidance here and willingness to continue the conversation.

This makes me miss what were in retrospect the carefree days of the Bush Administration!

All my best,
Chris

Chris Brown

The Cypress Group
Cady's Alley
1028 33rd Street, NW
Suite 200
Washington, D.C. 20007
202.337.1661
www.CypressGroupDC.com

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From: [Briggs, William J.](#)
To: [Threadgill, Emily K.](#); [McCracken, Erin S.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: Confirm SBA details?
Date: Friday, March 27, 2020 12:17:00 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Threadgill, Emily K. <Emily.Threadgill@sba.gov>
Sent: Friday, March 27, 2020 12:10 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Confirm SBA details?

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, March 27, 2020 12:01 PM
To: Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Confirm SBA details?

From: Threadgill, Emily K. <Emily.Threadgill@sba.gov>
Sent: Friday, March 27, 2020 10:22 AM
To: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Subject: FW: Confirm SBA details?

From the LGBT Chamber for your review.

From: Jonathan Lovitz <jlovitz@nglcc.org>
Sent: Friday, March 27, 2020 10:16 AM
To: Threadgill, Emily K. <Emily.Threadgill@sba.gov>
Subject: Confirm SBA details?

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spam@sba.gov.

Emily,

Again: THANK YOU for everything yesterday. Could I ask you/your team to review below and make sure everything is accurate? The majority of content came from your COVID website.

Appreciate you so much,
JDL

###

NGLCC: The National LGBT Chamber of Commerce | LGBTBE Coronavirus Support from SBA

NGLCC / SBA Webinar Recap

On Thursday, March 26, 2020, the National LGBT Chamber of Commerce convened over 800 NGLCC affiliate chamber leaders, NGLCC Corporate Partners, and LGBT business owners to join Administrator Jovita Carranza of the U.S. Small Business Administration (SBA) and her team on how to connect LGBT-owned small businesses with emergency capital and resources during COVID-19.

For general follow-up questions, please contact NGLCC at SBAcall@nglcc.org. For all SBA relief questions, please contact SBA using the phone/email below.

Of particular importance to the NGLCC network on yesterday's call, regarding the latest "Coronavirus Aid, Relief, and Economic Security Act" or the "CARES Act":

YES: 501(c)6 business organizations (ie: NGLCC affiliate chambers) are included in relief

YES: Sole-proprietors, independent contractors, and micro-businesses are included in relief

YES: SBA loans/grants have been expanded to help American small business owners:

Emergency loan advance: The bill provides a loan advance of up to \$10,000 to provide emergency funds for small businesses to cover immediate operating costs.

Forgivable loans: This new program is overseen by SBA, and administered at the local level by the lending community to provide loans of up to \$10 million per business. A portion of that loan used to maintain payroll, keep workers on the books or pay for rent, mortgage and existing debt could be forgiven, provided workers stay employed through the end of June.

Relief for existing loans: There is \$17 billion to cover six months of payments for small businesses already using SBA loans.

*A list of SBA approved relief lenders will be shared in the days ahead.

See the most current SBA links and resources below:

[Note: All SBA relief loans/grants are contingent upon requirements being met that are unique to each business/industry.]

Disaster Loan Assistance. (Click here to apply.)

Federal Disaster Loans for Businesses and Private Nonprofits

Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19).

Find more information on the SBA's Economic Injury Disaster Loans at: [SBA.gov/Disaster](https://www.sba.gov/Disaster).

The SBA worked directly with state Governors to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the Coronavirus (COVID-19). The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to

small businesses to help overcome the temporary loss of revenue they are experiencing.

SBA Express Bridge Loans

Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct **SBA Economic Injury Disaster loan**. If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.

Terms

- Up to \$25,000
- Fast turnaround
- Will be repaid in full or in part by proceeds from the EIDL loan

Find an Express Bridge Loan Lender via **SBA's Lender Match Tool** or by connecting with your **local SBA District Office**.

Get Support Directly from the SBA

If you need additional assistance or information, please contact our Customer Service Center.

By Phone:

1-800-659-2955 (TTY/TDD: 1-800-877-8339)

By Email:

disastercustomerservice@sba.gov

Document Delivery Options

Collecting data online is the best way to get your application data to the SBA. If, however, you are unable to provide portions of the required information online, you may use one of the following methods to deliver documents to the SBA. Please understand this will increase the processing time for your application.

Email your completed document(s) as attachments to: **disasterloans@sba.gov**

Any information you send to SBA via email is sent via an unsecured email link. Due to the nature of the Internet, it is possible that unsecured email could be intercepted by third parties. Attachments that you email to the SBA cannot be larger than 5MB due to the SBA's size limitation on emails.

To Fax Documents: (Except for Puerto Rico, Commonwealth of the Northern Mariana Islands & Guam) Fax your document(s) to: 1-202-481-1505.

Customer Service Representatives may be available in your area to assist you with submitting your documents. **[Click here for a listing of field locations near you.](#)**

Mail your completed document(s) to:

U.S. Small Business Administration
Processing & Disbursement Center
Attn: ELA Mail Department
P.O. Box 156119
Fort Worth, TX 76155

Guidance for Businesses and Employers

The President's Coronavirus Guidelines for America - 15 Days to Slow the Spread

The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. This interim guidance is based on what is currently known **[about the coronavirus disease 2019 \(COVID-19\)](#)**. For updates from CDC, please see the following:

- [Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)
- [Preventing Stigma Related to COVID-19](#)
- [Share Facts about COVID-19](#)
- [CDC Coronavirus Disease 2019 \(COVID-19\) Web page](#)
- [Information on Coronavirus Disease 2019 \(COVID-19\) Prevention, Symptoms and FAQ](#)

SBA Products and Resources

SBA is here to assist small businesses with accessing federal resources and navigating their own preparedness plans as described by the [CDC's Guidance for Businesses and Employers](#).

SBA works with a number of local partners to counsel, mentor and train small businesses. The SBA has 68 District Offices, as well as support provided by its Resource Partners, such as SCORE offices, Women's Business Centers, Small Business Development Centers and Veterans Business Outreach Centers. When faced with a business need, use the [SBA's Local Assistance Directory](#) to locate the office nearest you.

Access to Capital

SBA provides a number of loan resources for small businesses to utilize when operating their business. For more information on loans or how to connect with a lender, visit: <https://www.sba.gov/funding-programs/loans>.

How to get access to lending partners? SBA has developed **Lender Match**, a free online referral tool that connects small businesses with participating SBA-approved lenders within 48 hours.

- 7(a) program offers loan amounts up to \$5,000,000 and is an all-inclusive loan program deployed by lending partners for eligible small businesses within the U.S. States and its territories. The uses of proceeds include: working capital; expansion/renovation; new construction; purchase of land or buildings; purchase of equipment, fixtures; lease-hold improvements; refinancing debt for compelling reasons; seasonal line of credit; inventory; or starting a business.
- Express loan program provides loans up to \$350,000 for no more than 7 years with an option to revolve. There is a turnaround time of 36 hours for approval or denial of a completed application. The uses of proceeds are the same as the standard 7(a) loan.
- Community Advantage loan pilot program allows mission-based lenders to assist small businesses in underserved markets with a maximum loan size of \$250,000. The uses of proceeds are the same as the standard 7(a) loan.
- 504 loan program is designed to foster economic development and job creation and/or retention. The eligible use of proceeds is limited to the acquisition or eligible refinance of fixed assets.
- Microloan program involves making loans through nonprofit lending organizations to underserved markets. Authorized use of loan proceeds includes working capital, supplies, machinery & equipment, and fixtures (does not include real estate). The maximum loan amount is \$50,000 with the average loan size of \$14,000.

Exporting Assistance

SBA provides export loans to help small businesses achieve sales through exports and can help these businesses respond to opportunities and challenges associated with trade, such as COVID-19. The loans are available to U.S. small businesses that export directly overseas, or those that export indirectly by selling to a customer that then exports their products.

- Export Express loan program allows access to capital quickly for businesses that need financing up to \$500,000. Businesses can apply for a line of credit or term note prior to finalizing an export sale or while pursuing opportunities overseas, such as identifying a new overseas customer should an export sale be lost due to COVID-19.
- Export Working Capital program enables small businesses to fulfill export orders

and finance international sales by providing revolving lines of credit or transaction-based financing of up to \$5 million. Businesses could use a loan to obtain or retain overseas customers by offering attractive payment terms.

- International Trade loan program helps small businesses engaged in international trade to retool or expand to better compete and react to changing business conditions. It can also help exporting firms to expand their sales to new markets or to re-shore operations back to the U.S.

Government Contracting

SBA is focused on assisting with the continuity of operations for small business contracting programs and small businesses with federal contracts. For more information on federal contracting, visit <https://www.sba.gov/federal-contracting/contracting-guide>

More specifically:

- **8(a) Business Development** program serves to help provide a level playing field for small businesses owned by socially and economically disadvantaged people or entities, and the government limits competition for certain contracts to businesses that participate. The 8(a) program offer and acceptance process is available nationwide, and the SBA continues to work with federal agencies to ensure maximum practicable opportunity to small businesses. 8(a) program participants should stay in touch with their Business Opportunity Specialist (BOS).
- **HUBZone** program offers eligibility assistance every Thursday from 2:00-3:00 p.m. ET at 1-202-765-1264; access code 63068189#. Members of the HUBZone team answer questions to help firms navigate the certification process. For specific questions regarding an application, please contact the HUBZone Help Desk at hubzone@sba.gov.
- **Women-owned Small Business** firms who have questions, please visit www.sba.gov/wosbreadyor or write to wosb@sba.gov.

If a situation occurs that will prevent small businesses with government contracts from successfully performing their contract, they should reach out to their contracting officer and seek to obtain extensions before they receive cure notices or threats of termination. The SBA's Procurement Center Representatives can assist affected small businesses to engage with their contracting officer. Use the [Procurement Center Representative Directory](#) to connect with the representative nearest you.

Local Assistance

SBA works with a number of local partners to counsel, mentor, and train small businesses. The SBA has 68 District Offices, as well as support provided by its Resource Partners, such as SCORE offices, Women's Business Centers, Small Business Development Centers and Veterans Business Outreach Centers. When faced with a business need, use the [SBA's Local Assistance Directory](#) to locate the office nearest you.

Perhaps most importantly of all: we must be there for one another. NGLCC's Supplier Diversity Team and Engagement Center Team are standing by to assist you with resources and B2B connections to keep your business, and our community strong, during this time.

Log into my.nglcc.org to explore our extensive LGBT Business Enterprise database for:

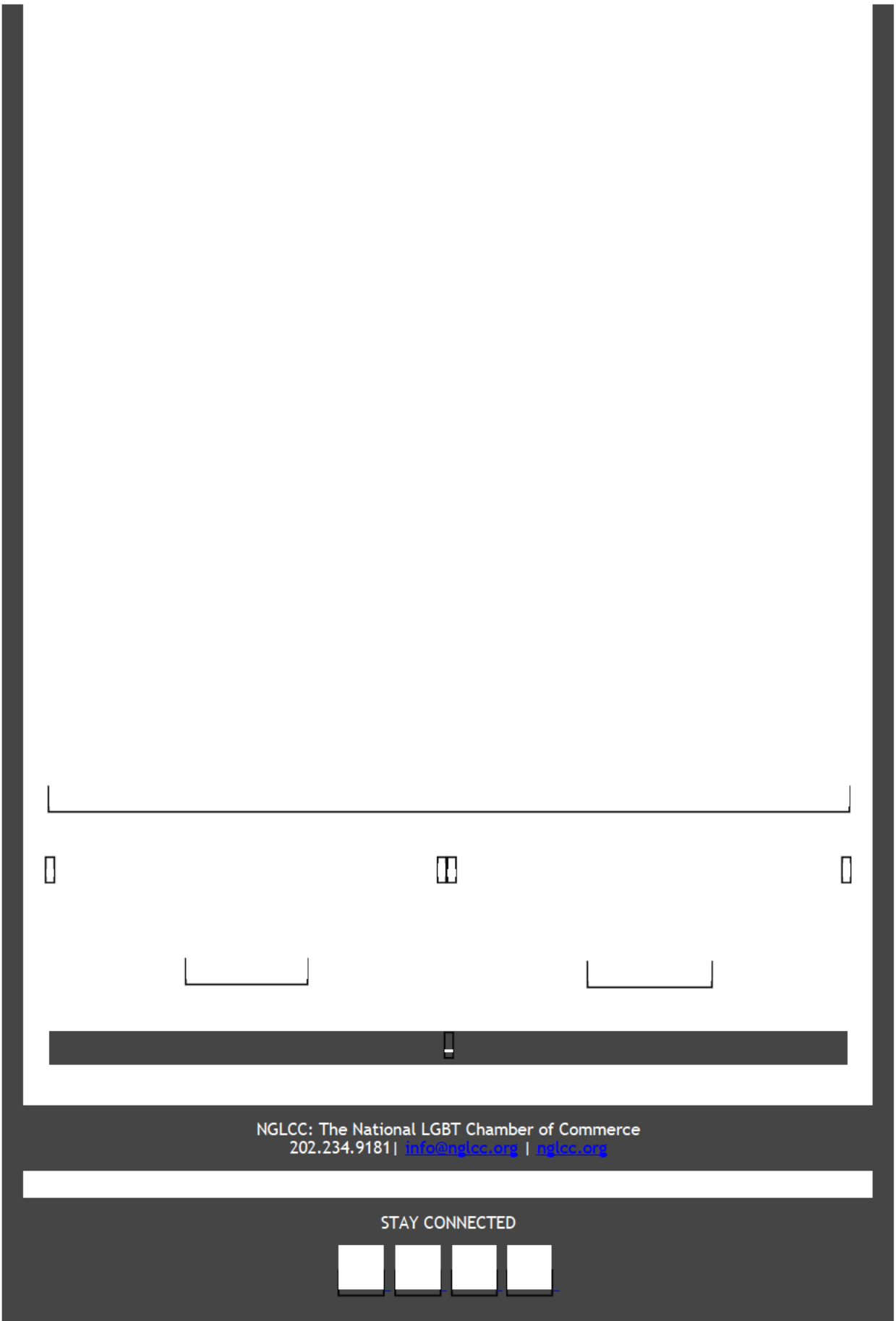


Need ANY support?

Team NGLCC is here for you at info@nglcc.org

[Click Here to Visit the NGLCC LGBTBE
Supplier Database](#)

- Online resources for your business, including Work from Home solutions, teleconferencing, document security, etc
- Coaching, business development, RFP support, and online mentors who can help you pivot your business online during this time
- Legal, financial, and healthcare advisors who understand the unique needs of the LGBT business community



NGLCC: The National LGBT Chamber of Commerce
202.234.9181 | info@nlgcc.org | nlgcc.org

STAY CONNECTED



NGLCC | 1331 F Street NW, Suite 900, Washington, DC 20004

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From: [Manger, William M.](#)
To: [Young, Stewart B. EOP/WHO](#)
Subject: RE: Coronavirus.gov/smallbusiness
Date: Thursday, April 2, 2020 12:52:00 PM

(b) (5)



A large black rectangular redaction box covering the main body of the email.

From: Young, Stewart B. EOP/WHO <Stewart.B.Young@who.eop.gov>
Sent: Thursday, April 2, 2020 12:51 PM
To: Manger, William M. <William.Manger@sba.gov>
Subject: FW: Coronavirus.gov/smallbusiness

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.



A small black rectangular redaction box.

Stewart Young

Office of Economic Initiatives

202-456-3931 (office) [REDACTED] (cell)

From: [Manger, William M.](#)
To: [Gmail](#)
Subject: RE: Cumberland River Financial Group
Date: Monday, April 27, 2020 1:40:00 PM

The lenders should be processed this week.

Loans submitted today will be approved today. Disbursement by the bank is supposed to happen within 10 day of approval.

I think we are good right now.

Thank you. Stay safe,
Bill

-----Original Message-----

From: Gmail [REDACTED]
Sent: Monday, April 27, 2020 12:31 PM
To: Manger, William M. <William.Manger@sba.gov>
Subject: Re: Cumberland River Financial Group

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Good news about your folks. My mom will be (b) (6) next month and she is (b) (6). Tough on the holidays. But health is number one.

Would you think these lender applications will be processed by SBA and get over to Treasury within this week, given the high demand for loans and the fact that it might be moot once this second tranche has run dry?

Also, I have a family member that has an approved PPP loan by Synovus. Applicants name is (b) (4).

Anything you can tell me about the expected timing for SBA approval for loans submitted today?

Anything you want me to pass on informally to Senate Finance Committee members about what you need? What you are seeing?

Rick

Sent from my iPad

> On Apr 27, 2020, at 12:09 PM, Manger, William M. <William.Manger@sba.gov> wrote:

>

> (b) (6)

> The Nonbank Lender Applications are still being processed. Treasury must review them too. Lenders will be informed once a decision has been made about their eligibility to participate in the PPP program.

> It would be great to catch up when this is over. All best and stay

> well, Bill

>

> -----Original Message-----

> From: Gmail [REDACTED]
> Sent: Monday, April 27, 2020 10:19 AM
> To: Manger, William M. <William.Manger@sba.gov>
> Subject: Cumberland River Financial Group

>

> CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

>

> Bill:

> I have been avoiding reaching out to you because I can imagine how swamped you are. First of all, is everyone in the family healthy and doing OK? I have been thinking about your mom and dad. Please let them know that I was asking for them.

> I have a friend named Darrell Crate who is close to a Senator that we both previously helped during a presidential

campaign and that has an application in for Cumberland River Financial Group to become an approved lender for the PPP program (BTW I have made 20 webinar presentations on the CARES Act programs to over 5000 business owners and have been giving feedback to my Senate pals).

> Apparently, it has been stuck somewhere and I understand that Susan Street and/or Eddie Ledford are on point. Cumberland has a couple of hundred million of loan apps. He tells me that his team is highly qualified. I know Darrell and I know that he is prudent in his investments and businesses. It would be terrific if you could provide an update on timing for a decision for his application.

> I haven't seen my daughter Molly - who works for the Senate - since this crisis began. But when I can I will get down there and hopefully we can catch up over a coffee.

> Best,

> Rick Lazio

>

>

>

> Sent from my iPad

From: [Manger, William M.](#)
To: [Gmail](#)
Subject: RE: Cumberland River Financial Group
Date: Monday, April 27, 2020 12:09:00 PM

The family is all well, thank God. (b) (6).
The Nonbank Lender Applications are still being processed. Treasury must review them too. Lenders will be informed once a decision has been made about their eligibility to participate in the PPP program.
It would be great to catch up when this is over. All best and stay well,
Bill

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From: Gmail [REDACTED]
Sent: Monday, April 27, 2020 10:19 AM
To: Manger, William M. <William.Manger@sba.gov>
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Best,

Rick Lazio

Sent from my iPad

From: [Manger, William M.](#)
To: [Rick Lazio](#)
Subject: RE: Cumberland River Financial Group
Date: Monday, April 27, 2020 3:52:00 PM

(b) (5)

Thank you!

-----Original Message-----

From: Rick Lazio <lazioadvisors@
Sent: Monday, April 27, 2020 3:51 PM
To: Manger, William M. <William.Manger@sba.gov>
Subject: Re: Cumberland River Financial Group

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Thanks for this, Bill. Please make sure that you maintain your health and don't let this job and the stress of the moment overtake you.

Always an email away. Keep in mind that the Dep Sec of Treasury - Justin Muzinich worked for me as my Policy Director if you need help.

Rick

Sent from my iPhone

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> To: Manger, William M. <William.Manger@sba.gov>

> Subject: Re: Cumberland River Financial Group

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>> I haven't seen my daughter Molly - who works for the Senate - since this crisis began. But when I can I will get down there and hopefully we can catch up over a coffee.
>> Best,
>> Rick Lazio
>>
>>
>>
>> Sent from my iPad

From: [Briggs, William J.](#)
To: [Scott III, Robert L.](#)
Subject: Re: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)
Date: Thursday, March 26, 2020 4:37:10 PM

(b) (5)

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From: Scott III, Robert L. <Robert.Scott@sba.gov>
Sent: Thursday, March 26, 2020 4:35:39 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)

Rob

From: Vallante, Michael A. <Michael.Vallante@sba.gov>
Sent: Thursday, March 26, 2020 4:09 PM
To: Glaccum, David M. <David.Glaccum@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>
Subject: Fw: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)

?

From: Parker, Victor <[Victor.Parker@sba.gov](#)>
Sent: Thursday, March 26, 2020 3:01 PM
To: Vallante, Michael A. <[Michael.Vallante@sba.gov](#)>
Subject: FW: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)

From: Briggs, William J. <[William.Briggs@sba.gov](#)>
Sent: Thursday, March 26, 2020 2:47 PM
To: King, Michelle <[avril.king@sba.gov](#)>; Parker, Victor <[Victor.Parker@sba.gov](#)>
Subject: RE: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: King, Michelle <avril.king@sba.gov>
Sent: Thursday, March 26, 2020 2:34 PM
To: Parker, Victor <Victor.Parker@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: DRAFT ONLY SBA EIDL - Emergency Injury Disaster Loans are currently available (FOR DISTRIBUTION TO THE FIELD)
Importance: High

Good afternoon Victor and Bill:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thanks.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thanks.

Kind regards,

Michelle

Michelle King

Field Ops Specialist, Office of Field Operations

U.S. Small Business Administration

(202) 205-6692

Cell [REDACTED]

Michelle.King@sba.gov



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From: [Briggs, William J.](#)
To: [Hart, Hailey E. EOP/WHO](#); [Contreras, Alejandro C.](#)
Cc: [Russo, Joseph H. EOP/WHO](#)
Subject: RE: EIDL loan application portal
Date: Friday, May 1, 2020 7:16:00 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>
Sent: Friday, May 1, 2020 7:12 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Subject: EIDL loan application portal

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Bill – [REDACTED]

Thanks,
Hailey

Hailey Hart
White House Office of Public Liaison
C: 2 [REDACTED]

From: Cindy Poindexter <info@ccucc.net>
Sent: Friday, May 1, 2020 6:32 PM
To: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>
Cc: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Subject: [WARNING: UNSCANNABLE EXTRACTION FAILED][EXTERNAL] RE: Update on Administration COVID-19 Efforts 04/27/2020

Hello Hailey and Joseph,

Do you have any idea when the EIDL loan application portal is set to reopen or if it is going to reopen?

Thanks.

Cindy Poindexter, IOM
President / CEO



531 East 3rd Street, Siler City, NC 27344
919-742-3333 PH | 919-742-1333 FX

"May you and yours be safe, may our current difficulties quickly pass, and may we emerge from this challenge better able to handle the next!" – Anne Elmore, Investor Protection & Business Outreach, NC Department of the Secretary of State

From: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>

Sent: Monday, April 27, 2020 9:58 PM

To: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>

Cc: Pataki, Tim A. EOP/WHO <Timothy.A.Pataki@who.eop.gov>; Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>

Subject: Update on Administration COVID-19 Efforts 04/27/2020

Good evening,

Today, President Trump took historic action to meet our Nation's testing needs by unveiling the Opening Up America Again [Testing Overview](#) and [Testing Blueprint](#). These tools will aid states in safely reopening and provide the American people with the confidence they need to resume their daily lives.

- "Together, we will rebuild this land that we love, we will reclaim the magnificent destiny that we share, and we will carry our Nation forward to new heights of greatness and glory." – President Trump
- The Trump Administration has performed more than **5.4 million tests** in **less than 45 days** – far more than any other nation.
- The Food and Drug Administration has issued **70 emergency authorizations** for new tests, including **62 molecular tests** and **8 serological tests**.

Additionally, the U.S. Small Business Administration resumed accepting Paycheck Protection Program (PPP) applications today.

- As of 3:30 pm EDT today, SBA had processed more than **100,000 PPP loans** submitted by more than **4,000 lenders**.

Assistance for Small Businesses

The Paycheck Protection Program is providing small businesses with the resources they need to maintain their payroll, hire back employees who may have been laid off, and cover applicable

overhead.

Program Overview

- [Top-line Overview of PPP](#)
- [SBA Paycheck Protection Program Loan Report](#)

For Borrowers

- [More information](#)
- [Search Tool: Find an Eligible Lender](#)
- [Borrower Application Form](#)
- [Applicable Affiliation Rules](#)
- [How to Calculate Loan Amounts](#)

For Lenders

- [More information](#)
- [Lender Application Form](#)
- [Lender Application Form for Federally Insured Depository Institutions, Federally Insured Credit Unions, and Farm Credit System Institutions](#)
- [Lender Application Form for Non-Bank and Non-Insured Depository Institution Lenders](#)
- [SBA Procedural Guidance on Participation Sales – Updated 4/24](#)
- Lender Assistance Hotline: (833) 572-0502

Program Rules

- [Frequently Asked Questions – Updated 4/26](#)
- [Interim Final Rule 1](#)
- [Interim Final Rule on Applicable Affiliation Rules](#)
- [Interim Final Rule on Additional Eligibility Criteria and Requirements for Certain Pledges of Loans](#)
- [Interim Final Rule on Requirements for Promissory Notes, Authorizations, Affiliation, and Eligibility – Updated 4/24](#)
- [Interim Final Rule on Additional Criterion for Seasonal Employers – Updated 4/27](#)

For more information and updates, visit [Treasury.gov/CARES](https://www.treasury.gov/CARES) and [SBA.gov/PayCheckProtection](https://www.sba.gov/PayCheckProtection).

Assistance for American Workers and Families

- [Assistance for American Workers and Families](#)
- [Preserving Jobs for American Industry](#)

How to Help – If you or your organization are interested in helping the effort to combat the spread of COVID-19, FEMA has established a website ([≥www.fema.gov/coronavirus/how-to-help≤](https://www.fema.gov/coronavirus/how-to-help)) with more information. Examples for the private sector include:

- To sell medical supplies or equipment to the federal government, please submit a price quote under the [COVID-19 PPE and Medical Supplies Request for Quotation](#). Full details can be found in the solicitation ([Notice ID 70FA2020R00000011](#)).
 - This solicitation requires registration with the System for Award Management (SAM) in order to be considered for award, pursuant to applicable regulations and guidelines. Registration information can be found at [≥www.sam.gov≤](https://www.sam.gov). Registration must be “ACTIVE” at the time of award.
 - After you have completed a questionnaire that is linked in the Request for Proposal/Request for Quote you will be prompted to submit a formal bid.
- If you have medical supplies or equipment to donate, please [provide us details](#) on what you

are offering.

- If you or someone you know represent a hospital or healthcare provider in need of medical supplies, please contact your state, local, tribal or territory department of public health and/or emergency management agency.
- If you are interested in doing business with FEMA and supporting the response to COVID-19 with your company's non-medical goods and/or services, please submit your inquiry to the Department of Homeland Security (DHS) Procurement Action Innovative Response Team (PAIR) team at DHSIndustryLiaison@hq.dhs.gov.
- If you would like to meet with a federal agency regarding a vaccine, diagnostic, therapeutic or other medical device that you are developing for SARS-CoV-2 or COVID-19, please go to [medicalcountermeasures.gov](https://www.fda.gov/medicalcountermeasures).
- For all other issues and concerns not related to offering products, services, or donations, please email nbeoc@max.gov.

For additional information, please visit FEMA's website: <https://www.fema.gov/coronavirus/>.

Guidelines for Opening Up America Again

President Trump has unveiled Guidelines for Opening Up America Again, a three-phased approach based on the advice of public health experts. These steps will help state and local officials when reopening their economies, getting people back to work, and continuing to protect American lives. Please click here for more information: [Guidelines for Opening Up America Again](#)

- Testing Overview ([HERE](#))
- Testing Blueprint ([HERE](#))

30 Days to Slow the Spread

President Trump announced updated guidelines to continue slowing the spread of Coronavirus in America. This 30-day window will be crucial: If every American does his or her part, the latest model suggests we could save 1 million or more U.S. lives. Please click here for more information: [30 Days to Slow the Spread \(Español\)](#)

If you are a healthcare worker and would like to volunteer to assist in New York City, please find more information [here](#).

White House COVID-19 Updates

- President Trump Holds a News Conference – 4/27 ([VIDEO](#))
- President Donald J. Trump is Ensuring States Have the Testing Capacity Needed to Safely Open Up America Again ([HERE](#))
- Statement from the Press Secretary on the Opening Up America Again Testing Overview and Testing Blueprint ([HERE](#))
- President Trump Meets with Industry Executives on COVID-19 Response ([REMARKS](#), [VIDEO](#))
- Admiral Giroir: Safely Reopening America's Economy is What The Doctor Ordered ([VIDEO](#))
- West Wing Reads: Latest Round of Coronavirus Relief Shows Hardworking Americans Not Forgotten ([HERE](#))
- Daily 1600 – An Update on Coronavirus Testing ([HERE](#))

Treasury, IRS Announce Significant Enhancements and Updates to Get My Payment App (HERE)

- The U.S. Department of the Treasury and IRS today announced significant enhancements to

the [“Get My Payment”](#) app to deliver an improved experience for Americans eligible to receive Economic Impact Payments.

Treasury Implementing CARES Act Programs for Aviation and National Security Industries ([HERE](#))

- “The financial assistance the Treasury Department is providing under Title IV of the CARES Act is essential to help American workers, preserve our aviation industry, and assist businesses that are critical to maintaining national security,” said Secretary Mnuchin. “Treasury is fully committed to delivering relief to the American people and supporting the economy.”

Agencies Extend Comment Period on Updates to Resolution Plan Guidance for Large Foreign Banks ([HERE](#))

- The Federal Deposit Insurance Corporation and the Federal Reserve Board today announced that they will extend, by 30 days, the comment period for the agencies' proposed guidance for resolution plans submitted by certain large foreign banks. The extension will allow interested parties additional time to analyze the issues and to prepare comments through June 4, 2020. In light of the challenges arising from the COVID-19 emergency, the agencies are reviewing and may adjust other upcoming deadlines associated with the resolution planning process.

Federal Reserve Board Announces an Expansion of the Scope and Duration of the Municipal Liquidity Facility ([HERE](#))

- The facility, which was announced on April 9 as part of an initiative to provide up to \$2.3 trillion in loans to support U.S. households, businesses, and communities, will offer up to \$500 billion in lending to states and municipalities to help manage cash flow stresses caused by the coronavirus pandemic.
 - FAQs: Municipal Liquidity Facility ([HERE](#))

HUD: Addressing Tenant Concerns during the COVID-19 National Emergency ([HERE](#))

- This brochure applies to assisted and insured housing programs administered by the U.S. Department of Housing and Urban Development (HUD), Office of Multifamily Housing Programs. This brochure does not apply to the Public Housing Program, the Section 8 Moderate Rehabilitation Program (except for multifamily housing properties insured by the Federal Housing Administration (FHA)), or the Housing Choice Voucher Program (except when a voucher is used in a multifamily housing property with an FHA-insured mortgage).

ICYMI: U.S. Department of Labor Acts to Help American Workers and Employers during the Coronavirus Pandemic ([HERE](#))

- The department continued its efforts to keep America’s workers safe, support states and territories as they deliver unemployment benefits to eligible individuals, and ensure all workers have access to new paid leave benefits. By the end of the week, 48 states and territories were providing the Coronavirus Aid, Relief and Economic Security (CARES) Act’s enhanced \$600 additional weekly benefit.

U.S. Department of Labor’s OSHA and CDC Issue Interim Guidance to Protect Workers in Meatpacking and Processing Industries ([HERE](#))

- The U.S. Department of Labor’s Occupational Safety and Health Administration (OSHA) and the Centers for Disease Control and Prevention (CDC) have [released](#) joint coronavirus-related

interim guidance for meatpacking and meat processing workers and employers – including those involved in beef, pork and poultry operations. The guidance includes recommended actions employers can take to reduce the risk of exposure to the coronavirus.

U.S. Department of Labor Issues Additional Respirator Guidance for Healthcare during the Coronavirus Pandemic ([HERE](#))

- The U.S. Department of Labor’s Occupational Safety and Health Administration (OSHA) has issued [interim enforcement guidance](#) on reusing disposable N95 filtering face piece respirators (N95 FFRs) that have been decontaminated. The action marks the Department’s latest step to ensure the availability of respirators, and follows President Donald J. Trump’s Memorandum on Making General Use Respirators Available.

U.S. Secretary of Labor Eugene Scalia Joins Special G20 Meeting on COVID-19 ([HERE](#))

- U.S. Secretary of Labor Eugene Scalia participated in a virtual meeting of the G20 Labor and Employment Ministers to discuss the G20 members’ labor and employment response to the COVID-19 pandemic.

HHS Launches COVID-19 Uninsured Program Portal ([HERE](#))

- Today, the U.S. Department of Health and Human Services (HHS), through the Health Resources and Services Administration (HRSA), launched a new COVID-19 Uninsured Program Portal, allowing health care providers who have conducted COVID-19 testing or provided treatment for uninsured COVID-19 individuals on or after February 4, 2020 to submit claims for reimbursement. Providers can access the portal at COVIDUninsuredClaim.HRSA.gov.

SAMHSA Awards Grants Expanding Community-Based Behavioral Health Services, Strengthens COVID-19 Response ([HERE](#))

- The Substance Abuse and Mental Health Services Administration (SAMHSA) announced Friday that grants have been awarded to increase access to and to improve the quality of community mental and substance use disorder (SUD) treatment services through the expansion of Certified Community Behavioral Health Clinics (CCBHC). The Fiscal Year 2020 CCBHC Expansion Grants include \$200 million in annually appropriated funding and \$250 million in emergency COVID-19 funding.

Coronavirus (COVID-19) Update: FDA Continues to Ensure Availability of Alcohol-Based Hand Sanitizer during the COVID-19 Pandemic, Addresses Safety Concerns ([HERE](#))

- Today, the U.S. Food and Drug Administration provided an update on its efforts to ensure the availability of alcohol-based sanitizer to help meet the demand for hand sanitizer during the COVID-19 pandemic. As a result of the agency’s significant flexibility, more than 1,500 additional manufacturers have registered with the agency to produce hand sanitizer. At the same time, the agency is addressing safety concerns related to products being sold that are not in line with the FDA’s policy and others being marketed with unproven claims.

CMS Reevaluates Accelerated Payment Program and Suspends Advance Payment Program ([HERE](#))

- The Centers for Medicare & Medicaid Services (CMS) announced that it is reevaluating the amounts that will be paid under its Accelerated Payment Program and suspending its Advance Payment Program to Part B suppliers effective immediately. The agency made this

announcement following the successful payment of over \$100 billion to healthcare providers and suppliers through these programs and in light of the \$175 billion recently appropriated for healthcare provider relief payments.

- CMS News Alert – 4/27 ([HERE](#))

Medical Reserve Corps Volunteers’ Hands Felt at Every Level of the Response to COVID-19 ([HERE](#))

- MRC units are assisting with call center operations; community education and outreach (e.g., assisting elderly and vulnerable community members with well check calls, temperature monitoring, errands, food distribution, medication pick-up); logistics support (e.g., inventorying and distributing personal protective equipment, setting up drive-through tents and mobile field hospitals); patient case and contact investigations; patient monitoring; community screening and testing operations; and surge support at long term care facilities, health care facilities, and alternate care sites (including emergency isolation shelters).

Weekly Update: DHS Response to COVID-19 ([HERE](#))

- As the Nation transitions from a period of crisis to economic recovery, the Department of Homeland Security (DHS) will continue to leverage every social, medical, logistical and security tool at its disposal to defend the homeland from COVID-19. Thanks to a wide range of strategic initiatives, the Department and its components have achieved dozens of key deliverables last week through its unprecedented, whole-of-America response, which in return is slowing the virus’s spread and saving millions of lives. These results could not have been secured by the Department without its dedicated workforce, who have adapted and persevered to meet these extraordinary challenges despite their own personal hardships.

ICYMI: FEMA Administrator Discusses Whole-of-America COVID-19 Response ([HERE](#))

- FEMA Administrator Pete Gaynor spoke with media outlets around the nation Friday about the whole-of-America response to COVID-19. The Administrator talked about the historic response to COVID-19, how FEMA will apply lessons learned and future guidance on how the agency will operate during the upcoming hurricane season and COVID-19 pandemic.

FEMA Awards Crisis Counseling Assistance Grants ([HERE](#))

- FEMA awarded grants to fund crisis counseling services for residents struggling with stress and anxiety as a result of the coronavirus pandemic. The Crisis Counseling Assistance and Training program is funded by FEMA and overseen by FEMA in coordination with the Substance Abuse and Mental Health Services Administration (SAMHSA). The program assists individuals and communities in recovering from the psychological effects of natural and human caused disasters through community-based outreach and educational services.

FEMA Provides \$12.2 Million for Colorado COVID-19 Response ([HERE](#))

- The Federal Emergency Management Agency has provided \$12.2 million in funding for COVID-19 response efforts in Colorado. The assistance was made available under the major disaster declaration issued March 28 by President Trump.

Renters Can Apply for FEMA Assistance ([HERE](#))

- FEMA Individual Assistance is available to renters, including students, as well as homeowners. Federal grants can help pay for temporary housing. The initial rental grant is for

a 60-day period and can be reviewed for further assistance. The registration deadline is June 24, 2020.

- **VA Health App Now Available to Veterans across All Mobile and Web Platforms ([HERE](#))**

- Through public-private partnerships with the U.S. Department of Veterans Affairs (VA), since early April, all Veterans have been able to securely connect to their health care data online. Online Veteran health care records first only available on iOS operating systems, are now also accessible on Android mobile devices and web applications.

- **Statement on the Status of the United States Navy Inquiry into COVID-19 Outbreak on the USS Theodore Roosevelt ([HERE](#))**

- "This afternoon, Secretary Esper received a verbal update from the acting Secretary of the Navy and the Chief of Naval Operations on the Navy's preliminary inquiry into the COVID-19 outbreak on the USS Theodore Roosevelt. After the Secretary receives a written copy of the completed inquiry, he intends to thoroughly review the report and will meet again with Navy leadership to discuss next steps. He remains focused on and committed to restoring the full health of the crew and getting the ship at sea again soon."

- **DOD COVID-19 Response Continues Long History of Aiding Civilians ([HERE](#))**

- As the COVID-19 pandemic continues, active duty military, reserve and National Guard service members are responding in various ways, from providing medical support and logistics to transportation and food delivery.

- **Empowering Flexibility, Broad Discretion and Addressing Concerns ([HERE](#))**

- The Defense Department has heard the challenges and the many questions about how the men and women of the military will be compensated during this crisis. Over the last several weeks, the Office of the Assistant Secretary of Defense for Manpower and Reserve Affairs has issued [military personnel guidance](#) and further [supplemental guidance](#) addressing special policies and procedures implemented to ensure continuing financial security for our members and their families, and guidance on [use of leave](#).

- **Assistant to the Secretary of Defense Hoffman Updates Reporters on DOD Operations ([HERE](#))**

- Jonathan Rath Hoffman, Assistant to the Secretary of Defense for Public Affairs provided a brief update on DOD's latest efforts in the fight against COVID-19.

- **Corps of Engineers Team Upholds 'Building Strong' Motto during COVID-19 ([HERE](#))**

- The Army Corps of Engineers consistently lives up to the motto "Building Strong," with some 37,000 civilians and soldiers delivering daily engineering services to customers in more than 130 countries.

- **COVID-19 Changes Daily Life of Marines ([HERE](#))**

- The daily lives of U.S. Marines have drastically changed since the outbreak of COVID-19. Marines stationed at Marine Corps Base Camp Smedley D. Butler, Okinawa, Japan, have implemented teleworking as a way to practice social distancing and combat the spread of the virus.

- **Secretary DeVos Launches New Grant Competition to Spark Student-Centered, Agile Learning Opportunities to Support Recovery from National Emergency ([HERE](#))**

- U.S. Secretary of Education Betsy DeVos announced today more than \$300 million in discretionary grant funds will be available for states to use to create adaptable, innovative learning opportunities for K-12 and postsecondary learners in response to the COVID-19 national emergency. The grants will be funded through the Education Stabilization Fund (ESF), authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law by President Donald J. Trump.

FCC and U.S. Department of Education Promote Remote Education so Students Can Continue Learning ([HERE](#))

- The Federal Communications Commission and the Department of Education today announced efforts to promote the use of \$16 billion in funding from the recently enacted Coronavirus Aid, Relief, and Economic Security Act (CARES) Act's [Education Stabilization Fund](#) for remote learning. The agencies will work with governors, states, and local school districts as they leverage funding to best help students learning from home during the ongoing COVID-19 pandemic.

For the most up-to-date information, please see the CDC's website: www.coronavirus.gov.

Thank you,
Hailey

Hailey Hart
White House Office of Public Liaison

COVID-19: Background & Additional Information

[The President's Coronavirus Guidelines for America](#)



Download the COVID-19 App

For background and the most up-to-date information, please visit the Centers for Disease Control and Prevention Coronavirus Disease 2019 website: [HERE](#)

U.S. Department of Health and Human Services:

- Twitter ([here](#))
- Facebook ([here](#))

Centers for Disease Control and Prevention:

- Twitter ([here](#))
- Facebook ([here](#))

What you should know:

- [Workplace, School, and Home Guidance](#)

- [People at Risk for Serious Illness from COVID-19](#)
- [How COVID-19 Spreads](#)
- [Symptoms](#)
- [Steps to Prevent Illness](#)
- [Frequently Asked Questions](#)
- [What to Do If You Are Sick with COVID-19](#)
- [Stigma Related to COVID-19](#)
- [Facts about COVID-19](#)
- [Information for People at Higher Risk and Special Populations](#)
- [Communication Resources](#)

Situation Updates:

- [Situation Summary](#)
- [Cases in the U.S.](#)
- [Global Locations with COVID-19](#)
- [Risk Assessment](#)
- [CDC in Action: Preparing Communities](#)

Information for Businesses:

- [Interim Guidance for Businesses and Employers](#)
- [Information for Communities, Schools, and Businesses](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- SBA: [COVID-19 Resources](#)
- DOL: [Guidance for Preparing Workplaces for Coronavirus](#)
- DOL: [OSHA Resources for Workers and Employers on COVID-19](#)
- WHO: [Get Your Workplace Ready for COVID-19](#)
- CISA: [Risk Management for COVID-19](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Travel and Transportation:

- [Information for Travel](#)
- [Guidance for Ships](#)
- [Guidance for Airlines and Airline Crew](#)
- State: [Travel Advisories](#)
- State: [Traveler's Checklist](#)
- State: [Smart Traveler Enrollment Program](#)
- DOT: [FAQs from FTA Grantees Regarding COVID-19](#)

Information for Healthcare Providers, First Responders, and Research Facilities:

- [Information for Healthcare Professionals](#)
- [Resources for State, Local, Territorial and Tribal Health Departments](#)
- [Resources for Healthcare Facilities](#)
- [Infection Prevention and Control Recommendations for Patients with COVID-19 or Persons Under Investigation in Healthcare Settings](#)
- [Information for Laboratories](#)
- [Resources for First Responders](#)

[Guidance for Public Health Professionals Managing People with COVID-19 in Home Care and Isolation Who Have Pets or Other Animals](#)

- [FAQs and Considerations for Patient Triage, Placement and Hospital Discharge](#)
- [Guidance for Homeless Shelters](#)
- [Guidance for Hemodialysis Facilities](#)
- CMS: [Information on COVID-19 and Current Emergencies](#)
- CMS: [Guidance for Hospice Agencies](#)
- CMS: [Emergency Medical Treatment and Labor Act Requirements and Implications Related to COVID-19](#)
- CMS: [FAQs for State Survey Agency and Accrediting Organizations](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Law Enforcement:

- [What Law Enforcement Personnel Need to Know](#)
- [Bureau of Prisons COVID-19 Resources](#)

Information for Families and Households:

- [Information on COVID-19 for Pregnant Women and Children](#)
- [Interim Guidance for Household Readiness](#)
- [Environmental Cleaning and Disinfection Recommendations for U.S. Households](#)
- [Guidance for Preventing the Spread of COVID-19 in Homes and Residential Communities](#)
- [FAQ: COVID-19 and Children](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Schools and Childcare Providers:

- [Interim Guidance for Administrators of U.S. Childcare Programs and K-12 Schools](#)
- [Resources for Institutes of Higher Education](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- USDA: [USDA Makes It Easier, Safer to Feed Children in California Amid Coronavirus Outbreak](#)
- DOE: [Resources for Schools and School Personnel](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Community Events and Gatherings:

- [Interim Guidance for Mass Gatherings and Large Community Events](#)
- [Interim Guidance for Community- and Faith-Based Organizations](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Agency Resources and Information:

- [U.S. Department of Health and Human Services](#)
- [Centers for Medicare and Medicaid](#)
- [U.S. Food & Drug Administration](#)
- [U.S. Department of Agriculture](#)
- [U.S. Department of Defense](#)
- [U.S. Department of Education](#)
- [U.S. Department of Energy](#)
- [U.S. Department of Homeland Security](#)

- [U.S. Department of Labor](#)
- [U.S. Department of State](#)
- [U.S. Department of Veterans Affairs](#)
- [U.S. Environmental Protection Agency](#)
- [U.S. Small Business Administration](#)

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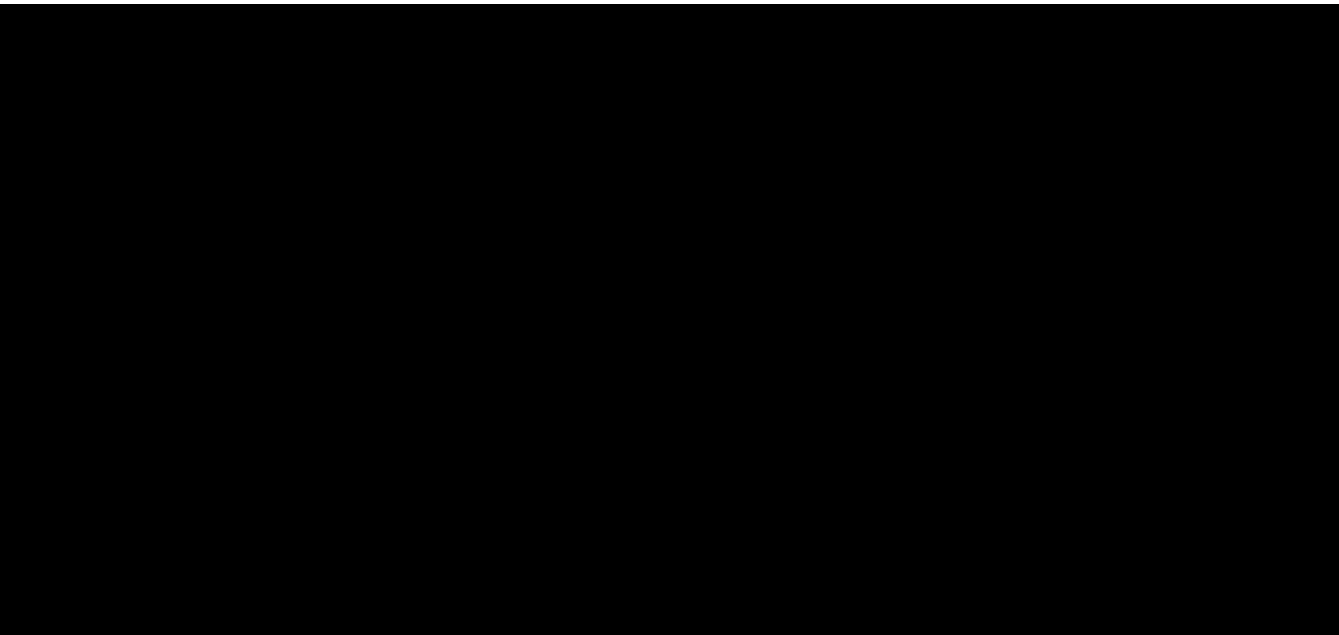
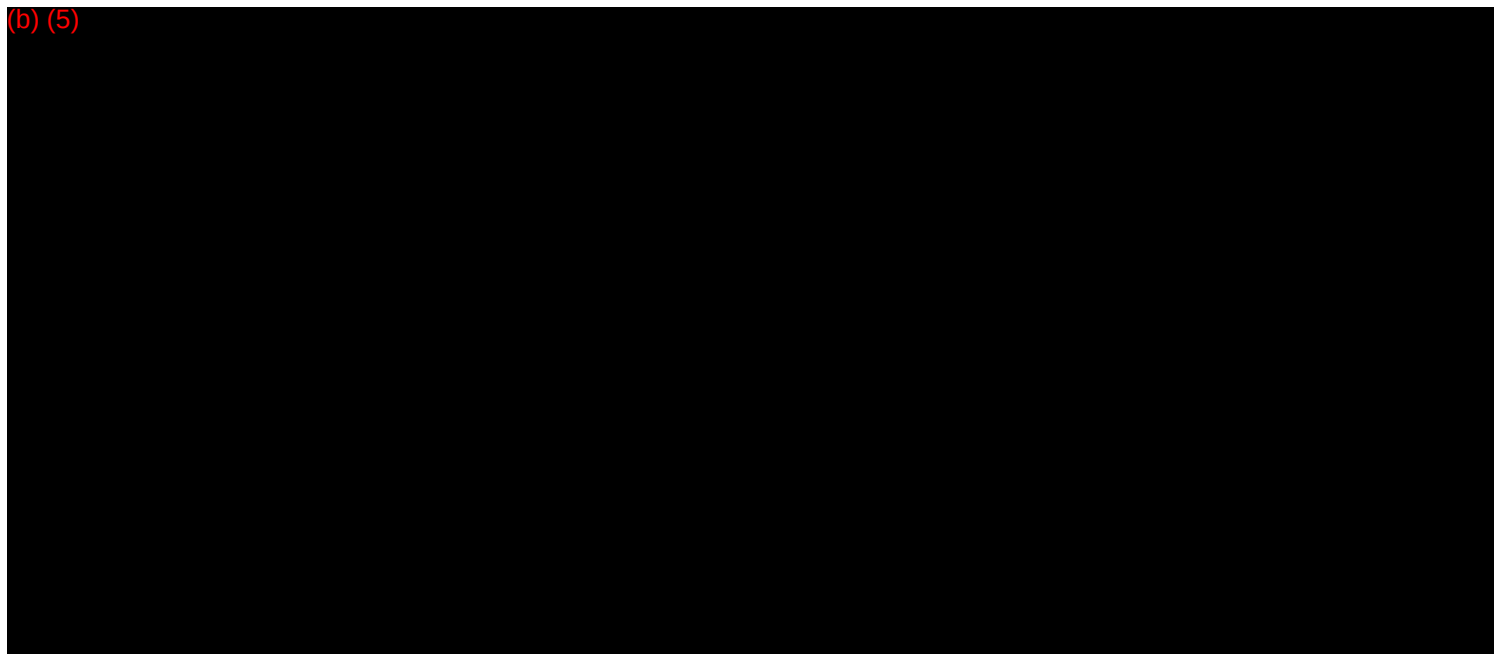
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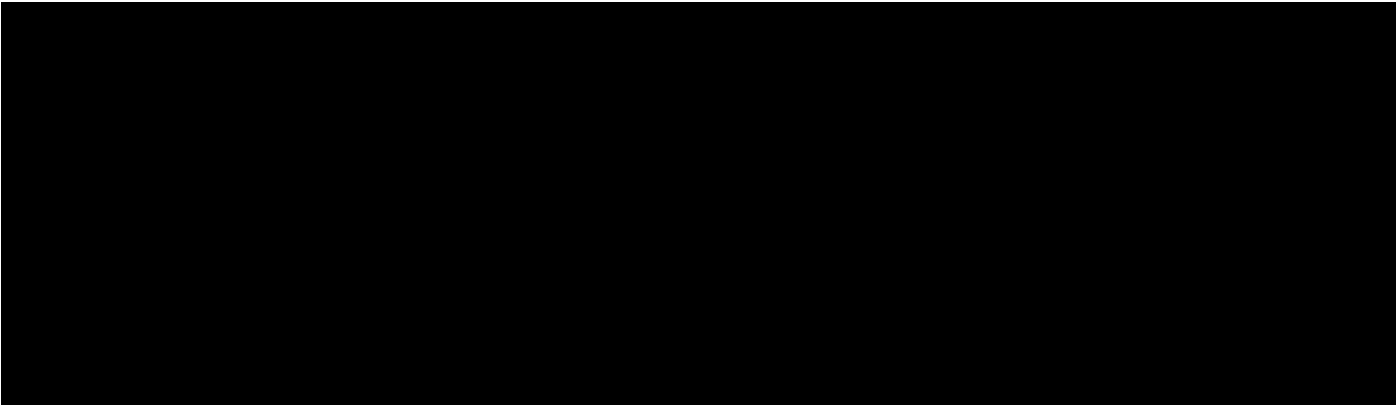
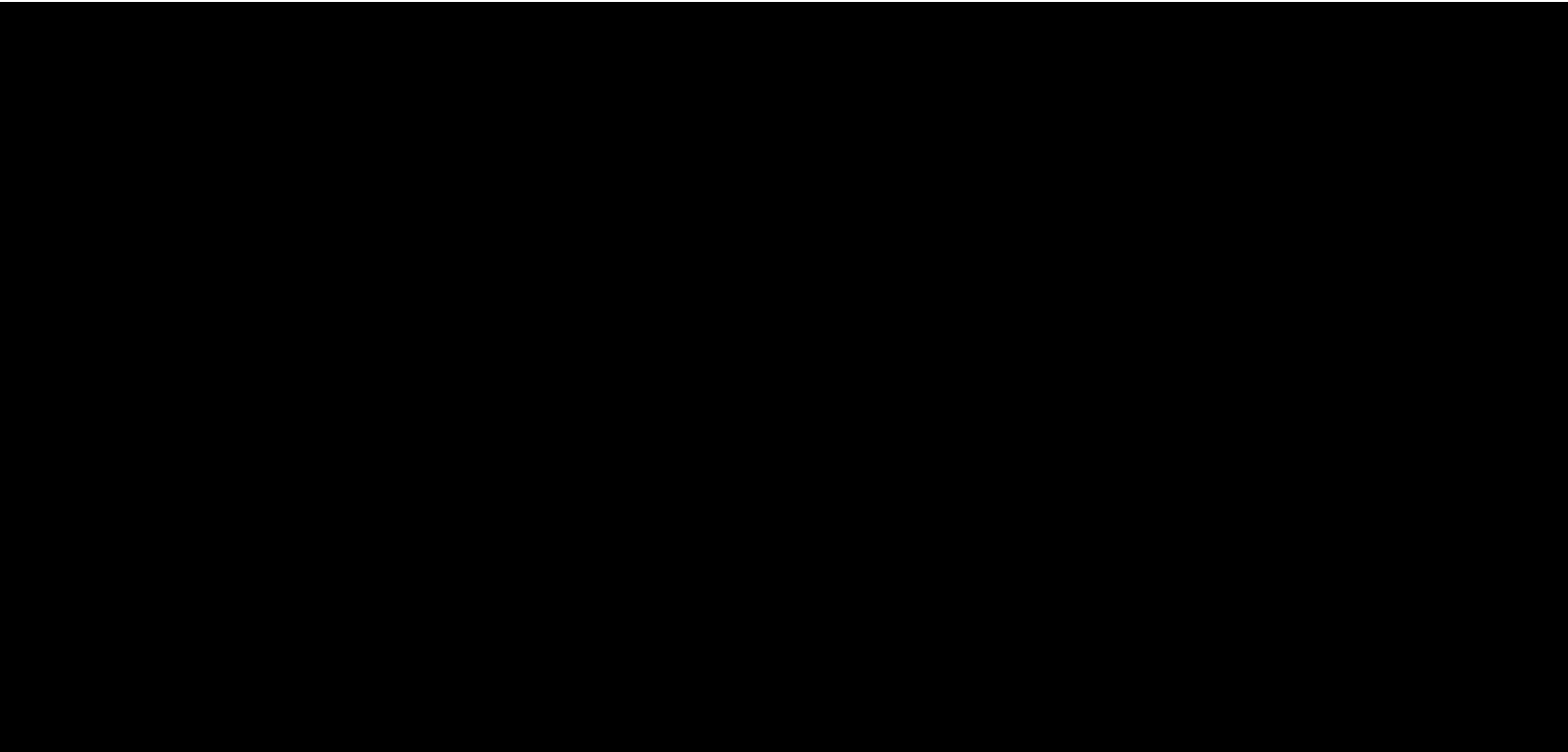
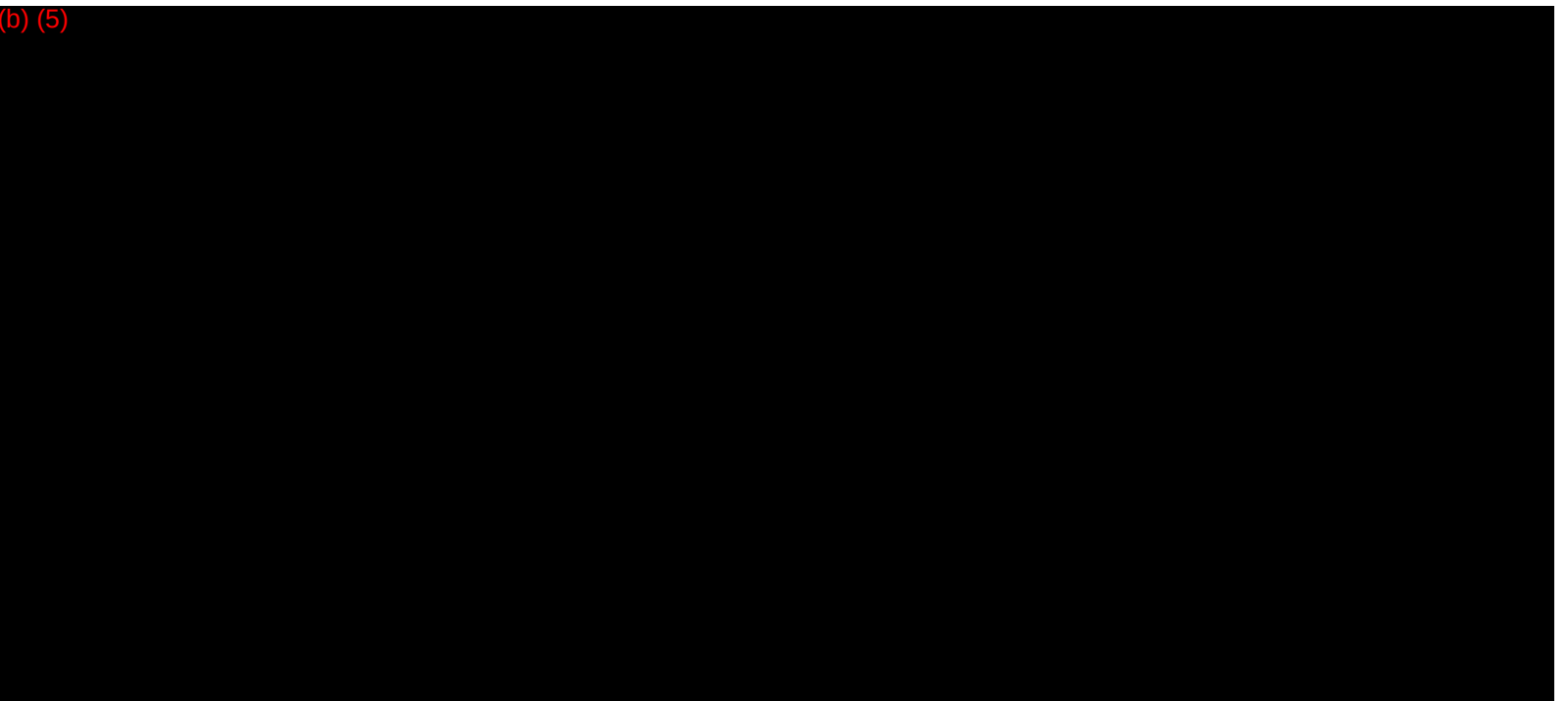
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From: [Monica.Crowley@treasury.gov](#) <[Monica.Crowley@treasury.gov](#)>
Sent: Saturday, May 2, 2020 9:38 PM
To: [Justin.Muzinich@treasury.gov](#); [Bimal.Patel@treasury.gov](#); [Billimoria, Jimmy F. \(Jim\)](#) <[jim.billimoria@sba.gov](#)>; [Briggs, William J.](#) <[William.Briggs@sba.gov](#)>; [Brian.Callanan@treasury.gov](#); [Brian.Morrissey@treasury.gov](#); [McCracken, Erin S.](#) <[Erin.McCracken@sba.gov](#)>; [Brian.Morgenstern@treasury.gov](#); [Michael.Faulkender@treasury.gov](#); [Manger, William M.](#) <[William.Manger@sba.gov](#)>
Subject: Re: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

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From: Muzinich, Justin <Justin.Muzinich@treasury.gov>

Date: May 2, 2020 at 9:33:28 PM EDT

To: Patel, Bimal <Bimal.Patel@treasury.gov>, Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>, Crowley, Monica <Monica.Crowley@treasury.gov>, Briggs, William J. <William.Briggs@sba.gov>, Callanan, Brian <Brian.Callanan@treasury.gov>, Morrissey, Brian <Brian.Morrissey@treasury.gov>, McCracken, Erin S. <Erin.McCracken@sba.gov>, Morgenstern, Brian <Brian.Morgenstern@treasury.gov>, Faulkender, Michael <Michael.Faulkender@treasury.gov>, Manger, William M. <William.Manger@sba.gov>

Subject: Re: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

[REDACTED]

From: Patel, Bimal <Bimal.Patel@treasury.gov>

Date: May 2, 2020 at 9:26:32 PM EDT

To: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>, Crowley, Monica <Monica.Crowley@treasury.gov>, Briggs, William J. <William.Briggs@sba.gov>, Callanan, Brian <Brian.Callanan@treasury.gov>, Morrissey, Brian <Brian.Morrissey@treasury.gov>, Muzinich, Justin <Justin.Muzinich@treasury.gov>, McCracken, Erin S. <Erin.McCracken@sba.gov>, Morgenstern, Brian <Brian.Morgenstern@treasury.gov>, Faulkender, Michael <Michael.Faulkender@treasury.gov>, Manger, William M. <William.Manger@sba.gov>

Subject: Re: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Date: May 2, 2020 at 9:18:38 PM EDT

To: Crowley, Monica <Monica.Crowley@treasury.gov>, Briggs, William J. <William.Briggs@sba.gov>, Callanan, Brian <Brian.Callanan@treasury.gov>, Morrissey, Brian <Brian.Morrissey@treasury.gov>, Muzinich, Justin <Justin.Muzinich@treasury.gov>, McCracken, Erin S. <Erin.McCracken@sba.gov>, Morgenstern, Brian <Brian.Morgenstern@treasury.gov>, Faulkender, Michael <Michael.Faulkender@treasury.gov>, Patel, Bimal <Bimal.Patel@treasury.gov>, Manger, William M.

<William.Manger@sba.gov>

Subject: Re: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

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From: Monica.Crowley@treasury.gov <Monica.Crowley@treasury.gov>

Sent: Saturday, May 2, 2020 9:03:32 PM

To: Briggs, William J. <William.Briggs@sba.gov>; Brian.Callanan@treasury.gov <Brian.Callanan@treasury.gov>; Brian.Morrissey@treasury.gov <Brian.Morrissey@treasury.gov>; Justin.Muzinich@treasury.gov <Justin.Muzinich@treasury.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Brian.Morgenstern@treasury.gov <Brian.Morgenstern@treasury.gov>; Michael.Faulkender@treasury.gov <Michael.Faulkender@treasury.gov>; Bimal.Patel@treasury.gov <Bimal.Patel@treasury.gov>; Manger, William M. <William.Manger@sba.gov>

Subject: FINAL Draft: PPP Round 2 data press release 5.3.20 850pm

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[REDACTED]

(b) (5)

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

(b) (5)

[REDACTED]

[REDACTED]

####

From: [Briggs, William J.](#)
To: [Carolyn Coda](#)
Subject: RE: Fintech things...
Date: Thursday, April 16, 2020 8:52:00 PM

What loan docs specifically? They should all be on the website.

I've been crushed by the secondary market issue for the last two days. It is top of mind.

Please tell ETA we have the letter and we are very aware of the concern re loan transfer.

What are you hearing about a new round of funding? Will Congress do it in next two days?

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Carolyn Coda <coda@invariantgr.com>
Sent: Thursday, April 16, 2020 8:07 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Fintech things...

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Hi hi -

Sorry for another weekly email. I think I mentioned last time that we represent Kabbage, who is extremely excited to have been recently approved by the SBA as a lender. They also wanted to communicate that they worked with the Guidehouse team today and said they were truly fantastic.

Wanted to ask a question and flag a persistent issue. One, Kabbage seems to be having a few issues getting the requisite loan docs that are needed as part of the ability to be a lender. Anyone I can point them to to help with that?

Second, attaching a letter from the Electronic Transaction Association that we helped put together on lingering secondary market issues. I am sure that you've heard from others on this so apologies for adding to the pile. There is still significant concern with the lack of clarity on being able to transfer loans into the secondary market to a non-SBA approved lender. Any

perspective on whether guidance is going to come out this specific issue would be much appreciated.

Hope you are hanging in there! Thanks for all that you are doing.

Carolyn

Invariant

571-213-9189

From: [Manger, William M.](#)
To: [Billimoria, Jimmy F. \(Jim\)](#); [McCracken, Erin S.](#)
Subject: RE: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses
Date: Sunday, April 19, 2020 11:21:00 AM

Ok

From: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Sent: Sunday, April 19, 2020 10:53 AM
To: Manger, William M. <William.Manger@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Subject: Re: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

(b) (5)

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From: Manger, William M. <William.Manger@sba.gov>
Sent: Sunday, April 19, 2020 10:42:54 AM
To: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Subject: FW: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

[REDACTED]
Bill

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Sunday, April 19, 2020 10:24 AM
To: Manger, William M. <William.Manger@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Hayward, Mark S. <Mark.Hayward@sba.gov>
Cc: Ledford, Edward <edward.ledford@sba.gov>; Kirwin, Paul F. <Paul.Kirwin@sba.gov>
Subject: FW: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

Good morning, everyone –

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
S.
Susan E. Streich
Director, Office of Credit Risk Management
Office of Capital Access
U.S. Small Business Administration
(202) 205-6641
Cell [REDACTED]
susan.streich@sba.gov



U.S. Small Business
Administration

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From: Cvengros, Mary E.

Sent: Friday, April 17, 2020 7:45 PM

To: Benderson, Eric S. <eric.benderson@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>; Dinits, Simon Y. (Off. Inspector Gen.) <Simon.Dinits@sba.gov>

Subject: RE: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

(b) (5)

From: Benderson, Eric S. <eric.benderson@sba.gov>

Sent: Friday, April 17, 2020 6:42 PM

To: Cvengros, Mary E. <mary.cvengros@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>; Dinits, Simon Y. (Off. Inspector Gen.) <Simon.Dinits@sba.gov>

Subject: Re: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

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From: Cvengros, Mary E. <mary.cvengros@sba.gov>

Sent: Friday, April 17, 2020 7:30:25 PM

To: Benderson, Eric S. <eric.benderson@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>; Dinits, Simon Y. (Off. Inspector Gen.) <Simon.Dinits@sba.gov>

Subject: RE: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

From: Benderson, Eric S. <eric.benderson@sba.gov>

Sent: Friday, April 17, 2020 5:57 PM

To: Cvengros, Mary E. <mary.cvengros@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>; Dinits, Simon Y. (Off. Inspector Gen.) <Simon.Dinits@sba.gov>

Subject: Re: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

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From: Cvengros, Mary E. <mary.cvengros@sba.gov>

Sent: Friday, April 17, 2020 4:34:14 PM

To: Benderson, Eric S. <eric.benderson@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>; Dinits, Simon Y. (Off. Inspector Gen.) <Simon.Dinits@sba.gov>

Subject: FW: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

(b) (5)

From: Dwyer, Daniel <ddwyer@ftc.gov>

Sent: Friday, April 17, 2020 3:28 PM

To: Cvengros, Mary E. <mary.cvengros@sba.gov>

Subject: FW: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

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Hi Mary!

[REDACTED]

[REDACTED]

[REDACTED]

Dan Dwyer

202.326.2957

ddwyer@ftc.gov

From: Federal Trade Commission <subscribe@subscribe.ftc.gov>

Sent: Friday, April 17, 2020 3:27 PM

To: Dwyer, Daniel <ddwyer@ftc.gov>

Subject: FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses

[FTC Takes Action to Stop Company Posing as SBA Lender and Preying on Small Businesses](#)

“SBA Loan Program” falsely claims to be part of emergency government loan programs

The Federal Trade Commission has charged a Rhode Island-based company and its owner with falsely claiming to be an approved lender for a federal coronavirus relief lending program and asked a federal court to immediately halt their misrepresentations.

The [FTC's complaint alleges that Ponte Investments, LLC](#), also doing business as SBA Loan Program and SBA Loan Program.com, and its owner John C. Ponte, have been falsely claiming an affiliation with the U.S. Small Business Administration (SBA) and marketing themselves to small businesses as an approved lender under SBA's Paycheck Protection Program (PPP). The PPP is a program authorized as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). According to the FTC, the defendants are neither affiliated with the SBA in any way, nor are they an SBA-authorized lender.

“In this time of incredible challenge for all Americans, it is disturbing to see these defendants preying on desperate businesses looking for ways to keep their employees financially secure,” said FTC Chairman Joe Simons. “The FTC is on guard, and we will act to protect consumers from scammers

looking to take advantage of this crisis.”

According to the FTC’s complaint, the defendants have called small businesses directly, claiming to be representing the SBA and soliciting loan applications on behalf of the businesses’ banks. They also have made statements on their website like “WE ARE A DIRECT LENDER FOR THE PPP PROGRAM!” and “[w]e are currently offering stimulus relief spending under the Economic Security Act (Cares Act).”


Screenshot from defendants’ website (click image to enlarge)

The defendants received a cease-and-desist letter from the SBA on April 10 that noted the defendants were not an SBA-authorized lender and demanded that they stop their misrepresentations.

The FTC alleges that hundreds, if not thousands, of businesses have submitted loan applications to the defendants. The complaint notes that actual PPP funding authorized in the CARES Act has dried up, while the defendants have lured in small businesses with deceptive claims they could help.

In its filing, the FTC asks the court to order the defendants to immediately stop representing themselves as either associated with a federal agency or an authorized SBA lender.

The FTC encourages anyone with information about scams related to the coronavirus pandemic to report them to the agency at ftc.gov/complaint.

The Commission vote authorizing the staff to file the complaint was 5-0. The complaint was filed in the U.S. District Court for the District of Rhode Island.

NOTE: The Commission files a complaint when it has “reason to believe” that the named defendants are violating or are about to violate the law and it appears to the Commission that a proceeding is in the public interest. The case will be decided by the court.

The Federal Trade Commission works to promote competition, and [protect and educate consumers](#). You can [learn more about consumer topics](#) and file a [consumer complaint online](#) or by calling 1-877-FTC-HELP (382-4357). Like the FTC on [Facebook](#), follow us on [Twitter](#), read our [blogs](#), and [subscribe to press releases](#) for the latest FTC news and resources.

Contact Information

CONTACT FOR CONSUMERS:

[Consumer Response Center](#)
877-382-4357

CONTACT FOR NEWS MEDIA:

[Jay Mayfield](#)
Office of Public Affairs
202-326-2656

STAFF CONTACTS:

Tom Widor

Bureau of Consumer Protection
202-326-3039

Sanya Shahrabi
Bureau of Consumer Protection
202-326-2709

Daniel Dwyer
Bureau of Consumer Protection
202-326-2957

Related Case

[Ponte Investments, LLC](#)

For Consumers

- [Blog: Alert for small business owners needing PPP loans](#)

For Businesses

- [Blog: First FTC coronavirus lawsuit alleges company lured consumers with false SBA connection](#)

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From: [Briggs, William J.](#)
To: [Giles, Shannon N.](#)
Cc: [Joyner, Eliza W.](#); [Billimoria, Jimmy F. \(Jim\)](#); [McCracken, Erin S.](#)
Subject: RE: FW: Questions from Barron's Magazine
Date: Wednesday, May 27, 2020 4:01:00 PM

Shannon,

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Giles, Shannon N. <Shannon.Giles@sba.gov>
Sent: Wednesday, May 27, 2020 3:43 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Joyner, Eliza W. <Eliza.Joyner@sba.gov>
Subject: FW: FW: Questions from Barron's Magazine

Briggs,

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

v/r,
Shannon Giles
Public Affairs Officer
U.S. Small Business Administration
MOBILE: [REDACTED]
shannon.giles@sba.gov



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To receive information on the SBA's Economic Injury Disaster Loan program, please visit [SBA.gov/disaster](https://www.sba.gov/disaster). We will be updating the webpage with more information as it becomes available. You may also contact the SBA's disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or by e-mail at disastercustomerservice@sba.gov.

From: [Briggs, William J.](#)
To: [Lasseur, Sebastien \(Warner\)](#)
Cc: [King, Stephanie M.](#); [Hershey, Michael S](#)
Subject: RE: Goal Financial Application Status to be SBA-approved Lender
Date: Friday, April 24, 2020 10:14:00 PM

Sebastien,

I have forwarded this request to our review team for consideration. I have also cc'd our Congressional team.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Lasseur, Sebastien (Warner) <Sebastien_Lasseur@warner.senate.gov>
Sent: Friday, April 24, 2020 5:28 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Goal Financial Application Status to be SBA-approved Lender
Importance: High

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Mr. Briggs,

I hope this email finds you well during this crazy time and I appreciate you taking my call. I'm reaching out to see if we can get a status update from you or someone else in SBA on Goal Financial's Section 1102 application to be a non-bank lender participant in the PPP? I understand they submitted their application a few weeks ago (right before PPP funds ran out) and any guidance we can share with them would be greatly appreciated.

In case you need more information, here's the information they gave me.

Background

- Goal Financial, an Alexandria, VA-based company, has submitted a CARES Act Section 1102 Application for non-bank and non-insured depository institution lenders.
- Goal Financial has a 20-year history as a lender, originating and servicing \$9.2 billion in Federally-guaranteed student loans to over 250,000 customers. Goal Financial's affiliate, Qwil.com intends to focus its lending capabilities to an underserved portion of the small business market – independent contractors and gig economy workers.

- Qwil provides a financial hub for gig economy workers; a platform that sits in between Fortune 500 companies and independent contractors and small businesses to provide timely payments and loans. Qwil has processed \$571 million of invoice payments and originated more than \$227 million in loans for more than 100,000 customers since 2018.
- As you know, the SBA's CARES Act guidance requires independent contractors to apply individually for their own PPP loans, rather than be included in the applications of the companies they provide services for.
- Businesses often have deep, long-standing connections to traditional lenders – but independent contractors and gig economy workers may struggle to connect to institutions willing to process their loan applications. As contemplated in the CARES Act, non-bank lending platforms are likely best positioned to help deliver this assistance to certain segments of the market.
- Goal Financial has developed a technology solution that makes it easy for small businesses and independent contractors to apply, determine their PPP eligibility online, and transmit the application electronically.
- Because of the importance of identifying lending opportunities for independent contractors and gig economy workers, it's critical that applications like Goal Financial's get reviewed expeditiously.

Best regards,
Sebastien

Sebastien Lasseur
U.S. Senator Mark R. Warner
703 Hart Senate Office Building
Washington, D.C. 20510
202-224-2023
[Website](#) | [Facebook](#) | [Twitter](#) | [Instagram](#)

From: [Briggs, William J.](#)
To: [McShane, Kathleen M.](#)
Subject: RE: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program
Date: Monday, April 6, 2020 3:45:00 PM

(b) (5) [REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: McShane, Kathleen M. <Kathleen.McShane@sba.gov>
Sent: Monday, April 6, 2020 3:43 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

[REDACTED]

Kathy McShane
Special Advisor, Office of the Administrator
U.S. Small Business Administration
Office: 202-205-6194
Cell: [REDACTED]
kathleen.mcshane@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Monday, April 6, 2020 2:36 PM
To: McShane, Kathleen M. <Kathleen.McShane@sba.gov>
Subject: RE: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

[REDACTED]

[REDACTED]

[REDACTED]

Bill Briggs

Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: McShane, Kathleen M. <Kathleen.McShane@sba.gov>
Sent: Monday, April 6, 2020 2:25 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

(b) (5)
[REDACTED]

Kathy McShane
Special Advisor, Office of the Administrator
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kathleen.mcshane@sba.gov



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From: Kline, Stephan <Stephan.Kline@JewishFederations.org>
Sent: Monday, April 6, 2020 11:15 AM
To: 'steven.mnuchin@treasury.gov' <steven.mnuchin@treasury.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>
Cc: Fingerhut, Eric <Eric.Fingerhut@JewishFederations.org>; 'zach.barnett@sba.gov' <zach.barnett@sba.gov>; Johnson, Andrienne P. <Andrienne.Johnson@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; 'pradeep.belur@sba.gov' <pradeep.belur@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; 'daniel.kowalski@treasury.gov' <daniel.kowalski@treasury.gov>; 'shirley.gathers@treasury.gov' <shirley.gathers@treasury.gov>; 'baylor.myers@treasury.gov' <baylor.myers@treasury.gov>
Subject: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

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Secretary Mnuchin and Administrator Carranza,

On behalf of The Jewish Federations of North America, we write to express our deep appreciation for the swift action taken by President Trump, the Department of the Treasury,

and the Small Business Administration in operationalizing the Paycheck Protection Loan Program (PPL). We are especially grateful for the inclusion of the non-profit sector in this important program, and your continued efforts to make clear that the faith-based non-profit sector is fully eligible.

We write urgently today because, since the program officially opened on Friday, many of the non-profit organizations and synagogues we serve have experienced great difficulty in accessing an SBA approved lender willing to accept and process their applications. Unfortunately, as detailed in the attached letter, many local, regional and national banks appear to be favoring for-profit, small business applicants and intend to allow nonprofits' applications for the PPL to be processed only after their for-profit clients have already been serviced. As this program is defined as "first-come, first-served" and is experiencing massive demand, many nonprofit organizations are quite distressed that they will not have access to funds as intended. We recognize that effective treatment and processing by the banks is integral to the success of this program.

We encourage you to immediately issue additional guidance to banks stating that they must treat small businesses and nonprofits fairly, as was the intent of the law, and respond to applicants on a first-come, first-served basis.

Please let us know, whether you have any questions.

Thanks,

Eric D. Fingerhut and Stephan Kline
The Jewish Federations of North America

Stephan O. Kline
(pronouns: he/him/his)
Interim Director, Washington Office &
Associate Vice President, Public Policy
The Jewish Federations of North America
1720 I Street, NW, Suite 800
Washington, DC 20006
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From: [Briggs, William J.](#)
To: [Williams, Sarah M.](#)
Cc: [Joyner, Eliza W.](#); [McShane, Kathleen M.](#); [SBA OPS](#)
Subject: RE: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program
Date: Tuesday, April 14, 2020 1:01:00 AM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Williams, Sarah M. <Sarah.Williams@sba.gov>
Sent: Monday, April 6, 2020 11:26 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Joyner, Eliza W. <Eliza.Joyner@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; SBA OPS <SBA OPS@sba.gov>
Subject: FW: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

From: Kline, Stephan <Stephan.Kline@JewishFederations.org>
Sent: Monday, April 6, 2020 11:15 AM
To: 'steven.mnuchin@treasury.gov' <steven.mnuchin@treasury.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>
Cc: Fingerhut, Eric <Eric.Fingerhut@JewishFederations.org>; 'zach.barnett@sba.gov' <zach.barnett@sba.gov>; Johnson, Andrienne P. <Andrienne.Johnson@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; 'pradeep.belur@sba.gov' <pradeep.belur@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; 'daniel.kowalski@treasury.gov' <daniel.kowalski@treasury.gov>; 'shirley.gathers@treasury.gov' <shirley.gathers@treasury.gov>; 'baylor.myers@treasury.gov' <baylor.myers@treasury.gov>
Subject: JFNA Letter on Banks Implementation of Paycheck Protection Loan Program

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spam@sba.gov.

Secretary Mnuchin and Administrator Carranza,

On behalf of The Jewish Federations of North America, we write to express our deep appreciation for the swift action taken by President Trump, the Department of the Treasury, and the Small Business Administration in operationalizing the Paycheck Protection Loan Program (PPL). We are especially grateful for the inclusion of the non-profit sector in this important program, and your continued efforts to make clear that the faith-based non-profit sector is fully eligible.

We write urgently today because, since the program officially opened on Friday, many of the non-profit organizations and synagogues we serve have experienced great difficulty in accessing an SBA approved lender willing to accept and process their applications. Unfortunately, as detailed in the attached letter, many local, regional and national banks appear to be favoring for-profit, small business applicants and intend to allow nonprofits' applications for the PPL to be processed only after their for-profit clients have already been serviced. As this program is defined as "first-come, first-served" and is experiencing massive demand, many nonprofit organizations are quite distressed that they will not have access to funds as intended. We recognize that effective treatment and processing by the banks is integral to the success of this program.

We encourage you to immediately issue additional guidance to banks stating that they must treat small businesses and nonprofits fairly, as was the intent of the law, and respond to applicants on a first-come, first-served basis.

Please let us know, whether you have any questions.

Thanks,

Eric D. Fingerhut and Stephan Kline
The Jewish Federations of North America

Stephan O. Kline
(pronouns: he/him/his)
Interim Director, Washington Office &
Associate Vice President, Public Policy
The Jewish Federations of North America
1720 I Street, NW, Suite 800
Washington, DC 20006
(202) 736-5864
(202) 207-2844 (fax)
Stephan.Kline@JewishFederations.org

[REDACTED]

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From: [Briggs, William J.](#)
To: [Michael Lamm](#)
Cc: [Nick Ciabattone](#)
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Thursday, May 21, 2020 6:36:00 PM
Attachments: [image008.png](#)
[image026.png](#)
[image017.png](#)

Michael,

I can't provide individualized financial advice. The lender would be the best bet here.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>
Sent: Thursday, May 21, 2020 6:10 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Nick Ciabattone <NCiabattone@corpadvisorysolutions.com>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Hi Bill,

A PPP loan question for you.

We are working on a M&A transaction where we are selling a company that received PPP funds last month. The business will likely be sold to a Private Equity backed company. Is it required that the PPP loan be paid off at the closing of the transaction? Can the loan be moved to another entity? Can it be assumed by the buyer? Trying to understand how this loan needs to be handled.

Any guidance you can provide would be very helpful.

Best,

Michael D. Lamm
Managing Partner



2001 Market Street
Suite 2500
Philadelphia, PA 19103
Tel. 215-717-8719
Cell [REDACTED]
Email. mlamm@corpadvisorysolutions.com
Website. www.corpadvisorysolutions.com

CAS Quarterly Newsletter, *INSIGHTS*, First-Quarter 2020
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From: Michael Lamm
Sent: Sunday, May 3, 2020 8:39 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

Sounds good, Bill, thanks

Best,

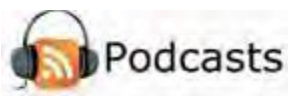
Michael D. Lamm
Managing Partner



2001 Market Street
Suite 2500
Philadelphia, PA 19103

Tel. 215-717-8719
Fax. 215-253-4802
Cell. [REDACTED]
Email. mlamm@corpadvisorysolutions.com
Website. www.corpadvisorysolutions.com

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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Sunday, May 3, 2020 8:32 AM
To: Michael Lamm <MLamm@corpadvisorysolutions.com>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

Please talk to Sanjay.gupta@sba.gov about that. Thanks.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>
Sent: Sunday, May 3, 2020 8:27 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Bill,

Will the SBA need any groups to help, post-PPP award, to audit/fact-check the use of the loans by small/mid-size companies? If so, who would handle this at SBA?

Best,

Michael D. Lamm
Managing Partner



2001 Market Street
Suite 2500
Philadelphia, PA 19103
Tel. 215-717-8719
Fax. 215-253-4802
Cell. [REDACTED]
Email. mlamm@corpadvisorysolutions.com
Website. www.corpadvisorysolutions.com

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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Sunday, May 3, 2020 8:21 AM

To: Briggs, William J. <William.Briggs@sba.gov>

Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Release Date: May 3, 2020

Contact: Press_Office@sba.gov, (202) 205-7036

Release Number: 20-37

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Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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“Nearly 500,000 of the loans were made by lenders with less than \$1 billion in assets and non-banks. These lenders include Community Development Financial Institutions, Certified Development Companies, Microlenders, Farm Credit lending institutions, and FinTechs. Over 850,000 loans—about one third of the 2.2 million loans—were made by lenders with \$10 billion of assets or less.

“Since the launch of PPP on April 3, SBA has processed over 3.8 million loans for more than half a trillion dollars of economic support in less than one month.

“SBA systems are processing loans so lenders can disburse funds quickly. We encourage all eligible lenders to participate and all eligible borrowers that need this assistance to work with an approved lender to apply.

“We are fully committed to ensuring that American workers and small businesses continue to get the resources they need to get through this challenging time.”

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From: Jovita
To: [Briggs, William J.](#)
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Sunday, May 3, 2020 8:59:37 AM
Attachments: [image004.png](#)

Bill,

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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Sunday, May 3, 2020 8:15:30 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program



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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Bulger, Steven J.](#)
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Monday, May 4, 2020 2:47:00 PM
Attachments: [image004.png](#)

Yes.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Bulger, Steven J. <Steven.Bulger@sba.gov>
Sent: Sunday, May 3, 2020 8:22 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

(b) (5)
[REDACTED]

Steve Bulger
Regional Administrator
Atlantic Region II & Mid-Atlantic Region III (Acting)

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Sunday, May 3, 2020 8:20 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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From: [Jovita](#)
To: [Briggs, William J.](#)
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Sunday, May 3, 2020 8:15:56 AM
Attachments: [image004.png](#)

(b) (5)

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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Sunday, May 3, 2020 8:15:30 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program



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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Sullivan, Tom](#)
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Sunday, May 3, 2020 9:02:00 AM

“half a trillion dollars processed in less than a month” is down there in the press release but very noteworthy in my humble view.

Please let me know if I can do anything for your member companies.

From: Sullivan, Tom <TSullivan@USChamber.com>
Sent: Sunday, May 3, 2020 9:01 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Thank you Bill.

- Tom

P: (202) 463-3192
C: (202) [REDACTED]
E: TSullivan@uschamber.com



Sent from my iPhone

On May 3, 2020, at 8:19 AM, Briggs, William J. <William.Briggs@sba.gov> wrote:

<image003.jpg>

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<image004.png>

PRESS OFFICE

Release Date: May 3, 2020

Contact: Press_Office@sba.gov, (202) 205-7036

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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov
<image001.jpg>

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From: [Briggs, William J.](#)
To: [Lauren Crawford Shaver](#)
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Sunday, May 3, 2020 8:53:00 AM
Attachments: [image005.png](#)

Just love how my emails tend to get the world stirring on Sunday mornings.

From: Lauren Crawford Shaver <lcrawford@forbes-tate.com>
Sent: Sunday, May 3, 2020 8:45 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Busy every single day – thank you!

--

Lauren Crawford Shaver

O: 202-888-0051

C 

From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Sunday, May 3, 2020 at 8:19 AM
To: "Briggs, William J." <William.Briggs@sba.gov>
Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Release Date: May 3, 2020

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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Michael Lamm](#)
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Sunday, May 3, 2020 8:32:00 AM
Attachments: [image001.png](#)
[image010.png](#)

Please talk to Sanjay.gupta@sba.gov about that. Thanks.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>
Sent: Sunday, May 3, 2020 8:27 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Bill,

Will the SBA need any groups to help, post-PPP award, to audit/fact-check the use of the loans by small/mid-size companies? If so, who would handle this at SBA?

Best,

Michael D. Lamm
Managing Partner



2001 Market Street
Suite 2500
Philadelphia, PA 19103
Tel. 215-717-8719
Fax. 215-253-4802
Cell. [REDACTED]
Email. mlamm@corpadvisorysolutions.com
Website. www.corpadvisorysolutions.com

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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Sunday, May 3, 2020 8:21 AM

To: Briggs, William J. <William.Briggs@sba.gov>

Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

NEWS RELEASE

PRESS OFFICE

Release Date: May 3, 2020

Release Number: 20-37

Contact: Press_Office@sba.gov, (202) 205-7036

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Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

WASHINGTON— U.S. Small Business Administration Administrator Jovita Carranza and U.S. Secretary of the Treasury Steven T. Mnuchin today issued the following statement on the success of the Paycheck Protection Program (PPP):

“The Paycheck Protection Program is providing critical support to millions of small businesses and tens of millions of hardworking Americans.

“Since Round 2 of PPP loan processing began on April 27, 2.2 million loans have been made to small businesses which surpasses the number of all loans made in PPP Round 1. The total value of these 2.2 million loans is over \$175 billion. Notably, the average loan size in Round 2 is \$79,000, yet another indicator that the program is broadly based and assisting the smallest of small businesses.

“Nearly 500,000 of the loans were made by lenders with less than \$1 billion in assets and non-banks. These lenders include Community Development Financial Institutions, Certified Development Companies, Microlenders, Farm Credit lending institutions, and FinTechs. Over 850,000 loans—about one third of the 2.2 million loans—were made by lenders with \$10 billion of assets or less.

“Since the launch of PPP on April 3, SBA has processed over 3.8 million loans for more than half a trillion dollars of economic support in less than one month.

“SBA systems are processing loans so lenders can disburse funds quickly. We encourage all eligible lenders to participate and all eligible borrowers that need this assistance to work with an approved lender to apply.

“We are fully committed to ensuring that American workers and small businesses continue to get the resources they need to get through this challenging time.”

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From: [Briggs, William J.](#)
To: [Malone, Megan](#)
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Sunday, May 3, 2020 8:21:00 AM
Attachments: [image003.png](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Malone, Megan <memalone@visa.com>
Sent: Sunday, May 3, 2020 8:21 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Terrific work - hope you're well.

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Sunday, May 3, 2020 8:19:27 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

NEWS RELEASE

PRESS OFFICE

Release Date: May 3, 2020
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U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Michael Lamm](#)
Cc: [Nick Ciabattone](#)
Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Thursday, May 21, 2020 8:49:00 PM

Need to wait for the forgiveness period to proceed or cancel loan and return money.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>
Sent: Thursday, May 21, 2020 6:47 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Nick Ciabattone <NCiabattone@corpadvisorysolutions.com>
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Got it but putting aside this Transaction, is there a specific rule in the loan docs that deals with a PPP loan and how it should be handled in a sale of a company?

Michael Lamm
Cell. [REDACTED]
Sent from my iPhone

On May 21, 2020, at 6:36 PM, Briggs, William J. <William.Briggs@sba.gov> wrote:

Michael,

I can't provide individualized financial advice. The lender would be the best bet here.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

(202) [REDACTED] mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>

Sent: Thursday, May 21, 2020 6:10 PM

To: Briggs, William J. <William.Briggs@sba.gov>

Cc: Nick Ciabattone <NCiabattone@corpadvisorysolutions.com>

Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Hi Bill,

A PPP loan question for you.

We are working on a M&A transaction where we are selling a company that received PPP funds last month. The business will likely be sold to a Private Equity backed company. Is it required that the PPP loan be paid off at the closing of the transaction? Can the loan be moved to another entity? Can it be assumed by the buyer? Trying to understand how this loan needs to be handled.

Any guidance you can provide would be very helpful.

Best,

Michael D. Lamm
Managing Partner
<image017.png>

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Tel. 215-717-8719
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Website. www.corpadvisorysolutions.com

CAS Quarterly Newsletter, *INSIGHTS*, First-Quarter 2020
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<[image018.jpg](#)>

<[image019.jpg](#)>

<[image020.jpg](#)>

[<image021.jpg>](#)

[<image022.jpg>](#)

[<image023.jpg>](#)

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From: Michael Lamm

Sent: Sunday, May 3, 2020 8:39 AM

To: Briggs, William J. <William.Briggs@sba.gov>

Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

Sounds good, Bill, thanks

Best,

Michael D. Lamm
Managing Partner
<image008.png>

2001 Market Street
Suite 2500
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Fax. 215-253-4802
Cell. [REDACTED]
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[<image009.jpg>](#)

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[<image013.jpg>](#)

[<image014.jpg>](#)

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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Sunday, May 3, 2020 8:32 AM

To: Michael Lamm <MLamm@corpadvisorysolutions.com>

Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

Please talk to Sanjay.gupta@sba.gov about that. Thanks.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Michael Lamm <MLamm@corpadvisorysolutions.com>

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Subject: RE: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Sent: Sunday, May 3, 2020 8:21 AM

To: Briggs, William J. <William.Briggs@sba.gov>

Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

[<image024.jpg>](#)

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[<image026.png>](#)

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From: Briggs, William J.
To: [Strong, Alex](#)
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program
Date: Sunday, May 3, 2020 10:12:39 PM
Attachments: [image004.png](#)

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From: Strong, Alex <astrong@nahb.org>
Sent: Sunday, May 3, 2020 9:11:08 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Re: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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Bill,

So are you all no longer tracking by industry?

-Alex

Sent from my BlackBerry - the most secure mobile device



ALEX STRONG Federal Legislative Director

National Association of Home Builders

1201 15th Street, NW | Washington, DC 20005

d: 202.266.8279 **m:** 901.210.4972 **e:** astrong@nahb.org **w:** nahb.org

We Build Communities



NAHB is committed to providing its members the latest resources and information during this challenging time, while continuing to advocate for the needs of this great industry. [Learn more](#). Stay healthy and keep washing your hands!

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From: William.Briggs@sba.gov

Sent: May 3, 2020 8:21 AM

To: William.Briggs@sba.gov

Subject: Joint Statement by Administrator Jovita Carranza and Secretary Steven T. Mnuchin on the Success of the Paycheck Protection Program

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From: [Briggs, William J.](#)
To: [Pfrang, Steve](#); [King, Stephanie M.](#)
Subject: RE: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program
Date: Friday, April 24, 2020 4:24:00 PM
Attachments: [image004.png](#)

P-Frang!

Hope you are well. Let me know if you need help. (But go through SBA CLA first).

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Pfrang, Steve <Steve.Pfrang@mail.house.gov>
Sent: Friday, April 24, 2020 4:19 PM
To: King, Stephanie M. <Stephanie.King@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

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Thank you Stephanie! Really appreciate you sending over.

Bill, good to see your name again, been a long time!

Steve

Steven Pfrang
Chief of Staff
Rep. Darin LaHood (IL-18)
202.713.4790

From: King, Stephanie M. <Stephanie.King@sba.gov>
Sent: Friday, April 24, 2020 3:56 PM
To: King, Stephanie M. <Stephanie.King@sba.gov>
Subject: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

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WASHINGTON – Administrator of the U.S. Small Business Administration Jovita Carranza and U.S. Treasury Secretary Steven T. Mnuchin issued the following statement today on the resumption of the Payroll Protection Program (PPP):

“We are pleased that President Trump has signed into law the Paycheck Protection Program and Health Care Enhancement Act, which provides critical additional funding for American workers and small businesses affected by the coronavirus pandemic. We want to thank Leader McConnell, Leader Schumer, Speaker Pelosi, and Leader McCarthy for working with us on a bipartisan basis to ensure that the Paycheck Protection Program is funded so that small businesses can keep hardworking Americans on the payroll.

“The Small Business Administration will resume accepting PPP loan applications on Monday, April 27 at 10:30AM EDT from approved lenders on behalf of any eligible borrower. This will ensure that SBA has properly coded the system to account for changes made by the legislation.

“The PPP has supported more than 1.66 million small businesses and protected over 30 million jobs for hardworking Americans. With the additional funds appropriated by Congress, tens of millions of additional workers will benefit from this critical relief.

“We encourage all approved lenders to process loan applications previously submitted by eligible borrowers and disburse funds expeditiously. All eligible borrowers who need these funds should work with an approved lender to apply. Borrowers should carefully review PPP regulations and guidance and the certifications required to obtain a loan.

“The Trump Administration is fully committed to ensuring that America’s workers and small businesses continue to get the resources they need to get through this challenging time.”

For more information on the Paycheck Protection Program, visit: sba.gov/paycheckprotection.

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ate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Seale, Jessica N.](#); [McCracken, Erin S.](#); [Billimoria, Jimmy F. \(Jim\)](#); [Young, Stewart B. EOP/WHO](#)
Subject: RE: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program
Date: Friday, April 24, 2020 3:55:00 PM
Attachments: [image005.png](#)
[image007.png](#)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Friday, April 24, 2020 3:54 PM
To: Briggs, William J. <William.Briggs@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Young, Stewart B. EOP/WHO <Stewart.B.Young@who.eop.gov>
Subject: Re: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program



Bill Briggs
U.S. Small Business Administration

Deputy Associate Administrator NEWS RELEASE

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Release Date: April 24, 2020
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From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Friday, April 24, 2020 at 3:49 PM
To: "Briggs, William J." <William.Briggs@sba.gov>
Subject: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

Bill Briggs

Deputy Associate Administrator NEWS RELEASE

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borrower. This will ensure that SBA has properly coded the system to account for changes made by the legislation.

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"The Trump Administration is fully committed to ensuring that America's workers and small businesses continue to get the resources they need to get through this challenging time."

For more information on the Paycheck Protection Program, visit: sba.gov/paycheckprotection.

###

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

ate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [King, Stephanie M.](#); [Pfrang, Steve](#)
Subject: RE: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program
Date: Friday, April 24, 2020 4:26:00 PM
Attachments: [image004.png](#)

That's fine. (b) (5) .

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: King, Stephanie M. <Stephanie.King@sba.gov>
Sent: Friday, April 24, 2020 4:26 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Pfrang, Steve <Steve.Pfrang@mail.house.gov>
Subject: RE: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

Of course you two know each other!

[REDACTED]

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Friday, April 24, 2020 4:25 PM
To: Pfrang, Steve <Steve.Pfrang@mail.house.gov>; King, Stephanie M. <Stephanie.King@sba.gov>
Subject: RE: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

P-Frang!

Hope you are well. Let me know if you need help. (But go through SBA CLA first).

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Pfrang, Steve <Steve.Pfrang@mail.house.gov>
Sent: Friday, April 24, 2020 4:19 PM
To: King, Stephanie M. <Stephanie.King@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T.

Mnuchin on the Resumption of the Paycheck Protection Program

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Thank you Stephanie! Really appreciate you sending over.

Bill, good to see your name again, been a long time!

Steve

Steven Pfrang
Chief of Staff
Rep. Darin LaHood (IL-18)
202.713.4790

From: King, Stephanie M. <Stephanie.King@sba.gov>

Sent: Friday, April 24, 2020 3:56 PM

To: King, Stephanie M. <Stephanie.King@sba.gov>

Subject: Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

NEWS RELEASE

PRESS OFFICE

Release Date: April 24, 2020

Contact: Press_Office@sba.gov, (202) 205-7036

Release Number: 20-34

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Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

WASHINGTON – Administrator of the U.S. Small Business Administration Jovita Carranza and U.S. Treasury Secretary Steven T. Mnuchin issued the following statement today on the resumption of the Payroll Protection Program (PPP):

“We are pleased that President Trump has signed into law the Paycheck Protection Program

and Health Care Enhancement Act, which provides critical additional funding for American workers and small businesses affected by the coronavirus pandemic. We want to thank Leader McConnell, Leader Schumer, Speaker Pelosi, and Leader McCarthy for working with us on a bipartisan basis to ensure that the Paycheck Protection Program is funded so that small businesses can keep hardworking Americans on the payroll.

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ate Administrator, Office of Capital Access
U.S. Small Business Administration

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William.Briggs@sba.gov



U.S. Small Business
Administration

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From: [Manger, William M.](#)
To: [Billimoria, Jimmy F. \(Jim\)](#); [Jovita](#)
Cc: [Harris-Berry, Gail V.](#); [Acosta, Susan D.](#); [Nelson, Nicole M.](#); [Threadgill, Emily K.](#); [Briggs, William J.](#); [Hershey, Michael S.](#); [McCracken, Erin S.](#); [Patru, Edwin C. \(Contractor\)](#)
Subject: Re: Joint Treasury SBA Statement on Resumption of PPP (006)
Date: Friday, April 24, 2020 10:59:01 AM

Thanks. (b) (5)

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From: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Sent: Friday, April 24, 2020 10:40:58 AM
To: Jovita [REDACTED]
Cc: Harris-Berry, Gail V. <Gail.Harris-Berry@sba.gov>; Acosta, Susan D. <Susan.Acosta@sba.gov>; Nelson, Nicole M. <Nicole.Nelson@sba.gov>; Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Patru, Edwin C. (Contractor) <Edwin.Patru@sba.gov>
Subject: Joint Treasury SBA Statement on Resumption of PPP (006)

[REDACTED]

[REDACTED]

[REDACTED]



U.S. Department of the Treasury Office of Public Affairs

Press Release: April 24, 2020
Contact: Treasury Public Affairs, (202) 622-2960

Joint Statement by Treasury Secretary Steven T. Mnuchin and SBA Administrator Jovita Carranza on the Resumption of the Paycheck Protection Program

WASHINGTON — U.S. Treasury Secretary Steven T. Mnuchin and Administrator of the Small Business Administration (SBA) Jovita Carranza issued the following statement today on

the resumption of the Payroll Protection Program (PPP):

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#####

From: [Jovita](#)
To: [Manger, William M.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Cc: [Harris-Berry, Gail V.](#); [Acosta, Susan D.](#); [Nelson, Nicole M.](#); [Threadgill, Emily K.](#); [Briggs, William J.](#); [Hershey, Michael S.](#); [McCracken, Erin S.](#); [Patru, Edwin C. \(Contractor\)](#)
Subject: Re: Joint Treasury SBA Statement on Resumption of PPP (006)
Date: Friday, April 24, 2020 11:09:22 AM

(b) (5)

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From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 24, 2020 10:59:00 AM
To: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Jovita [REDACTED]
Cc: Harris-Berry, Gail V. <Gail.Harris-Berry@sba.gov>; Acosta, Susan D. <Susan.Acosta@sba.gov>; Nelson, Nicole M. <Nicole.Nelson@sba.gov>; Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Patru, Edwin C. (Contractor) <Edwin.Patru@sba.gov>
Subject: Re: Joint Treasury SBA Statement on Resumption of PPP (006)

Thanks. [REDACTED].

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From: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Sent: Friday, April 24, 2020 10:40:58 AM
To: Jovita [REDACTED]
Cc: Harris-Berry, Gail V. <Gail.Harris-Berry@sba.gov>; Acosta, Susan D. <Susan.Acosta@sba.gov>; Nelson, Nicole M. <Nicole.Nelson@sba.gov>; Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Patru, Edwin C. (Contractor) <Edwin.Patru@sba.gov>
Subject: Joint Treasury SBA Statement on Resumption of PPP (006)

[REDACTED]

[REDACTED]

[REDACTED]



U.S. Department of the Treasury Office of Public Affairs

Press Release: April 24, 2020
Contact: Treasury Public Affairs, (202) 622-2960

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“The Trump Administration is fully committed to ensuring that America’s workers and small

businesses continue to get the resources they need to get through this challenging time.”

####

From: [Briggs, William J.](#)
To: [Calderon, Lloyd](#)
Subject: RE: lapse in appropriations online
Date: Wednesday, April 29, 2020 1:08:00 PM

(b) (5) [REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Calderon, Lloyd <lloyd.calderon@sba.gov>
Sent: Wednesday, April 29, 2020 1:08 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: lapse in appropriations online

Lloyd Calderon, MA (USAF Retired)
Senior Business Opportunity Specialist
Office of Government Contracting and Business Development
U.S. Small Business Administration
P 202.401.2795 • M [REDACTED] • lloyd.calderon@sba.gov



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From: [Briggs, William J.](#)
To: [Seale, Jessica N.](#); [Seaborn, Dianna L.](#); [McCracken, Erin S.](#); [Manger, William M.](#)
Cc: [Billimoria, Jimmy F. \(Jim\)](#); [Scott III, Robert L.](#)
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act
Date: Sunday, April 5, 2020 3:28:43 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 3:28 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Sunday, April 5, 2020 at 2:39 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 2:39 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

Dianna,

[REDACTED]

Thank you.

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Sunday, April 5, 2020 at 2:32 PM
To: "Briggs, William J." <William.Briggs@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

Dianna L. Seaborn Director
Office Financial Assistance
US Small Business Administration
409 3rd Street SW
Washington DC 20416
202-205-3645
202 [REDACTED]
dianna.seaborn@sba.gov

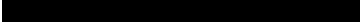


U.S. Small Business
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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Sunday, April 5, 2020 2:13 PM

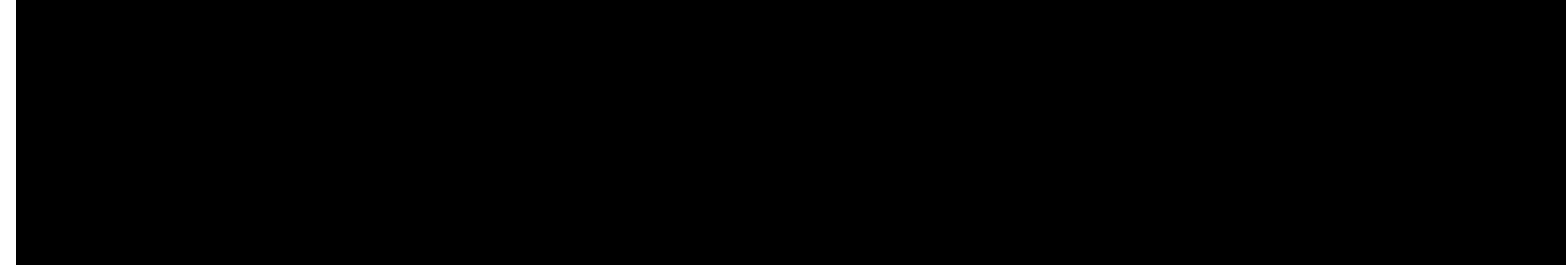
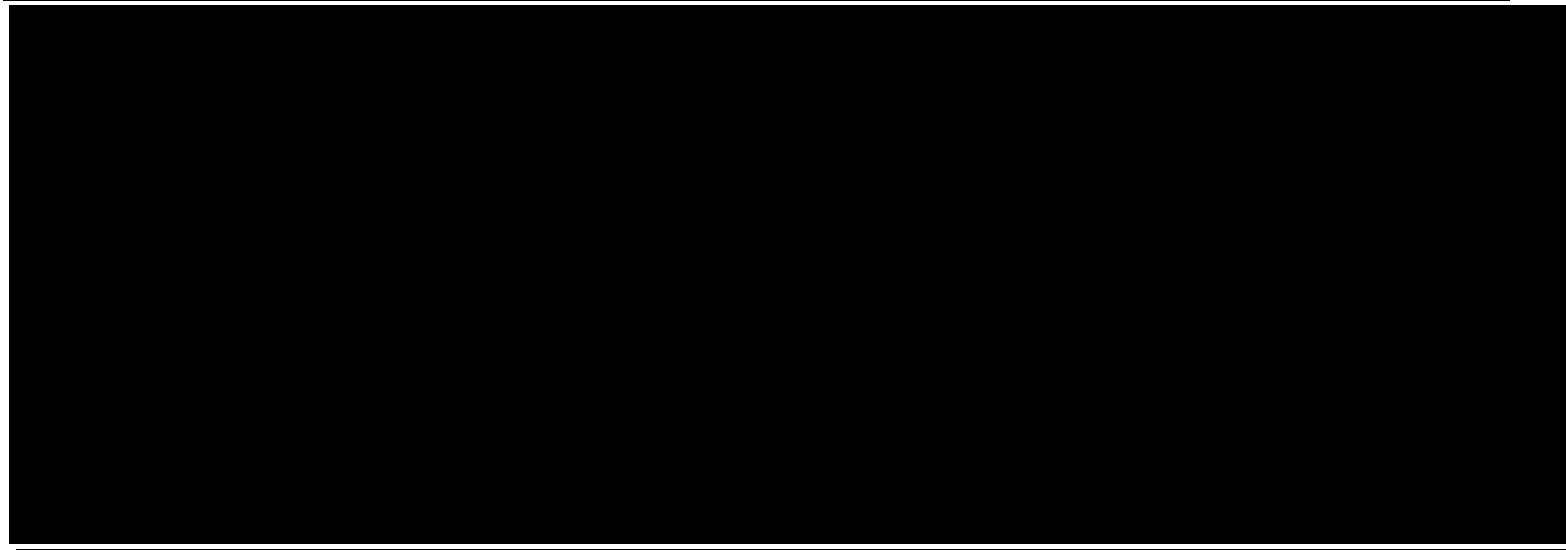
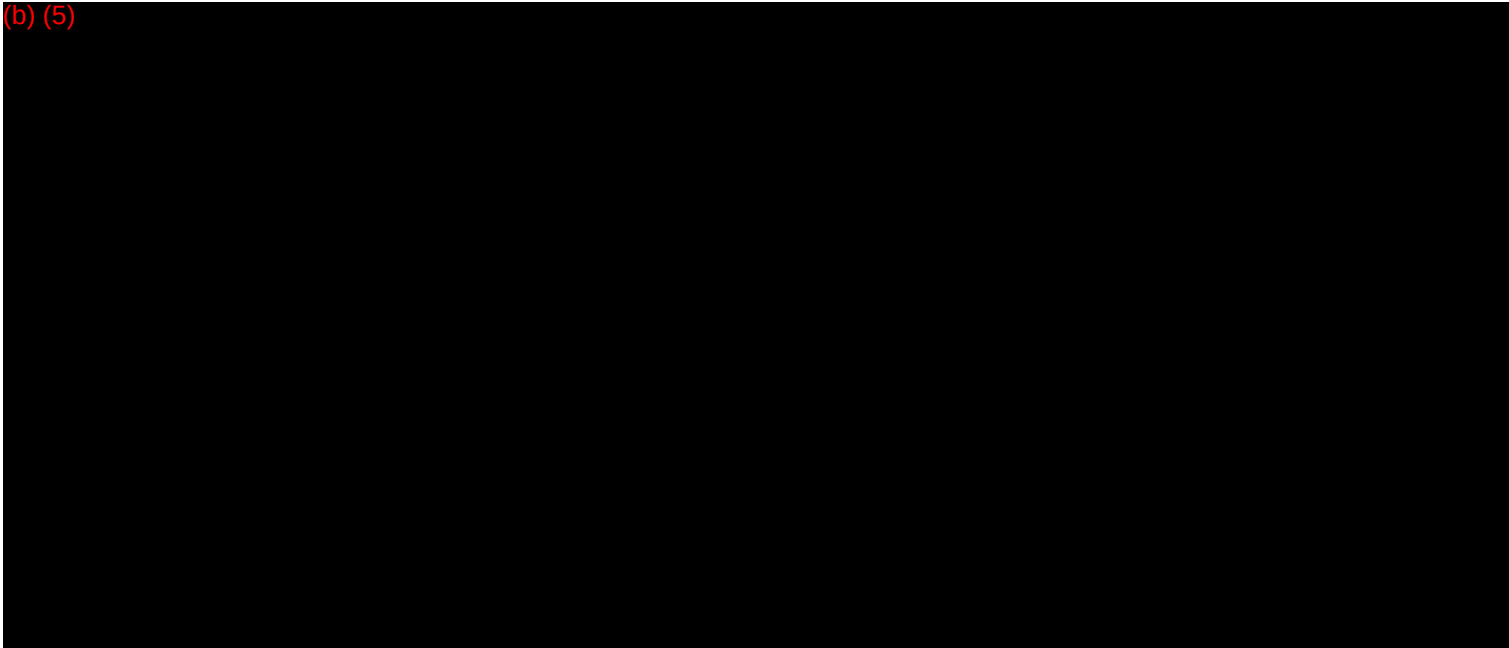
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act



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From: Briggs, William J.
Sent: Sunday, April 5, 2020 2:01:10 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

(b) (5)



(b) (5)



From: [Manger, William M.](#)
To: [Seale, Jessica N.](#); [Briggs, William J.](#); [Seaborn, Dianna L.](#); [McCracken, Erin S.](#)
Cc: [Billimoria, Jimmy F. \(Jim\)](#); [Scott III, Robert L.](#)
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act
Date: Sunday, April 5, 2020 3:40:00 PM

(b) (5)

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 3:34 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Sunday, April 5, 2020 at 3:28 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
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Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 3:28 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
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To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
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[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 2:39 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

Dianna,

[REDACTED]

Thank you.

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Sunday, April 5, 2020 at 2:32 PM
To: "Briggs, William J." <William.Briggs@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William

M." <William.Manger@sba.gov>

Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>

Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street SW
Washington DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Sunday, April 5, 2020 2:13 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

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From: Briggs, William J.

Sent: Sunday, April 5, 2020 2:01:10 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

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Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

[illegible]

From: [Manger, William M.](#)
To: [Seale, Jessica N.](#); [Briggs, William J.](#); [Seaborn, Dianna L.](#); [McCracken, Erin S.](#)
Cc: [Billimoria, Jimmy F. \(Jim\)](#); [Scott III, Robert L.](#)
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act
Date: Sunday, April 5, 2020 3:38:00 PM

(b) (5)

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 3:34 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Sunday, April 5, 2020 at 3:28 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 3:28 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

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Date: Sunday, April 5, 2020 at 2:39 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

It is the Debt Relief Section

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 2:39 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

Dianna,

Thank you.

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Sunday, April 5, 2020 at 2:32 PM
To: "Briggs, William J." <William.Briggs@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>

Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

(b) (5)

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409 3rd Street SW
Washington DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Sunday, April 5, 2020 2:13 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>

Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

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From: Briggs, William J.

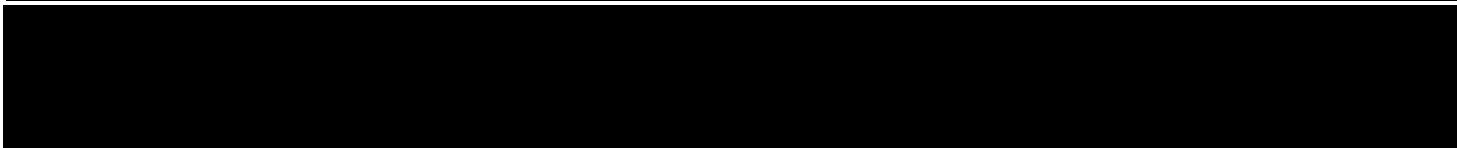
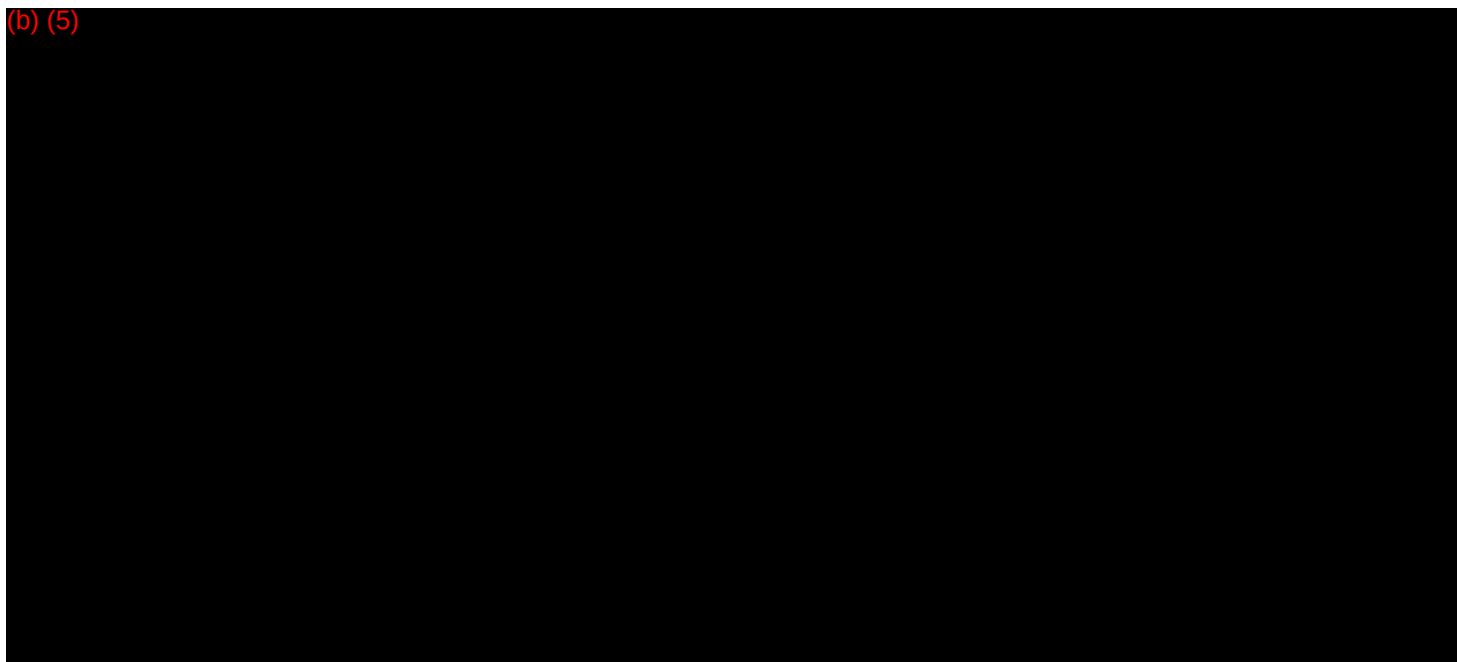
Sent: Sunday, April 5, 2020 2:01:10 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>

Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

(b) (5)



From: [Manger, William M.](#)
To: [Seale, Jessica N.](#); [Briggs, William J.](#); [Seaborn, Dianna L.](#); [McCracken, Erin S.](#)
Cc: [Billimoria, Jimmy F. \(Jim\)](#); [Scott III, Robert L.](#)
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act
Date: Sunday, April 5, 2020 3:36:00 PM

(b) (5)

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 3:34 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Sunday, April 5, 2020 at 3:28 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 3:28 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
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Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
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Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

Dianna,

Thank you.

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Sunday, April 5, 2020 at 2:32 PM
To: "Briggs, William J." <William.Briggs@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>

Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

(b) (5)

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dianna.seaborn@sba.gov



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Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

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Sent: Sunday, April 5, 2020 2:01:10 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>

Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

(b) (5)



From: [Briggs, William J.](#)
To: [Seaborn, Dianna L.](#)
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act
Date: Sunday, April 5, 2020 4:16:00 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Sunday, April 5, 2020 4:12 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

Dianna L. Seaborn Director
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Washington DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Sunday, April 5, 2020 3:29 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 3:28 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

From: "Briggs, William J." <William.Briggs@sba.gov>
Date: Sunday, April 5, 2020 at 2:39 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Manger, William M." <William.Manger@sba.gov>
Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 5, 2020 2:39 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M.

<William.Manger@sba.gov>

Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>

Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

Dianna,

(b) (5)

Thank you.

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Sunday, April 5, 2020 at 2:32 PM

To: "Briggs, William J." <William.Briggs@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William M." <William.Manger@sba.gov>

Cc: "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>

Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

Dianna L. Seaborn, Director
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dianna.seaborn@sba.gov



U.S. Small Business
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Sent: Sunday, April 5, 2020 2:13 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>

Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act

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From: Briggs, William J.

Sent: Sunday, April 5, 2020 2:01:10 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>

Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

(b) (5)



From: [Briggs, William J.](#)
To: [McCracken, Erin S.](#); [Seale, Jessica N.](#); [Manger, William M.](#); [Seaborn, Dianna L.](#)
Cc: [Billimoria, Jimmy F. \(Jim\)](#); [Scott III, Robert L.](#)
Subject: Re: NEED: Loan chart - please review FW: Program matrix under CARES Act
Date: Sunday, April 5, 2020 2:12:51 PM

(b) (5)

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From: Briggs, William J.

Sent: Sunday, April 5, 2020 2:01:10 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

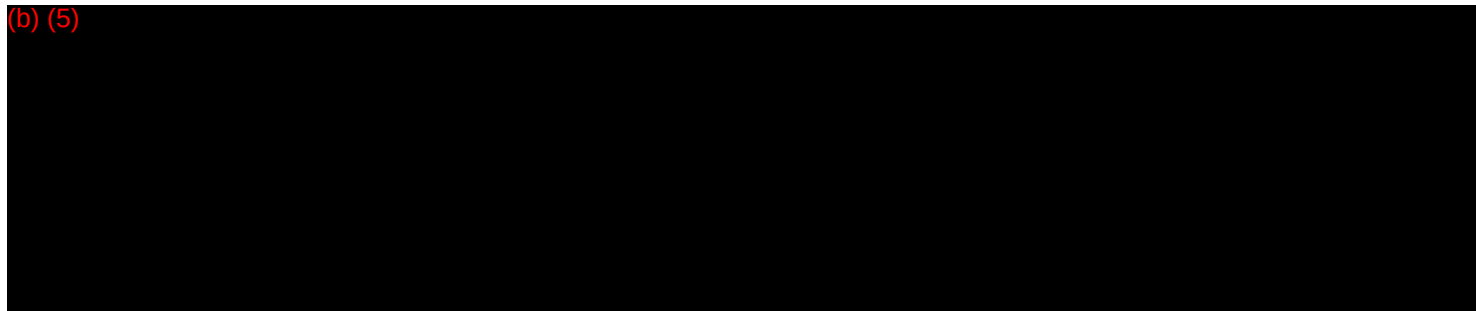
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>

Subject: RE: NEED: Loan chart - please review FW: Program matrix under CARES Act

[REDACTED]

[REDACTED]

(b) (5)



From: [Manger, William M.](#)
To: [Kucharski, Stephen W.](#)
Subject: RE: New Lender Number
Date: Monday, April 6, 2020 8:30:00 AM

5)
Thanks,
Bill

From: Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Sent: Monday, April 6, 2020 2:05 AM
To: Scott III, Robert L. <Robert.Scott@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>; McConville, Sheri M. <Sheri.Mcconville@sba.gov>; Whalen, Ronald D. <Ronald.Whalen@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Davis, Wendell G. <Wendell.Davis@sba.gov>; Crossie, Justin D. <Justin.Crossie@sba.gov>
Subject: Re: New Lender Number

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From: Scott III, Robert L. <[Robert.Scott@sba.gov](#)>
Sent: Monday, April 6, 2020 1:56 AM
To: Kucharski, Stephen W.
Cc: Briggs, William J.; Manger, William M.; Hannon, Glenn E.; Franklin, Timalyn E. (Contractor); McConville, Sheri M.; Whalen, Ronald D.; Vallante, Michael A.; Field, Jeremy; Davis, Wendell G.; Crossie, Justin D.
Subject: Re: New Lender Number

(b) (5)

Rob

Sent from my iPhone

On Apr 6, 2020, at 1:37 AM, Kucharski, Stephen W. <Stephen.Kucharski@sba.gov> wrote:

Robert,

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Thanks
Steve

From: Scott III, Robert L. <Robert.Scott@sba.gov>

Sent: Monday, April 6, 2020 1:16 AM

To: Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>

Cc: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>; McConville, Sheri M. <Sheri.Mcconville@sba.gov>; Whalen, Ronald D. <Ronald.Whalen@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Davis, Wendell G. <Wendell.Davis@sba.gov>; Crossie, Justin D. <Justin.Crossie@sba.gov>

Subject: Re: New Lender Number

Stephen -

[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]

Rob

Sent from my iPhone

On Apr 6, 2020, at 1:02 AM, Kucharski, Stephen W. <Stephen.Kucharski@sba.gov> wrote:

Robert,

(b) (5)

Thanks
Steve

From: Scott III, Robert L. <Robert.Scott@sba.gov>

Sent: Monday, April 6, 2020 12:47 AM

To: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>

Cc: Vallante, Michael A. <Michael.Vallante@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Davis, Wendell G. <Wendell.Davis@sba.gov>; Crossie, Justin D. <Justin.Crossie@sba.gov>

Subject: Fwd: New Lender Number

Guys -

Rob

Sent from my iPhone

Begin forwarded message:

From: "Field, Jeremy" <Michael.Field@sba.gov>

Date: April 6, 2020 at 12:33:49 AM EDT

To: "Castellano, Lucia M." <Lucia.Castellano@sba.gov>, "Vallante, Michael A." <Michael.Vallante@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>

Subject: Fwd: New Lender Number

Team,

Laurie is the Chair of the American Bankers Association. Could we get someone to help her back get online for PPP loans tomorrow?

Thanks,

J

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From: Laurie Stewart <Laurie.Stewart@soundcb.com>

Sent: Sunday, April 5, 2020 7:32:27 PM

To: Field, Jeremy <Michael.Field@sba.gov>

Cc: Glen Simecek <glen@wabankers.com>; Wes Ochs <Wes.Ochs@soundcb.com>

Subject: Re: New Lender Number

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Jeremy

Thank you for reaching out. I understand that this is unprecedented and Treasury mandated a readiness without considering the impact. It is difficult for our staff and clients as they "hear" of successful fundings.

We are an approved, but inactive lender. Our issue seems to be one of simple authorization. Even before the CARES act passed, we began trying to reactivate our account.

Here is how our EVP describes the problem:

Our issue is Chris and I have access to e-Tran. SCB is also set-up in e-Tran. We need someone to put Chris and I as the Authorized Official for SCB.

This seems so basic and so easy. Is there no way to accomplish this?

I understand that the huge influx of new lenders requires some caution. But we are an approved lender with access but not authority. I can assure you Wes Ochs and Christian Fobian are officers of our bank and authorized.

I am spending hours every day advocating for bankers and borrowers but a seemingly simple step prevents us from helping borrowers. And in some of our rural communities we may be their only option.

Thank you. I especially appreciate that you reached out on Sunday evening.

Sent from my iPad

<image001.jpg>

<image002.png>

Laurie Stewart
CEO | President

email | laurie.stewart@soundcb.com
phone | [206-436-1495](tel:206-436-1495)

<image003.png>

[<image004.png>](#) [<image005.png>](#) [<image006.png>](#)

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On Apr 5, 2020, at 6:04 PM, Field, Jeremy <Michael.Field@sba.gov> wrote:

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Laurie,

Glen Simecek reached out to me about your frustration with ETran. I share your frustration. We have been working with the best information that we have. What I can tell you is that it took us two weeks to get the right people in place to fix our disaster loan portal. As soon as the law passed two Fridays ago, the team began working on writing regulations. The OMB process is long, however, the SBA and Treasury has moved forward as fast as we could. The result are regs that we are interpreting and soon we will have amended interim regs that will answer the questions we still did not have answers to.

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So, I will close with this. Our best efforts are still not good enough. We anticipate our ETran system working much better and until you and all of our lending partners are satisfied, we will not stop to improve it.

Please feel free to contact me with any questions or issues that you are experiencing. I will do my best to chase down the answer.

Warm Regards,

Jeremy Field
Regional Administrator
Pacific Northwest Region
U.S. Small Business Administration
(206) 553-0291
Cell [REDACTED]
jeremy.field@sba.gov

[<image001.jpg>](#)

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From: [Briggs, William J.](#)
To: [Kucharski, Stephen W.](#); [Manger, William M.](#)
Subject: Re: New Lender Number
Date: Monday, April 6, 2020 7:23:21 AM

(b) (5)

[REDACTED]

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From: Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Sent: Monday, April 6, 2020 2:06:58 AM
To: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>
Subject: Fwd: New Lender Number

[REDACTED]

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From: Scott III, Robert L. <Robert.Scott@sba.gov>
Sent: Monday, April 6, 2020 1:56:41 AM
To: Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>; McConville, Sheri M. <Sheri.Mcconville@sba.gov>; Whalen, Ronald D. <Ronald.Whalen@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Davis, Wendell G. <Wendell.Davis@sba.gov>; Crossie, Justin D. <Justin.Crossie@sba.gov>
Subject: Re: New Lender Number

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Rob

Sent from my iPhone

On Apr 6, 2020, at 1:37 AM, Kucharski, Stephen W. <Stephen.Kucharski@sba.gov> wrote:

Robert,

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Thanks
Steve

From: Scott III, Robert L. <Robert.Scott@sba.gov>
Sent: Monday, April 6, 2020 1:16 AM
To: Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>; McConville, Sheri M. <Sheri.Mcconville@sba.gov>; Whalen, Ronald D. <Ronald.Whalen@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Davis, Wendell G. <Wendell.Davis@sba.gov>; Crossie, Justin D. <Justin.Crossie@sba.gov>
Subject: Re: New Lender Number

Stephen -

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Rob

Sent from my iPhone

On Apr 6, 2020, at 1:02 AM, Kucharski, Stephen W. <Stephen.Kucharski@sba.gov> wrote:

Robert,

(b) (5)

Thanks
Steve

From: Scott III, Robert L. <Robert.Scott@sba.gov>
Sent: Monday, April 6, 2020 12:47 AM
To: Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Vallante, Michael A. <Michael.Vallante@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Davis, Wendell G. <Wendell.Davis@sba.gov>; Crossie, Justin D. <Justin.Crossie@sba.gov>
Subject: Fwd: New Lender Number

Guys -

Rob

Sent from my iPhone

Begin forwarded message:

From: "Field, Jeremy" <Michael.Field@sba.gov>
Date: April 6, 2020 at 12:33:49 AM EDT
To: "Castellano, Lucia M." <Lucia.Castellano@sba.gov>, "Vallante, Michael A." <Michael.Vallante@sba.gov>, "Scott III, Robert L." <Robert.Scott@sba.gov>
Subject: Fwd: New Lender Number

Team,

Laurie is the Chair of the American Bankers Association. Could we get someone to help her back get online for PPP loans tomorrow?

Thanks,

J

Get [Outlook for iOS](#)

From: Laurie Stewart <Laurie.Stewart@soundcb.com>
Sent: Sunday, April 5, 2020 7:32:27 PM
To: Field, Jeremy <Michael.Field@sba.gov>
Cc: Glen Simecek <glen@wabankers.com>; Wes Ochs <Wes.Ochs@soundcb.com>
Subject: Re: New Lender Number

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Jeremy

Thank you for reaching out. I understand that this is unprecedented and Treasury mandated a readiness without considering the impact. It is difficult for our staff and clients as they "hear" of successful fundings.

We are an approved, but inactive lender. Our issue seems to be one of simple authorization. Even before the CARES act passed, we began trying to reactivate our account.

Here is how our EVP describes the problem:

Our issue is Chris and I have access to e-Tran. SCB is also set-up in e-Tran.
We need someone to put Chris and I as the Authorized Official for SCB.

This seems so basic and so easy. Is there no way to accomplish this?

I understand that the huge influx of new lenders requires some caution. But we are an approved lender with access but not authority. I can assure you Wes Ochs and Christian Fobian are officers of our bank and authorized.

I am spending hours every day advocating for bankers and borrowers but a seemingly simple step prevents us from helping borrowers. And in some of our rural communities we may be their only option.

Thank you. I especially appreciate that you reached out on Sunday evening.

Sent from my iPad

<image001.jpg>

<image002.png>

Laurie Stewart
CEO | President
email | laurie.stewart@soundcb.com
phone | [206-436-1495](tel:206-436-1495)
fax | 866-641-4071
web | www.soundcb.com

<image003.png>

<[image004.png](#)> <[image005.png](#)> <[image006.png](#)>

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On Apr 5, 2020, at 6:04 PM, Field, Jeremy <Michael.Field@sba.gov> wrote:

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Laurie,

Glen Simecek reached out to me about your frustration with ETran. I share your frustration. We have been working with the best information that we have. What I can tell you is that it took us two weeks to get the right people in place to fix our disaster loan portal. As soon as the law passed two Fridays ago, the team began working on writing regulations. The OMB process is long, however, the SBA and Treasury has moved forward as fast as we could. The result are regs that we are interpreting and soon we will have amended interim regs that will answer the questions we still did not have answers to.

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So, I will close with this. Our best efforts are still not good enough. We anticipate our ETran system working much better and until you and all of our lending partners are satisfied, we will not stop to improve it.

Please feel free to contact me with any questions or issues that you are experiencing. I will do my best to chase down the answer.

Warm Regards,

Jeremy Field
Regional Administrator
Pacific Northwest Region
U.S. Small Business Administration
(206) 553-0291
Cell [REDACTED]
jeremy.field@sba.gov

<image001.jpg>

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From: [Briggs, William J.](#)
To: [Greenhaus, Doug](#)
Bcc: [McCracken, Erin S.](#)
Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans
Date: Saturday, May 2, 2020 7:26:00 AM
Attachments: [image001.png](#)

Doug,

I've been buried in PPP so I haven't been looking at EIDL. If it is on the website, I will double check. My understanding is that all EIDL applicants will be communicated to in the coming days.

PPP Forgiveness guidance soon. I wish I could more specific as to exact time. SBA and Treasury are working around the clock to help as many small businesses as possible in these challenging times.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Greenhaus, Doug <DGREENHAUS@NADA.org>
Sent: Saturday, May 2, 2020 7:22 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Bill:

Is the SBA website appropriations admonition re: EIDL accurate? I thought it was refunded by CARES2.

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

Any word on timing of "forgiveness" guidance?

Best,

Doug

Douglas Greenhaus

**Chief Regulatory Counsel,
Environment, Health, and Safety
National Automobile Dealers Association**

dgreenhaus@nada.org

o 703.821.7040
8484 Westpark Drive
Suite 500
Tysons, VA 22102
nada.org



From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Friday, May 1, 2020 5:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: New SBA PPP guidance document - whole loan sales of PPP loans

Please distribute this message throughout your networks.

Paycheck Protection Program (PPP) Documents Update – Friday, May 1, 2020

SBA has published a new procedural notice on its PPP website.

[This notice](#) (attached) provides guidance on the procedures for completing whole loan sales of PPP loans between participating lenders.

Recent additional PPP guidance:

Guidance from SBA & Treasury:

- [Interim Final Rule on Corporate Groups and Non-Bank and Non-Insured Depository Institution Lenders](#) (Released 4/30/2020)
- [Frequently Asked Questions \(Questions 38-39\)](#) (Released 4/29/2020)

Guidance from Federal Partners – PPP related:

- [Federal Reserve Expands Access to Its Paycheck Protection Program Liquidity Facility \(PPPLF\) to Additional Lenders, and Expands the Collateral That Can Be Pledged](#) (Released 4/30/2020)
- [IRS Notice regarding the deductibility for Federal income tax purposes of certain otherwise deductible expenses incurred in a taxpayer's trade or business when the taxpayer receives a](#)

[PPP loan](#) (Released 5/1/2020)

For other general information and updates regarding CARES Act programs, visit www.sba.gov/paycheckprotection or Treasury.gov/CARES.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration



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From: [Briggs, William J.](#)
To: [Greenhaus, Doug](#)
Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans
Date: Tuesday, May 12, 2020 10:37:00 PM
Attachments: [image001.png](#)

I can only confirm the current 5/14.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Greenhaus, Doug <DGREENHAUS@NADA.org>
Sent: Tuesday, May 12, 2020 2:57 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans

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Bill:

Apparently, some lenders are telling borrowers that they need to know *today* re: potential certification-related funding returns targeted at the 5/14 “safe harbor” date. Given that additional expected guidance on “economic necessity” has yet to issue, do you expect another extension of the “safe harbor date?”

Hope all is well!

Doug

Douglas Greenhaus
Chief Regulatory Counsel,
Environment, Health, and Safety
National Automobile Dealers Association

dgreenhaus@nada.org
o 703.821.7040
8484 Westpark Drive
Suite 500
Tysons, VA 22102
nada.org



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To: Greenhaus, Doug <DGREENHAUS@NADA.org>
Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans

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U.S. Small Business Administration
(202) [REDACTED] mobile

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Subject: RE: New SBA PPP guidance document - whole loan sales of PPP loans

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<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

Any word on timing of "forgiveness" guidance?

Best,

Doug

Douglas Greenhaus
Chief Regulatory Counsel,
Environment, Health, and Safety
National Automobile Dealers Association

dgreenhaus@nada.org

o 703.821.7040
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Suite 500
Tysons, VA 22102
nada.org



From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Friday, May 1, 2020 5:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: New SBA PPP guidance document - whole loan sales of PPP loans

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[to Additional Lenders, and Expands the Collateral That Can Be Pledged](#) (Released 4/30/2020)

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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration



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From: [Briggs, William J.](#)
To: [Deforest, Laura I](#)
Cc: [O'Connor, Shelley](#); [Heaton, Eric](#); [LoCosa, Laura](#); [Wade, John M.](#); [Stein, Michael J.](#); [Simon, Chantal D](#); [Seidel, Joseph](#); [Bentsen, Ken](#); [Weidberg, Jason L.](#)
Subject: RE: Payment Protection Program - Participation Arrangements
Date: Tuesday, April 14, 2020 11:10:00 PM

Thank you Laura.

I will socialize this and follow up.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Deforest, Laura I <Laura.DeForest@morganstanley.com>
Sent: Tuesday, April 14, 2020 4:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: O'Connor, Shelley <Shelley.O'Connor@morganstanley.com>; Heaton, Eric <Eric.Heaton@morganstanley.com>; LoCosa, Laura <Laura.Locosa@morganstanley.com>; Stein, Michael J. <Michael.Stein@morganstanley.com>; Simon, Chantal D <Chantal.Simon@morganstanley.com>; Seidel, Joseph <jseidel@sifma.org>; Bentsen, Ken <kbentsen@sifma.org>
Subject: Payment Protection Program - Participation Arrangements

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Thanks again Bill for spending time with us today to discuss the application of the Paycheck Protection Program ("PPP") to institutions that would like to provide financing to SBA approved 7(a)/PPP lenders. (b) (4)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]:

The chart displays four distinct groups of data, each represented by a vertical marker on the left and a set of four horizontal bars extending to the right. The bars within each group vary in length, indicating different values or categories. The groups are separated by vertical gaps, and the overall layout is clean and minimalist.

Laura DeForest

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From: [Briggs, William J.](#)
To: [Seidel, Joseph](#)
Cc: [Warren Tryon](#)
Subject: RE: Payment Protection Program - Participation Arrangements
Date: Wednesday, April 15, 2020 11:25:00 AM

This is a basic question but perhaps you can find out. Is MS a federally insured deposit institution for purposes of the 3506?

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seidel, Joseph <jseidel@sifma.org>
Sent: Wednesday, April 15, 2020 10:46 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Warren Tryon <wtryon@capitolcounsel.com>
Subject: RE: Payment Protection Program - Participation Arrangements

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Hi Bill.

I wanted to thank you again for your assistance here and you were awesome on yesterdays call. Very helpful & hopefully can lead to positive results & greater capital flowing in to the program. We have reached out also now to Treasury to have a similar call with them.

Hang in there and pls let us know where we can assist you in any way.

Thx. Joe.

Joseph L. Seidel
Chief Operating Officer
SIFMA
1099 New York Avenue NW
Washington, DC 20005
Office: 202.962.7450
jseidel@sifma.org

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 14, 2020 11:11 PM
To: Deforest, Laura I <Laura.DeForest@morganstanley.com>
Cc: O'Connor, Shelley <Shelley.O'Connor@morganstanley.com>; Heaton, Eric <Eric.Heaton@morganstanley.com>; LoCosa, Laura <Laura.Locosa@morganstanley.com>; Wade, John M. <john.wade@sba.gov>; Stein, Michael J. <Michael.Stein@morganstanley.com>; Simon, Chantal D <Chantal.Simon@morganstanley.com>; Seidel, Joseph <jseidel@sifma.org>; Bentsen, Ken <kbentsen@sifma.org>; Weidberg, Jason L. <Jason.Weidberg@sba.gov>
Subject: RE: Payment Protection Program - Participation Arrangements

Thank you Laura.

I will socialize this and follow up.

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U.S. Small Business Administration
(202) [REDACTED] mobile

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Cc: O'Connor, Shelley <Shelley.O'Connor@morganstanley.com>; Heaton, Eric <Eric.Heaton@morganstanley.com>; LoCosa, Laura <Laura.Locosa@morganstanley.com>; Stein, Michael J. <Michael.Stein@morganstanley.com>; Simon, Chantal D <Chantal.Simon@morganstanley.com>; Seidel, Joseph <jseidel@sifma.org>; Bentsen, Ken <kbentsen@sifma.org>
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[REDACTED]

(4) [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

The chart displays the percentage of respondents who believe the U.S. should take action to address climate change, categorized by age group and birthplace. The data is as follows:

Category	Age Group	Percentage
Total	18-29	~85%
	30-49	~80%
	50-69	~85%
	70+	~75%
U.S.-born	18-29	~90%
	30-49	~95%
	50-69	~90%
	70+	~80%
Foreign-born	18-29	~95%
	30-49	~90%
	50-69	~90%
	70+	~75%

Laura DeForest

Laura I. DeForest, Managing Director
Morgan Stanley | Legal and Compliance
1633 Broadway 29th Floor

New York, N.Y. 10019

Laura.Deforest@morganstanley.com

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From: [Briggs, William J.](#)
To: [Nat Hoopes](#)
Cc: [Alex Sternhell](#); Brian.Morgenstern@treasury.gov
Subject: RE: PPP FAQ topics
Date: Monday, April 13, 2020 1:33:00 PM

I have not seen this letter. Thank you for sending. Flagging for Treasury.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Nat Hoopes <nat.hoopes@marketplacelendingassociation.org>
Sent: Monday, April 13, 2020 1:20 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Alex Sternhell <asternhell@sternhellgroup.com>
Subject: PPP FAQ topics

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Bill,

A lot of people curious about an important secondary market issue with the PPPs. Right now, some are interpreting that only pre-approved SBA lenders may participate in the secondary market for PPPs via Colson Services SBA's 7(a) Fiscal and Transfer Agent. I know you all are working hard on getting the fintech lenders integrated effectively. Below is a draft letter I have seen kicking around in the eco-system, FWIW. You have probably seen already, but flagging for you.

All Best,

Nat

While the Program is sure to provide economic relief to small businesses, additional guidance and clarification are needed before funding is disbursed at scale, specifically, how Program loans may be treated and classified in the secondary market.

Parties interested in directly participating in the Program or otherwise supporting the Program infrastructure, such as lenders, agents, technology platforms, service providers, capital providers, investors, and rating agencies, are concerned that despite Congressional intent, approved lenders may only be permitted to sell whole loans or participation interests in Program loans to (i) another lender operating under an existing SBA Loan Guarantee Agreement ("Approved Lender") or (ii) SBA's pre-existing 7(a) secondary market. Both options are onerous and require multiple layers of approvals that are untenable given the expediency mandated by the circumstances.

Lenders should not be limited to selling Program loans only to other Approved Lenders or within the existing SBA secondary market. If America's small businesses (particularly the smallest) are likely to get financial support before they file for bankruptcy, the market for such loans must be expanded to include non-SBA approved private capital providers and others that are willing to inject much-needed liquidity to make the Program successful, especially in the absence of a clear mechanism to replace private liquidity with government-sponsored liquidity.

We believe Congress did not intend to restrict liquidity and limit secondary market participation in this program to Approved Lenders or within the existing SBA secondary market. The CARES Act and Interim Final Rule for the Program make multiple references to the "secondary market" but never qualify such references with language that suggests they refer solely to the existing 7(a) secondary market nor is the term "secondary market" capitalized to map to the defined term in 13 CFR § 120.601.

The sheer volume and dollar amount of loans authorized under the Program (\$349B) dwarf in size the volume and dollar amount of loans historically sold on the 7(a) secondary market. According to [OIG's 2019 audit report of SBA 7\(a\) loans](#), between 2013 and 2017, approximately 59,000 7(a) loans, totaling \$45B were approved, disbursed, and sold on the 7(a) secondary market; while the Paycheck Protection Program anticipates \$349B originated over a three month period. Clearly, Congress could not have expected the existing SBA infrastructure alone to support this herculean aid effort. For instance, bank and non-bank lenders that were not previously eligible for participation in 7(a) programs are permitted to make Program loans given the urgency of the situation and the volume of funds to be distributed. Consistent with this, it is our view, and we request clarification to that effect, that references to the "secondary market" in the CARES Act and the Interim Final Rule are intended to include all market participants providing private capital and not only the pre-existing, limited 7(a) Secondary Market.

The following issues have halted the flow of capital and frozen liquidity and need to be addressed with clear and affirmative statements from SBA and the Treasury as quickly as possible:

1. **Can an Approved Lender sell PPP loans that it originates to an**
2. **entity that is not an Approved Lender?**

Many Approved Lenders, and those awaiting approval, are ready to support the Program by originating new Program loans, but cannot do so because their traditional sources of loan funding are not clearly approved to purchase SBA loans. In the same way, a majority of the capital providers willing to bring liquidity to this marketplace by investing in Program loans are not Approved Lenders and are not clearly permitted to participate in secondary market transactions for the Program. Such capital providers are not in the business of originating loans; they have the necessary capital to support lenders, but not the application processing, underwriting, and fund disbursement mechanisms or expertise that Approved Lenders have. By permitting a broader range of capital providers to participate in the secondary market for Program Loans, Approved Lenders will be able to continue originating new Program Loans to small businesses. Without an injection of capital from the broader secondary market, the funds necessary to originate Program loans in time to help U.S. small businesses will not be available.

Industry requests that the Treasury and the SBA clarify that Approved Lenders may sell and assign Program loans to secondary market investors that are not Approved Lenders or existing 7(a) secondary market participants. In addition, the SBA should confirm that any SBA standard operating procedures to the contrary are waived for Program loans and that the SBA's guarantee remains in place throughout the life of the loan, provided other Program requirements are satisfied. In addition, if participants in the broader secondary market may purchase Program loans, the SBA and Treasury should clarify that they may, in turn, sell their Program loans or a pool of loans to other non-SBA-approved entities and otherwise pledge, securitize, use as collateral or seek financing against such loans or a pool of such loans without risking the guarantee.

2. Did the SBA intend for the language below from the CARES Act, Section

3. 1102 Lender Agreement (“Lender Agreement”), to mean that the original Approved Lender is the only entity that may service a Program loan?

“Lender must service and liquidate all covered loans made under the Paycheck Protection Program in accordance with PPP Loan Program Requirements. Except when SBA directs otherwise, all servicing actions will be the responsibility of Lender, which must follow accepted standards of loan servicing employed by prudent lenders.” - SBA Forms 3506 and 3507 (04/2020)

In addition, consistent with Issue #1, industry further requests the SBA clarify that responsibility for servicing a Program loan lies either (i) with the Approved Lender or, (ii) if the Program loan is sold into the secondary market with servicing released, with the secondary market purchaser. Given the intended loan volumes for the Program, certain Approved Lenders will need to curtail loan origination long before their community's needs are met to ensure that loan volumes do not exceed their servicing capacity. Moreover, a lender engaging a third-party service provider to perform servicing activities on its behalf is a ubiquitous practice in all lending markets.

Industry strongly suggests that the Treasury and the SBA clarify that, while responsibility for servicing actions remains the responsibility of the Approved Lender, that the Approved Lender may engage a qualified third party to perform servicing activities on its behalf. Any service provider engaged by an Approved Lender would be required to follow accepted standards of loan servicing employed by prudent lenders.

3. Existing Program guidance is also unclear with respect to whether

4. A Program loan that is sold in the secondary market must continue to be serviced by the original Approved Lender. Was this the SBA's intent?

Consistent with the concerns described in Items #1 and #2 above, the Program must be available to a broader secondary market to reach the greatest number of affected small businesses. Moreover, permitting participation by qualified servicers beyond the original

Approved Lender is important to support the Program once loans are originated. For the same reasons that an Approved Lender may need to engage a third-party servicer, a secondary market purchaser should also be permitted to engage its own servicer.

Therefore, industry further requests the SBA clarify that responsibility for servicing a Program loan lies either (i) with the Approved Lender or, (ii) if the Program loan is sold into the secondary market with servicing released, with the secondary market purchaser, and that either may engage a qualified third-party servicer. Again, any holder of a Program loan would be expected to, directly or through its own service provider, follow accepted standards of loan servicing employed by prudent lenders.

4. Can the Treasury and the SBA clarify the status or requirement

5. for a “PPP Authorization Form” between the lender and the SBA and if and how such form would accompany a loan in the secondary market?

Industry requests further clarity on whether such a form exists and, if so, how it should be used in connection with secondary market sales.

From: [Manger, William M.](#)
To: [Briggs, William J.](#); [Seaborn, Dianna L.](#); [Levine, Nina D.](#); [Wade, John M.](#)
Subject: RE: PPP FAQ topics
Date: Monday, April 13, 2020 5:39:00 PM

(b) (5)

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Monday, April 13, 2020 1:34 PM
To: Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Levine, Nina D. <nina.levine@sba.gov>
Cc: Joyner, Eliza W. <Eliza.Joyner@sba.gov>
Subject: FW: PPP FAQ topics

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Nat Hoopes <nat.hoopes@marketplacelendingassociation.org>
Sent: Monday, April 13, 2020 1:20 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Alex Sternhell <asternhell@sternhellgroup.com>
Subject: PPP FAQ topics

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Bill,

A lot of people curious about an important secondary market issue with the PPPs. Right now, some are interpreting that only pre-approved SBA lenders may participate in the secondary market for PPPs via Colson Services SBA's 7(a) Fiscal and Transfer Agent. I know you all are working hard on getting the fintech lenders integrated effectively. Below is a draft letter I have seen kicking around in the eco-system, FWIW. You have probably seen already, but flagging for you.

All Best,

Nat

While the Program is sure to provide economic relief to small businesses, additional guidance and clarification are needed before funding is disbursed at scale, specifically, how Program loans may be treated and classified in the secondary market.

Parties interested in directly participating in the Program or otherwise supporting the Program infrastructure, such as lenders, agents, technology platforms, service providers, capital providers, investors, and rating agencies, are concerned that despite Congressional intent, approved lenders may only be permitted to sell whole loans or participation interests in Program loans to (i) another lender operating under an existing SBA Loan Guarantee Agreement (“Approved Lender”) or (ii) SBA’s pre-existing 7(a) secondary market. Both options are onerous and require multiple layers of approvals that are untenable given the expediency mandated by the circumstances.

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From: [Briggs, William J.](#)
To: [Billimoria, Jimmy F. \(Jim\)](#); [McCracken, Erin S.](#)
Subject: RE: PPP Round 2 data press release 5.3.20
Date: Saturday, May 2, 2020 7:33:00 PM
Attachments: [PPP2 Data Press release draft - BB edits .docx](#)

Jimmy/Erin,

(b) (5)

- [REDACTED]

- [REDACTED]

- [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Brian.Callanan@treasury.gov <Brian.Callanan@treasury.gov>
Sent: Saturday, May 2, 2020 6:48 PM
To: Brian.Morgenstern@treasury.gov; Justin.Muzinich@treasury.gov;
Monica.Crowley@treasury.gov; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>;
Bimal.Patel@treasury.gov; Michael.Faulkender@treasury.gov; Brian.Morrissey@treasury.gov
Subject: Re: PPP Round 2 data press release 5.3.20

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(b) (5)

From: Morgenstern, Brian <Brian.Morgenstern@treasury.gov>
Date: May 2, 2020 at 6:40:00 PM EDT
To: Muzinich, Justin <Justin.Muzinich@treasury.gov>, Crowley, Monica <Monica.Crowley@treasury.gov>, 'McCracken, Erin S.' <Erin.McCracken@sba.gov>, Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>, Briggs, William J. <William.Briggs@sba.gov>, Patel, Bimal <Bimal.Patel@treasury.gov>, Faulkender, Michael <Michael.Faulkender@treasury.gov>, Callanan, Brian <Brian.Callanan@treasury.gov>, Morrissey, Brian <Brian.Morrissey@treasury.gov>
Subject: PPP Round 2 data press release 5.3.20

All:

[REDACTED]

Best,
Brian



(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

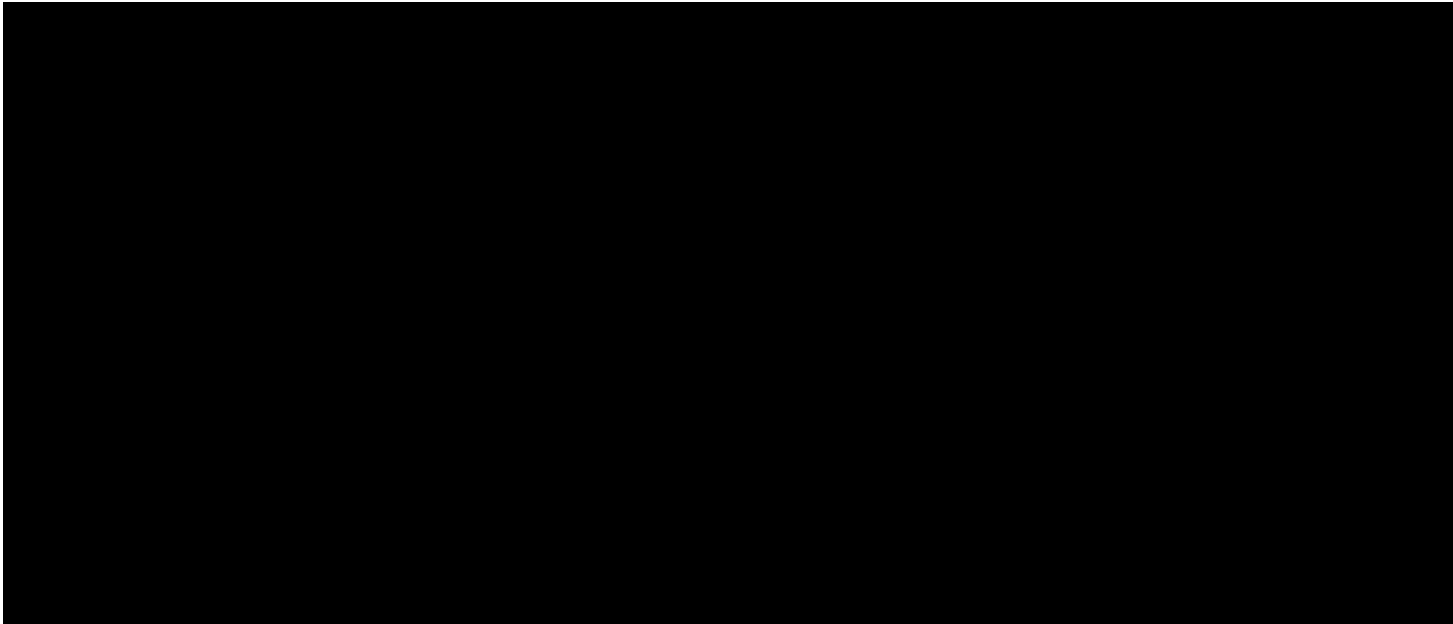
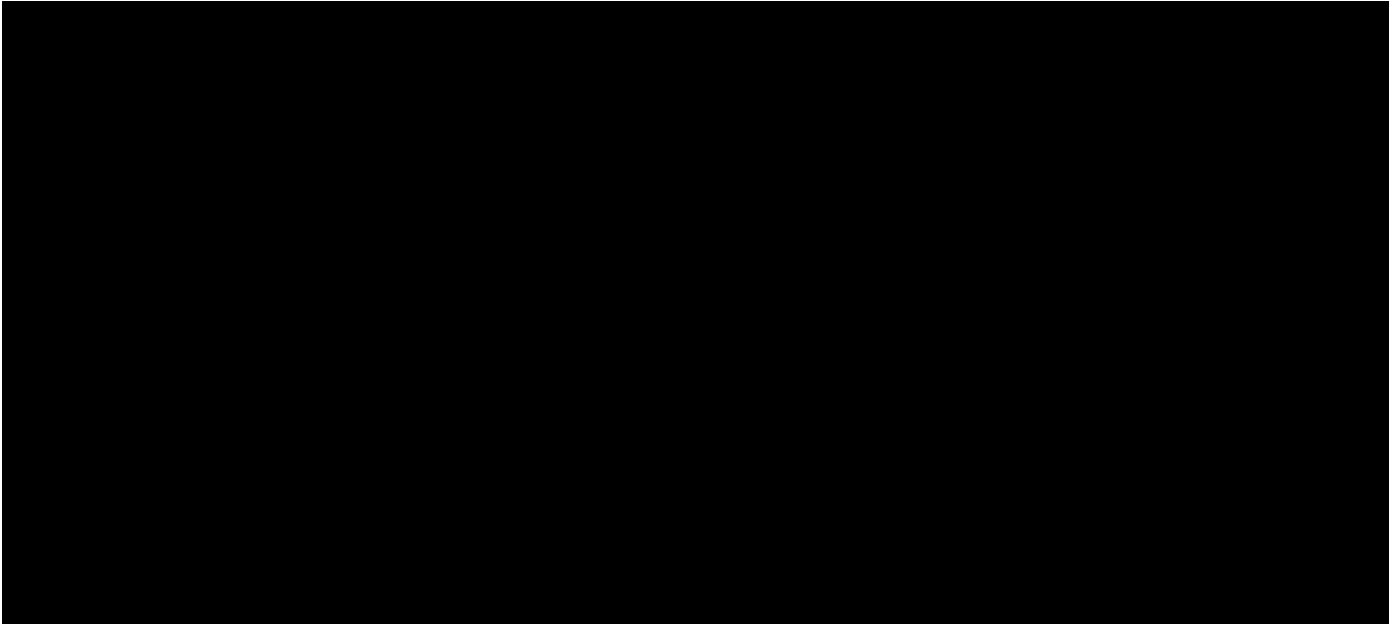


####

From: [Briggs, William J.](#)
To: [Brian.Callanan@treasury.gov](#); [Brian.Morgenstern@treasury.gov](#); [Justin.Muzinich@treasury.gov](#); [Monica.Crowley@treasury.gov](#); [McCracken, Erin S.](#); [Billimoria, Jimmy F. \(Jim\)](#); [Bimal.Patel@treasury.gov](#); [Michael.Faulkender@treasury.gov](#); [Brian.Morrissey@treasury.gov](#); [Manger, William M.](#)
Subject: RE: PPP Round 2 data press release 5.3.20
Date: Saturday, May 2, 2020 7:53:32 PM
Attachments: [PPP2 Data Press release draft - SBA edits .docx](#)

Treasury colleagues,

(b) (5)



Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Brian.Callanan@treasury.gov <Brian.Callanan@treasury.gov>
Sent: Saturday, May 2, 2020 6:48 PM
To: Brian.Morgenstern@treasury.gov; Justin.Muzinich@treasury.gov;
Monica.Crowley@treasury.gov; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>;
Bimal.Patel@treasury.gov; Michael.Faulkender@treasury.gov; Brian.Morrissey@treasury.gov
Subject: Re: PPP Round 2 data press release 5.3.20

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(b) (5)
[REDACTED]

From: Morgenstern, Brian <Brian.Morgenstern@treasury.gov>
Date: May 2, 2020 at 6:40:00 PM EDT
To: Muzinich, Justin <Justin.Muzinich@treasury.gov>, Crowley, Monica <Monica.Crowley@treasury.gov>, 'McCracken, Erin S.' <Erin.McCracken@sba.gov>, Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>, Briggs, William J. <William.Briggs@sba.gov>, Patel, Bimal <Bimal.Patel@treasury.gov>, Faulkender, Michael <Michael.Faulkender@treasury.gov>, Callanan, Brian <Brian.Callanan@treasury.gov>, Morrissey, Brian <Brian.Morrissey@treasury.gov>
Subject: PPP Round 2 data press release 5.3.20

All:

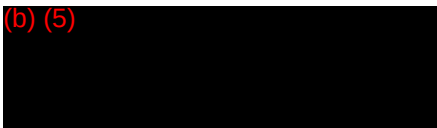
[REDACTED]

Best,
Brian



(b) (5)

(b) (5)



####

From: Jovita
To: Carranza, Jovita; Briggs, William J.
Subject: Re: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co [REDACTED]
Date: Thursday, April 9, 2020 1:35:24 AM

(b) (5)

Sincerely,
Jovita

Get [Outlook for iOS](#)

From: Carranza, Jovita
Sent: Wednesday, April 8, 2020 9:16:14 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co [REDACTED]

Thanks,
Gail

From: Hubzone Helpdesk <hubzone@sba.gov>
Sent: Tuesday, April 7, 2020 5:35 PM
To: Chad Zummach <CZummach@gunnisonbank.com>; cls <cls@sba.gov>; nicole Christianson <nicole@coloradolendingsource.org>; Benavides, John D. <John.Benavides@sba.gov>; OPSM <OPSM@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Martin, Robert F. <Robert.Martin@sba.gov>; nbarnett@el3hub.com; Dan Scinto <dan.scinto@[REDACTED]>; nancy@region10.net; delaney Keating <Delaney.Keating@Colorado.EDU>; Henry, Mary C. <Mary.Henry@sba.gov>; John Messner <JMessner@gunnisoncounty.org>; Padilla, Frances A. <Frances.Padilla@sba.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>; joshua.vigil@sba.gov; White, Steven K. <steven.white@sba.gov>; Phillips, Eric E. <Eric.phillips@sba.gov>; kelly.dunnock@sba.gov; Carolyn.terrell@sba.gov
Cc: Ashley Burt <ABurt@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Tina Kempin <TKempin@CrestedButteBank.com>; Susie Lapello <SLapello@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Brad Buckhorn <BBuckhorn@gunnisonbank.com>; Lisa Beda <LBeda@gunnisonbank.com>; Kathy Macallister <kmacallister@gunnisonbank.com>; Martina Walton <MWalton@CrestedButteBank.com>; Heidi Hahn <HHahn@CrestedButteBank.com>; September Sack <SSack@gunnisonbank.com>; Sarah B. Steffens <SSteffens@CrestedButteBank.com>; Melinda Zummach <MZummach@gunnisonbank.com>
Subject: RE: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co ID [REDACTED]

See email an phone number of customer service below.

SBA Assistance

Disaster Economic Injury Disaster Loans (EIDL):

- Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest loan due to COVID-19.
- Learn more and apply online for an SBA Economic Injury Disaster Loan at www.sba.gov/disaster-assistance/coronavirus-covid-19.
- For additional information, please contact the SBA disaster assistance customer service center at 1-800-659-2955 or email disastercustomerservice@sba.gov.

CARES Act Financial Assistance:

- Currently, information about the CARES Act is available at <https://www.sbc.senate.gov/public/index.cfm?p=guide-to-the-cares-act>.

From: GLS <GLS@sba.gov>
Sent: Monday, April 6, 2020 9:56 AM
To: Chad Zummach <CZummach@gunnisonbank.com>; cls <cls@sba.gov>; nicole Christianson <nicole@coloradolendingsource.org>; Benavides, John D. <John.Benavides@sba.gov>; OPSM <OPSM@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Martin, Robert F. <Robert.Martin@sba.gov>; nbarnett@el3hub.com; Dan Scinto <dan.scinto@[REDACTED]>; nancy@region10.net; delaney Keating

<Delaney.Keating@Colorado.EDU>; GLS <GLS@sba.gov>; Hubzone Helpdesk <hubzone@sba.gov>; Henry, Mary C. <Mary.Henry@sba.gov>; John Messner <JMessner@gunnisoncounty.org>; Padilla, Frances A. <Frances.Padilla@sba.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>; joshua.vigil@sba.gov; White, Steven K. <steven.white@sba.gov>; Phillips, Eric E. <Eric.phillips@sba.gov>; kelly.dunnock@sba.gov; Carolyn.terrell@sba.gov
Cc: Ashley Burt <ABurt@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Tina Kempin <TKempin@CrestedButteBank.com>; Susie Lapello <SLapello@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Brad Buckhorn <BBuckhorn@gunnisonbank.com>; Lisa Beda <LBeda@gunnisonbank.com>; Kathy Macallister <kmacallister@gunnisonbank.com>; Martina Walton <MWalton@CrestedButteBank.com>; Heidi Hahn <HHahn@CrestedButteBank.com>; September Sack <SSack@gunnisonbank.com>; Sarah B. Steffens <SSteffens@CrestedButteBank.com>; Melinda Zummach <MZummach@gunnisonbank.com>
Subject: RE: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co ID [REDACTED]

Good Morning,

Thank you for contacting GLS team. We don't have a permission at this data center.

E-TRAN applications had been transferred to CAFS data center since June-2015. It should be accessed via <https://caweb.sba.gov/cls>. If you need an assistance please find the contact information at this link: https://caweb.sba.gov/cls/dsp_contactus.cfm or email to CLS@sba.gov.

Paycheck Protection Program (PPP) loans should be accessed via the web site <https://caweb.sba.gov/cls/>.

Thanks

GLS Support Team

From: Chad Zummach <CZummach@gunnisonbank.com>
Sent: Saturday, April 4, 2020 9:29 PM
To: cls <cls@sba.gov>; nicole Christianson <nicole@coloradolendingsource.org>; Benavides, John D. <John.Benavides@sba.gov>; OPSM <OPSM@sba.gov>; Hannon, Glenn E. <glenn.hannon@sba.gov>; Martin, Robert F. <Robert.Martin@sba.gov>; nbarnett@el3hub.com; Dan Scinto <dan.scinto@[REDACTED]>; nancy@region10.net; delaney Keating <Delaney.Keating@Colorado.EDU>; GLS <GLS@sba.gov>; Hubzone Helpdesk <hubzone@sba.gov>; Henry, Mary C. <Mary.Henry@sba.gov>; John Messner <JMessner@gunnisoncounty.org>; Padilla, Frances A. <Frances.Padilla@sba.gov>; Carranza, Jovita <Jovita.Carranza@sba.gov>; joshua.vigil@sba.gov; White, Steven K. <steven.white@sba.gov>; Phillips, Eric E. <Eric.phillips@sba.gov>; kelly.dunnock@sba.gov; Carolyn.terrell@sba.gov
Cc: Ashley Burt <ABurt@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Tina Kempin <TKempin@CrestedButteBank.com>; Susie Lapello <SLapello@gunnisonbank.com>; Tisheena English <TEnglish@gunnisonbank.com>; Brad Buckhorn <BBuckhorn@gunnisonbank.com>; Lisa Beda <LBeda@gunnisonbank.com>; Kathy Macallister <kmacallister@gunnisonbank.com>; Martina Walton <MWalton@CrestedButteBank.com>; Heidi Hahn <HHahn@CrestedButteBank.com>; September Sack <SSack@gunnisonbank.com>; Sarah B. Steffens <SSteffens@CrestedButteBank.com>; Melinda Zummach <MZummach@gunnisonbank.com>
Subject: PPP: Access to CLS and Etran help needed for The Gunnison Bank and Trust Co ID 15562
Importance: High

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To anyone at the SBA:

This is a plead for help. We are The Gunnison Bank and Trust Company Location ID 15562, located in Gunnison, Colorado. We are a small independent bank trying to process over 100 PPP (\$5M) applications for our struggling county of 15,000 people hit early and hard by COVID-19. This is a remote tourism based community that has been closed for business for a month, typically be a busy time of year. For many of our customers, this is their only hope of making it to summer. Our staff has been trying for days, but have not been able to successfully access the CLS/Etran system. We have had no guidance as to how to proceed with PPP applications. The bank is already an SBA approved lender and should have access. Is there any direction or guidance that you can provided? We need to be up and running by Monday at the latest. My name is Chad Zummach. I am VP. If you are able, please call me on my cell phone any time this weekend at [REDACTED]

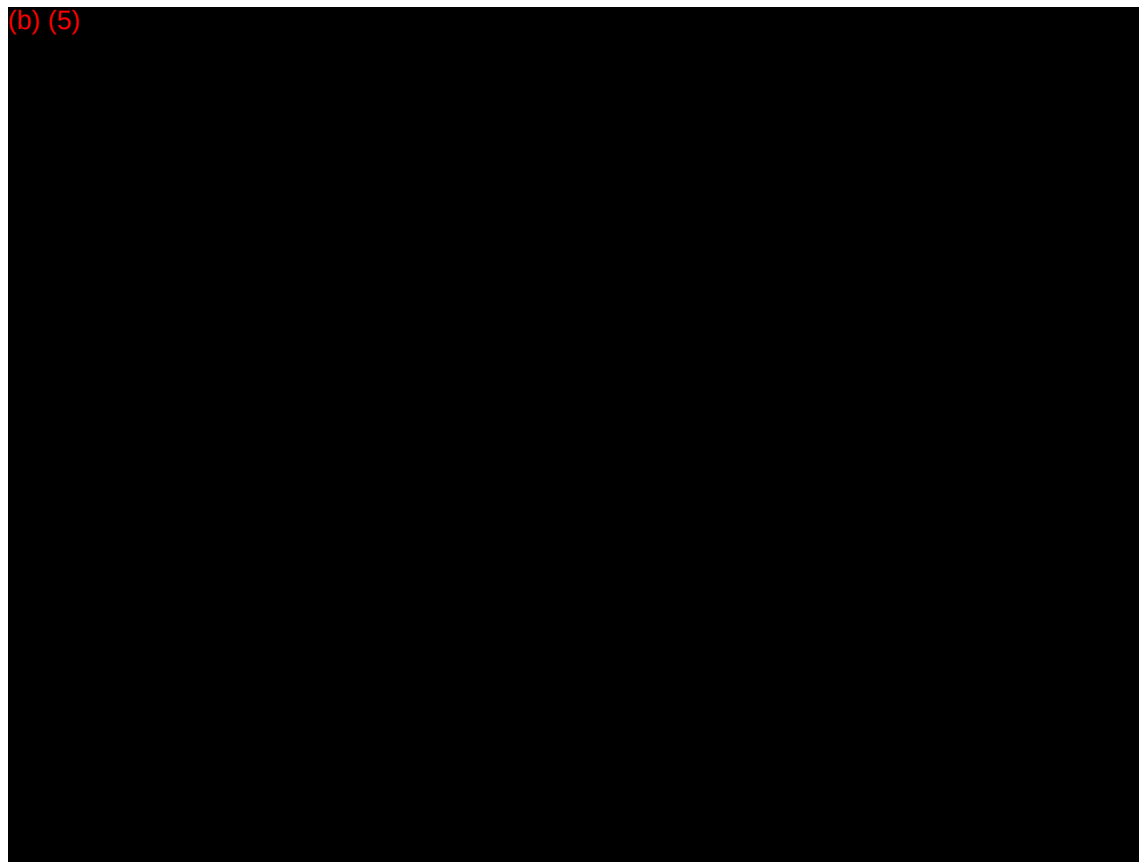
Here is a little more detail of our current status. We were able to at least get logged in to caweb.sba.gov with one user, Lisa Beda. Lisa is the only individual that has successfully logged into the system. Everyone else copied on this email has not been granted access. Most are awaiting emails, some are locked out entirely. It appears Brad Buckhorn and Lisa Beda are the only names listed.

Here are the instructions we started to write as we self-navigated with one user. Eventually, we hit a road block.

Caweb.sba.gov Instructions:

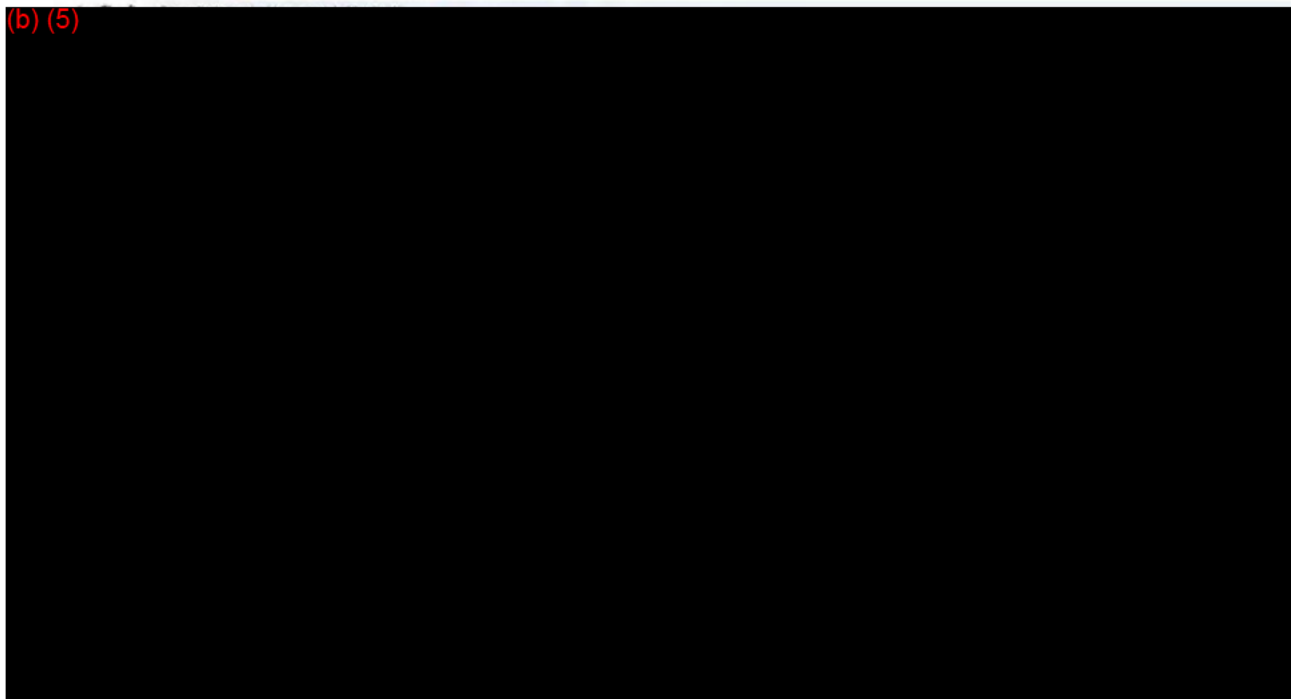
Once in caweb.sba.gov with username and password, click the little human figure at top right, select "Request Access to CAFS Systems".

You will then see files on left. Click on Electronic Lending – Origination (ETRAN) and Electronic Lending- Servicing (ETRAN), then enter Location



Then I errored out on this. When I click on application help, it gives me another error, "INTERNAL ERROR". Please contact developer.

(b) (5)



Please help.

Thank you,
Chad

Chad Zummach, Vice President
The Gunnison Bank and Trust Company
232 West Tomichi Avenue
Gunnison, CO 81230
www.gunnisonbank.com
czummach@gunnisonbank.com
970-641-0320
NMLS ID [REDACTED]

From: [Briggs, William J.](#)
To: [Franklin, Timalyn E. \(Contractor\)](#); [Kucharski, Stephen W.](#)
Subject: RE: q2eBanking
Date: Wednesday, April 22, 2020 8:55:00 AM
Attachments: [image004.png](#)

Thank you.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>
Sent: Wednesday, April 22, 2020 8:55 AM
To: Briggs, William J. <William.Briggs@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Subject: q2eBanking

FYI...

From: Franklin, Timalyn E. (Contractor)
Sent: Monday, April 20, 2020 2:39 PM
To: Felix Rivas <felix.rivas@q2ebanking.com>
Cc: Taylor Adkins <taylor.adkins@q2ebanking.com>
Subject: RE: Inquiry About Test Credentials for eTran

Investors Bank has contacted us separately to build their own solution. You can work with them on the account that they set up.

Timalyn E. Franklin,
MBA/SACS/PMI-ACP/PMP/
CSM/SAPM/CSM/ITIL/LSSBB

Office of Capital Access
U.S. Small Business Administration

timalyn.franklin@sba.gov



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From: Felix Rivas <felix.rivas@q2ebanking.com>
Sent: Monday, April 20, 2020 2:37 PM
To: Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>
Cc: Taylor Adkins <taylor.adkins@q2ebanking.com>
Subject: Re: Inquiry About Test Credentials for eTran

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Just confirmed with Investors Bank. Their Location ID is [REDACTED]

Thanks,

Felix J Rivas

VP, Strategic Initiatives
Q2 Cloud Lending
Direct 512.682.4471
Mobile [REDACTED]
Email. felix.rivas@q2ebanking.com

From: "Franklin, Timalyn E. (Contractor)" <timalyn.franklin@sba.gov>
Date: Monday, April 20, 2020 at 10:57 AM
To: Felix Rivas <felix.rivas@q2ebanking.com>
Cc: Taylor Adkins <taylor.adkins@q2ebanking.com>
Subject: RE: Inquiry About Test Credentials for eTran

Hi, what is your location id?

Timalyn E. Franklin,
MBA/SACS/PMI-ACP/PMP/
CSM/SAPM/CSM/ITIL/LSSBB

Office of Capital Access
U.S. Small Business Administration

timalyn.franklin@sba.gov



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From: Felix Rivas <felix.rivas@q2ebanking.com>
Sent: Monday, April 20, 2020 11:53 AM
To: Franklin, Timalyn E. (Contractor) <timalyn.franklin@sba.gov>
Cc: Taylor Adkins <taylor.adkins@q2ebanking.com>
Subject: Inquiry About Test Credentials for eTran

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Hi Timalyn

I received your contact information from Taylor (Q2 Cloud Lending, VP of Product – CC'ed). We have a customer, an SBA-approved lender, that inquired about how our other SBA PPP customers are handling the testing of loan submission to eTran. My understanding is that American Express has test credentials that have been used to test the integration.

Can you share how SBA-approved lenders could get test credentials for eTran loan submission?

Thanks,

Felix J Rivas

VP, Strategic Initiatives

Q2 Cloud Lending

Direct **512.682.4471**

Mobile [REDACTED]

Email. felix.rivas@q2ebanking.com

CLOUD LENDING
a Q2 company

1 Wolcott Park Drive
Suite #240
San Mateo, CA, 94403



From: [Miller, John A.](#)
To: [King, Stephanie M.](#)
Cc: [Briggs, William J.](#); [Seaborn, Dianna L.](#)
Subject: RE: Quick questions
Date: Thursday, May 14, 2020 2:30:44 PM
Attachments: [image002.png](#)

Hi Stephanie – (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

From: King, Stephanie M. <Stephanie.King@sba.gov>
Sent: Thursday, May 14, 2020 2:25 PM
To: Miller, John A. <John.Miller@sba.gov>
Subject: Quick questions

Hi there,

[REDACTED]

[REDACTED]

[REDACTED]

Thanks a million!

Stephanie King
Office of Congressional & Legislative Affairs
[REDACTED] – cell phone
202-619-0610



From: [Briggs, William J.](#)
To: [King, Stephanie M.](#); [Miller, John A.](#)
Cc: [Seaborn, Dianna L.](#)
Subject: RE: Quick questions
Date: Thursday, May 14, 2020 2:37:00 PM
Attachments: [image002.png](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: King, Stephanie M. <Stephanie.King@sba.gov>
Sent: Thursday, May 14, 2020 2:32 PM
To: Miller, John A. <John.Miller@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: RE: Quick questions

Thanks all!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Thursday, May 14, 2020 2:31 PM
To: King, Stephanie M. <Stephanie.King@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: RE: Quick questions

Hi Stephanie – [REDACTED]
[REDACTED]
[REDACTED]

From: King, Stephanie M. <Stephanie.King@sba.gov>
Sent: Thursday, May 14, 2020 2:25 PM
To: Miller, John A. <John.Miller@sba.gov>
Subject: Quick questions

Hi there,
[REDACTED]
[REDACTED]
[REDACTED]

Thanks a million!

Stephanie King
Office of Congressional & Legislative Affairs
[REDACTED] – cell phone
202-619-0610



From: [Miller, John A.](#)
To: [Kim, Jihoon](#)
Cc: [Andrews, Martin F.](#); [Kucharski, Stephen W.](#); [Seaborn, Dianna L.](#)
Subject: RE: Quick Update
Date: Tuesday, April 7, 2020 1:19:00 PM
Attachments: [image001.png](#)
[image003.png](#)

(b) (5)

[REDACTED]

From: Kim, Jihoon <Jihoon.Kim@sba.gov>
Sent: Tuesday, April 7, 2020 1:17 PM
To: Miller, John A. <John.Miller@sba.gov>
Cc: Andrews, Martin F. <Martin.Andrews@sba.gov>
Subject: FW: Quick Update

Hi John, [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] Thanks. Jihoon

From: Kim Pena <kpena@liveops.com>
Sent: Tuesday, April 7, 2020 1:08 PM
To: Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Jon Brown <jbrown@liveops.com>
Subject: Re: Quick Update

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Hello again!

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you,

M: [REDACTED]

Date: Monday, April 6, 2020 at 11:56 AM

Cc: Doug DeBolt <ddebolt@liveops.com>, Greg Hanover <ghanover@liveops.com>, "Zinn, Jeffery L." <Jeffery.Zinn@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Mercurio, Christopher A." <christopher.mercurio@sba.gov>, "Koop, Ronald L." <Ronald.Koop@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Andrews, Martin F." <Martin.Andrews@sba.gov>

Subject: RE: Quick Update

Kim,

(b) (5)

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Thank you,
Rafaela

Rafaela Monchek
Deputy Associate Administrator
Office of Disaster Assistance
U.S. Small Business Administration

(202) 205-6734

rafaela.monchek@sba.gov



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From: Kim Pena <kpena@liveops.com>

Sent: Monday, April 6, 2020 1:38 PM

To: Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Jon Brown <jbrown@liveops.com>; Finan, Maria <Linda.Finan@sba.gov>; Johnson, Brendon J. <Brendon.Johnson@sba.gov>

Cc: Doug DeBolt <ddebolt@liveops.com>; Greg Hanover <ghanover@liveops.com>; Zinn, Jeffery L. <Jeffery.Zinn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Mercurio, Christopher A. <christopher.mercurio@sba.gov>; Koop, Ronald L. <Ronald.Koop@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Andrews, Martin F. <Martin.Andrews@sba.gov>

Subject: Re: Quick Update

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Hi Rafaela,

(b) (5)

A large black rectangular redaction box covering the majority of the email body content below the greeting.

Thank you,

Kim Peña, Director, Client Results

M: [REDACTED]

From: "Monchek, Rafaela" <Rafaela.Monchek@sba.gov>

Date: Monday, April 6, 2020 at 3:49 AM

To: "Kim, Jihoon" <Jihoon.Kim@sba.gov>, Kim Pena <kpena@liveops.com>, Jon Brown <jbrown@liveops.com>, "Finan, Maria" <Linda.Finan@sba.gov>, "Johnson, Brendon J." <Brendon.Johnson@sba.gov>

Cc: Doug DeBolt <ddebolt@liveops.com>, Greg Hanover <ghanover@liveops.com>, "Zinn, Jeffery L." <Jeffery.Zinn@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Mercurio, Christopher A." <christopher.mercurio@sba.gov>, "Koop, Ronald L." <Ronald.Koop@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Andrews, Martin F." <Martin.Andrews@sba.gov>

Subject: Re: Quick Update

(b) (5)
[REDACTED]

From: Kim, Jihoon <Jihoon.Kim@sba.gov>

Sent: Monday, April 6, 2020 12:45:25 AM

To: Kim Pena <kpena@liveops.com>; Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Jon Brown <jbrown@liveops.com>; Finan, Maria <Linda.Finan@sba.gov>; Johnson, Brendon J. <Brendon.Johnson@sba.gov>

Cc: Doug DeBolt <ddebolt@liveops.com>; Greg Hanover <ghanover@liveops.com>; Zinn, Jeffery L. <Jeffery.Zinn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Mercurio, Christopher A. <christopher.mercurio@sba.gov>; Koop, Ronald L. <Ronald.Koop@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Andrews, Martin F. <Martin.Andrews@sba.gov>

Subject: RE: Quick Update

Hi Kim, [REDACTED]

[REDACTED]
[REDACTED] Thanks. Jihoon

From: Kim Pena <kpena@liveops.com>

Sent: Monday, April 6, 2020 12:31 AM

To: Kim, Jihoon <Jihoon.Kim@sba.gov>; Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Jon Brown <jbrown@liveops.com>; Finan, Maria <Linda.Finan@sba.gov>; Johnson, Brendon J. <Brendon.Johnson@sba.gov>

Cc: Doug DeBolt <ddebolt@liveops.com>; Greg Hanover <ghanover@liveops.com>; Zinn, Jeffery L. <Jeffery.Zinn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Mercurio, Christopher A. <christopher.mercurio@sba.gov>; Koop, Ronald L. <Ronald.Koop@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Andrews, Martin F. <Martin.Andrews@sba.gov>

Subject: Re: Quick Update

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Hi Jihoon,

(b) (5)

Thank you,

Kim Peña, Director, Client Results

M: [REDACTED]

From: "Kim, Jihoon" <Jihoon.Kim@sba.gov>

Date: Sunday, April 5, 2020 at 9:25 PM

To: "Monchek, Rafaela" <Rafaela.Monchek@sba.gov>, Jon Brown <jbrown@liveops.com>,"

"Finan, Maria" <Linda.Finan@sba.gov>, "Johnson, Brendon J." <Brendon.Johnson@sba.gov>

Cc: Doug DeBolt <ddebolt@liveops.com>, Greg Hanover <ghanover@liveops.com>, Kim Pena <kpena@liveops.com>,"Zinn, Jeffery L." <Jeffery.Zinn@sba.gov>,"Miller, John A." <John.Miller@sba.gov>,"

"Mercurio, Christopher A." <christopher.mercurio@sba.gov>,"Koop, Ronald L." <Ronald.Koop@sba.gov>,"Briggs, William J." <William.Briggs@sba.gov>,"Andrews, Martin F." <Martin.Andrews@sba.gov>

Subject: RE: Quick Update

Rafaela,

[REDACTED]

[REDACTED]

Thank you.

Jihoon Kim

From: Monchek, Rafaela <Rafaela.Monchek@sba.gov>

Sent: Monday, April 6, 2020 12:20 AM

To: Jon Brown <jbrown@liveops.com>; Finan, Maria <Linda.Finan@sba.gov>; Johnson, Brendon J. <Brendon.Johnson@sba.gov>

Cc: Doug DeBolt <ddebolt@liveops.com>; Greg Hanover <ghanover@liveops.com>; Kim Pena <kpena@liveops.com>; Zinn, Jeffery L. <Jeffery.Zinn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Mercurio, Christopher A. <christopher.mercurio@sba.gov>; Koop, Ronald L. <Ronald.Koop@sba.gov>

Subject: Re: Quick Update

(b) (5)

From: Jon Brown <jbrown@liveops.com>

Sent: Sunday, April 5, 2020 8:57 PM

To: Finan, Maria; Monchek, Rafaela; Johnson, Brendon J.

Cc: Doug DeBolt; Greg Hanover; Kim Pena

Subject: Quick Update

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All,

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]

Jon Brown, VP, Client Results

M: [REDACTED]

1365 N. Scottsdale Rd. Suite 390, Scottsdale, AZ 85257

liveops

From: [Briggs, William J.](#)
To: [Jason Betham](#)
Cc: [Spain, Thornton M.](#); [Field, Jeremy](#); [Manger, William M.](#); [Parker, Victor](#); [Ruth Matagi-Faatili](#); [Robert Ho Chee](#); [Z114 Radewagen, Amata](#)
Subject: RE: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
Date: Friday, April 17, 2020 12:19:06 AM

Ok. I will inquire. However we aren't accepting new lender applications until Congress approves more PPP appropriations. I will check sir. Please stay safe.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

-----Original Message-----

From: Jason Betham <jason.betham.sbd@[REDACTED]>
Sent: Thursday, April 16, 2020 11:54 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili <ruth@dbas.as>; Robert Ho Chee <robert.hochee@tr.as.gov>; Z114 Radewagen, Amata <amata.c.radewagen@mail.house.gov>
Subject: Re: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

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Talofa Mr. Briggs,

Thank you for the quick reply. The application was submitted today and the lender is awaiting a reply from SBA. Once a reply is received we will work with the Lender to comply with any requirements.

Kind Regards,

> On Apr 16, 2020, at 4:49 PM, Briggs, William J. <William.Briggs@sba.gov> wrote:
>
> Sir,
>
> Have you heard back from an SBA official on your lender application? Was it approved, denied or was more information requested?
>
> The status determines the next step.
>
> Bill Briggs
> Deputy Associate Administrator, Office of Capital Access U.S. Small
> Business Administration
> (202) [REDACTED] mobile
>
> -----Original Message-----
> From: Jason Betham <jason.betham.sbd@[REDACTED]>
> Sent: Thursday, April 16, 2020 11:39 PM
> To: Briggs, William J. <William.Briggs@sba.gov>
> Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy
> <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>;

> Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili
> <ruth@dbas.as>; Robert Ho Chee <robert.hochee@tr.as.gov>; Z114
> Radewagen, Amata <amata.c.radewagen@mail.house.gov>
> Subject: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
>
> CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links
and responding with sensitive information. Send suspicious email to spam@sba.gov.
>
> Talofa Deputy Associate Administrator Briggs,
>
> I hope this email finds you and your family healthy and safe.
>
> Thank for all that SBA has done in this time of crisis. Unfortunately most of our local businesses have not yet
been able to access the EIDL or PPP but we are hopeful that more funding will be appropriated so that these
programs may continue. In anticipation of more funding The Development Bank of American Samoa (DBAS) has
today submitted it Lender Application to SBA along with the attached Cover Letter.
>
> In my previous email to you, I described the three lenders serving our Territory. DBAS is one of those lenders.
As it is minimally funded, DBAS focuses on business loans of up to \$100,000. Thus it is requesting a waiver of the
requirement to have made \$50M in loans over the past 36 months. Our SBDC fully supports DBAS' request and
we hope that SBA will grant DBAS status as an approved lender so that it can participate in a newly funded PPP and
continue its critical role of providing much needed capital to our local businesses during this difficult time.
>
> Sincerely,
>
> Jason Betham
>
>
> Jason Marist Betham, Sr.
> State Director
> American Samoa Small Business Development Center (AS SBDC)
>
> P.O. Box 2609
> Pago Pago, American Samoa 96799
>
> jason.betham.sbdc@[REDACTED]
>
> (Office) (684)699-4830
> (Fax) (684)699-8636
> (Mobile) [REDACTED]
>
>
>
>
>

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

jason.betham.sbdc@[REDACTED]

(Office) (684)699-4830
(Fax) (684)699-8636

(Mobile)



From: [Briggs, William J.](#)
To: [Jason Betham](#)
Cc: [Spain, Thornton M.](#); [Field, Jeremy](#); [Manger, William M.](#); [Parker, Victor](#); [Ruth Matagi-Faatili](#); [Robert Ho Chee](#); [Z114 Radewagen, Amata](#)
Subject: RE: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
Date: Thursday, April 16, 2020 11:49:44 PM

Sir,

Have you heard back from an SBA official on your lender application? Was it approved, denied or was more information requested?

The status determines the next step.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

-----Original Message-----

From: Jason Betham <jason.betham.sbd@[REDACTED]>
Sent: Thursday, April 16, 2020 11:39 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili <ruth@dbas.as>; Robert Ho Chee <robert.hochee@tr.as.gov>; Z114 Radewagen, Amata <amata.c.radewagen@mail.house.gov>
Subject: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Talofa Deputy Associate Administrator Briggs,

I hope this email finds you and your family healthy and safe.

Thank for all that SBA has done in this time of crisis. Unfortunately most of our local businesses have not yet been able to access the EIDL or PPP but we are hopeful that more funding will be appropriated so that these programs may continue. In anticipation of more funding The Development Bank of American Samoa (DBAS) has today submitted it Lender Application to SBA along with the attached Cover Letter.

In my previous email to you, I described the three lenders serving our Territory. DBAS is one of those lenders. As it is minimally funded, DBAS focuses on business loans of up to \$100,000. Thus it is requesting a waiver of the requirement to have made \$50M in loans over the past 36 months. Our SBDC fully supports DBAS' request and we hope that SBA will grant DBAS status as an approved lender so that it can participate in a newly funded PPP and continue its critical role of providing much needed capital to our local businesses during this difficult time.

Sincerely,

Jason Betham

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609

Pago Pago, American Samoa 96799

jason.betham.sbdc@[REDACTED]

(Office) (684)699-4830

(Fax) (684)699-8636

(Mobile) [REDACTED]

From: [Manger, William M.](#)
To: [Streich, Susan E.](#)
Cc: [Ledford, Edward](#); [Briggs, William J.](#); [Kirwin, Paul F.](#)
Subject: RE: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
Date: Friday, April 17, 2020 1:08:00 PM

Thanks

-----Original Message-----

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Friday, April 17, 2020 12:22 PM
To: Manger, William M. <William.Manger@sba.gov>
Cc: Ledford, Edward <edward.ledford@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Kirwin, Paul F. <Paul.Kirwin@sba.gov>
Subject: RE: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

Bill --

(b) (5)

Thanks,

S.

Susan E. Streich
Director, Office of Credit Risk Management Office of Capital Access U.S. Small Business Administration
(202) 205-6641
Cell [REDACTED]
susan.streich@sba.gov

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-----Original Message-----

From: Manger, William M.
Sent: Friday, April 17, 2020 8:45 AM
To: Streich, Susan E. <Susan.Streich@sba.gov>
Cc: Ledford, Edward <edward.ledford@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

[REDACTED].

-----Original Message-----

From: Jason Betham <jason.betham.sbdc@[REDACTED]>
Sent: Thursday, April 16, 2020 11:39 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili <ruth@dbas.as>; Robert Ho Chee <robert.hochee@tr.as.gov>; Z114 Radewagen, Amata <amata.c.radewagen@mail.house.gov>
Subject: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

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Talofa Deputy Associate Administrator Briggs,

I hope this email finds you and your family healthy and safe.

Thank for all that SBA has done in this time of crisis. Unfortunately most of our local businesses have not yet been able to access the EIDL or PPP but we are hopeful that more funding will be appropriated so that these programs may continue. In anticipation of more funding The Development Bank of American Samoa (DBAS) has today submitted it Lender Application to SBA along with the attached Cover Letter.

In my previous email to you, I described the three lenders serving our Territory. DBAS is one of those lenders. As it is minimally funded, DBAS focuses on business loans of up to \$100,000. Thus it is requesting a waiver of the requirement to have made \$50M in loans over the past 36 months. Our SBDC fully supports DBAS' request and we hope that SBA will grant DBAS status as an approved lender so that it can participate in a newly funded PPP and continue its critical role of providing much needed capital to our local businesses during this difficult time.

Sincerely,

Jason Betham

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

jason.betham.sbdc@[REDACTED]

(Office) (684)699-4830
(Fax) (684)699-8636
(Mobile) [REDACTED]

From: [Briggs, William J.](#)
To: [Streich, Susan E.](#); [Manger, William M.](#)
Cc: [Ledford, Edward](#); [Kirwin, Paul F.](#)
Subject: RE: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).
Date: Friday, April 17, 2020 12:27:23 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

-----Original Message-----

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Friday, April 17, 2020 12:22 PM
To: Manger, William M. <William.Manger@sba.gov>
Cc: Ledford, Edward <edward.ledford@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Kirwin, Paul F. <Paul.Kirwin@sba.gov>
Subject: RE: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

Bill --

[REDACTED]

Thanks,

S.

Susan E. Streich
Director, Office of Credit Risk Management Office of Capital Access U.S. Small Business Administration
(202) 205-6641
Cell [REDACTED]
susan.streich@sba.gov

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-----Original Message-----

From: Manger, William M.
Sent: Friday, April 17, 2020 8:45 AM
To: Streich, Susan E. <Susan.Streich@sba.gov>
Cc: Ledford, Edward <edward.ledford@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

[REDACTED]

-----Original Message-----

From: Jason Betham <[jason.betham.sbdc@\[REDACTED\]](mailto:jason.betham.sbdc@[REDACTED])>
Sent: Thursday, April 16, 2020 11:39 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>; Field, Jeremy <Michael.Field@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>; Ruth Matagi-Faatili <ruth@dbas.as>;

Robert Ho Chee <robert.hochee@tr.as.gov>; Z114 Radewagen, Amata <amata.c.radewagen@mail.house.gov>
Subject: Request for Development Bank of American Samoa to become an SBA-Approved Lender (PPP).

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In my previous email to you, I described the three lenders serving our Territory. DBAS is one of those lenders. As it is minimally funded, DBAS focuses on business loans of up to \$100,000. Thus it is requesting a waiver of the requirement to have made \$50M in loans over the past 36 months. Our SBDC fully supports DBAS' request and we hope that SBA will grant DBAS status as an approved lender so that it can participate in a newly funded PPP and continue its critical role of providing much needed capital to our local businesses during this difficult time.

Sincerely,

Jason Betham

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

jason.betham.sbdc@ [REDACTED]

(Office) (684)699-4830
(Fax) (684)699-8636
(Mobile) [REDACTED]

From: [Manger, William M.](#)
To: [Isabel Milan](#); [Nelson, Nicole M.](#); [Streich, Susan E.](#)
Subject: RE: Request of assistance to contact the SBA
Date: Monday, April 6, 2020 9:59:00 AM

Thank you Isabel. This inquiry should go to Susan Streich who I have put on this chain.
Bill

From: Isabel Milan <Isabel.Milan@diaglobal.org>
Sent: Monday, April 6, 2020 9:54 AM
To: Manger, William M. <William.Manger@sba.gov>; Nelson, Nicole M. <Nicole.Nelson@sba.gov>
Subject: FW: Request of assistance to contact the SBA

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Hello Nicole and Bill,
Any chance that you can let me know who I can they address this email to in SBA?
Thank you so much!
Best,
Isabel

From: Marcelino Garcia <[marcelinogarcia3@](#)>
Sent: Saturday, April 4, 2020 3:02 PM
To: Isabel Milan <[isabelmmilan@](#)>; Isabel Milan <[Isabel.Milan@diaglobal.org](#)>
Subject: Fwd: Request of assistance to contact the SBA

Hola. Le podrias pasar esto a alguien en el Small Business Administration a ver si pueden ayudar a ese banco en Miami?

----- Forwarded message -----

From: **Fernandez-Nespral Garcia, Dionisio** <dnespral@abanca.com>
Date: Fri, Apr 3, 2020 at 11:57 AM
Subject: Request of assistance to contact the SBA
To: [marcelinogarcia3@](#) <[marcelinogarcia3@](#)>

Good Morning,

My name is Dionisio Fernandez-Nespral and I am the Chief Operations Officer of Abanca USA Miami Branch. We are a bank licensed by the Florida Office of Financial Regulation and by the Federal Reserve Bank of Atlanta. We are a Branch of Abanca Corporacion Bancaria SA, one of the biggest banks in Spain. Attached please find some information regarding our organization in case you would like to have more details about us.

As you know, due to the Coronavirus crisis the Congress has recently approved a \$2 trillion financial relief package. Part of this package will allow businesses to meet ongoing vital expenses, such as payroll, utilities, rent, and mortgage interest. The Coronavirus Aid, Relief and Economic Security (CARES) Act allocated \$350 billion to help small businesses to relief the pandemic and economic downturn and created a new program within the U.S. Small Business Administration's (SBA's) flagship 7(a) Loan Program called the Paycheck Protection Program (PPP).

As far as we know, some lenders like us, that have not worked with the SBA yet are eligible to make PPP loans. Our intention is to help small business collaborating in the administration of loans under the Paycheck Protection Program and, in order to do it we have tried to contact our local SBA district office to start the application process. So far we have not received any answer from them, something that is completely understandable due to the huge amount of requests they must be receiving during this unprecedented times.

We would really appreciate it if you could help us contact someone in the SBA in order to start the process to become a Small Business Administration-approved lender ASAP so that we can support as many small businesses as possible. The goal is to minimize the economic consequences of this dramatic crisis. The involvement of as many financial institutions as possible will be for the best interest of the whole economy.

My complete contact details are as follows:

Dionisio Fernandez-Nespral
Chief Operations Officer
Abanca USA Miami Branch
1395 Brickell Avenue, Suite 1500
Miami, FL 33131
+1-305-753-7842
dnespral@abanca.com

Thank you very much for your assistance and your reply.

Regards,

Dionisio Fernandez-Nespral Garcia

Back Office
1395 Brickell Avenue, Suite 1500. Miami - 33131
+1-305-929-0867

//ABANCA
Sentir común

abancausa.com

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From: Briggs, William J.
To: [Hart, Hailey E. EOP/WHO](#)
Cc: [Russo, Joseph H. EOP/WHO](#)
Subject: Re: SBA Access - First Financial Bank in Winnebago
Date: Thursday, April 9, 2020 1:58:17 PM

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From: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>
Sent: Thursday, April 9, 2020 1:48:54 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Subject: FW: SBA Access - First Financial Bank in Winnebago

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(b) (5)

[REDACTED]

Thank you,

Hailey Hart
White House Office of Public Liaison
C: 202 [REDACTED]

From: Jim Amundson <jamundson@icbm.org>
Sent: Thursday, April 9, 2020 1:43 PM
To: Hart, Hailey E. EOP/WHO <Hailey.E.Hart@who.eop.gov>
Subject: [EXTERNAL] Fwd: SBA Access

Hi Hailey-

Could you please ask someone to look into this situation? It seems to be especially tough. I thought he was taken care of a couple of days ago.

Jim Amundson
Independent Community
Bankers of Minnesota

651-789-3985 (office)

[REDACTED] (mobile)

Sent from my iPhone

Begin forwarded message:

From: Bill Erickson <bill.erickson@1stbago.com>

Date: April 9, 2020 at 12:24:46 PM CDT

To: Jim Amundson <jamundson@icbm.org>

Subject: SBA Access

I am just wondering about the status of the PPP program. There was quite a bit of talk up until the end of the day on Tuesday. Now everything seems to have gone silent. I am at a dead end on getting access myself. Since a week ago I have received no email response of any type from CLS, no return phone calls, no return contact whatsoever. In calling around to other banks I haven't found anyone in the "no response" category. They at least have received some response and are working to move forward and some are "in". I have checked my spam filters to make sure they are clear, and reviewed the spam logs to see if any of the addresses they have given were caught in the logs since last week. I have had an email exchange with Brian McDonald at SBA both last weekend and on Tuesday where he said he forwarded my inquiry to DC (twice). Yesterday I emailed again with this information but received no response.

So the things I know are:

1. I am on the SBA list of lenders to contact that businesses keep referring to
2. In my files I have a Supplemental Loan Guaranty Agreement dated July 6, 2018, that says my SBA Form 750 is extended for 2 years so it should be active.
3. I have a pile of applications on my desk ready to input.
4. Multiple customers with long term relationships have pulled their applications and gone elsewhere to banks that say they have access.
5. The phone keeps ringing and I feel like I am lying to my customers that we have been promised the access issues will be resolved.

So the actions I have taken have been:

- A week ago Wednesday (April 1) I contacted cfs@sba.gov as their website and phone number advised to get my account access opened
- Emailed CLS again on Friday
- Called their new hotline on Saturday and emailed them as the person instructed
- Emailed again on Monday
- Called the hotline Tuesday morning and a live person took my contact information and location number and said they would forward it to cfs.
- Called the hotline again on Wednesday afternoon, and they took my information again saying they were surprised I had not received a response yet

I see there is this new "Connect" portal opened up today, but the information seems to indicate you can only do this if you weren't already an approved lender. One bank I talked to (they had at least received an email response from CLS but were still waiting on the next step) had tried that approach and then reached a point where it asked for some authorization number, which it wasn't clear what number that was.

Bill Erickson

First Financial Bank in Winnebago

1 Main St. South, P. O. Box 988

Winnebago, MN 56098

Phone: (507)893-3155

Toll Free: (888)883-9365

Fax: (507)893-4719 NMLS ID [REDACTED]; Bank ID [REDACTED]

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From: [Manger, William M.](#)
To: [Miller, John A.](#); [Seale, Jessica N.](#); [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Friday, April 24, 2020 7:20:00 PM

John,

(b) (5)

Thank you,
Bill

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 24, 2020 6:44 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Friday, April 24, 2020 4:51 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Friday, April 24, 2020 at 4:47 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Friday, April 24, 2020 4:45 PM
To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

From: "Miller, John A." <John.Miller@sba.gov>
Date: Friday, April 24, 2020 at 10:11 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi Jessica, [REDACTED]

Thanks,
John

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Wednesday, April 22, 2020 9:56 AM

To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. I'm in a series of meetings right now, but will take a look when these wrap and send a copy for final approval.

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From: Miller, John A. <John.Miller@sba.gov>

Sent: Wednesday, April 22, 2020 9:43:55 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi Everyone, (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Tuesday, April 21, 2020 1:38 PM

To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW

Washington, DC 20416
202-205-3645
202- [REDACTED]
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5) [REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED] (b) (5) [REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]

- [REDACTED]
[REDACTED]
- [REDACTED]
[REDACTED]
- [REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] [REDACTED]

[REDACTED]
[REDACTED]

(b) (5)



From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW

Washington, DC 20416-0005

202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

[REDACTED]

(b) (5)

A large black rectangular redaction box covers the top portion of the page, obscuring the header and any content that might have been there.

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)"

<jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director

Office Financial Assistance
US Small Business Administration
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Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 9:53 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

[REDACTED] (b) (5)
[REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 9:50:26 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin. [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] D.

Dianna L. Seaborn, Director

Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Monday, April 20, 2020 8:13 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,

Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. (b) (5)

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

(b) (5)

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna,

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



From: [Manger, William M.](#)
To: [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Seale, Jessica N.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#); [Miller, John A.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#); [Davis, Jeffrey H.](#); [Morris, Stephen A.](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Tuesday, April 21, 2020 1:56:00 PM

(b) (5)

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Tuesday, April 21, 2020 1:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

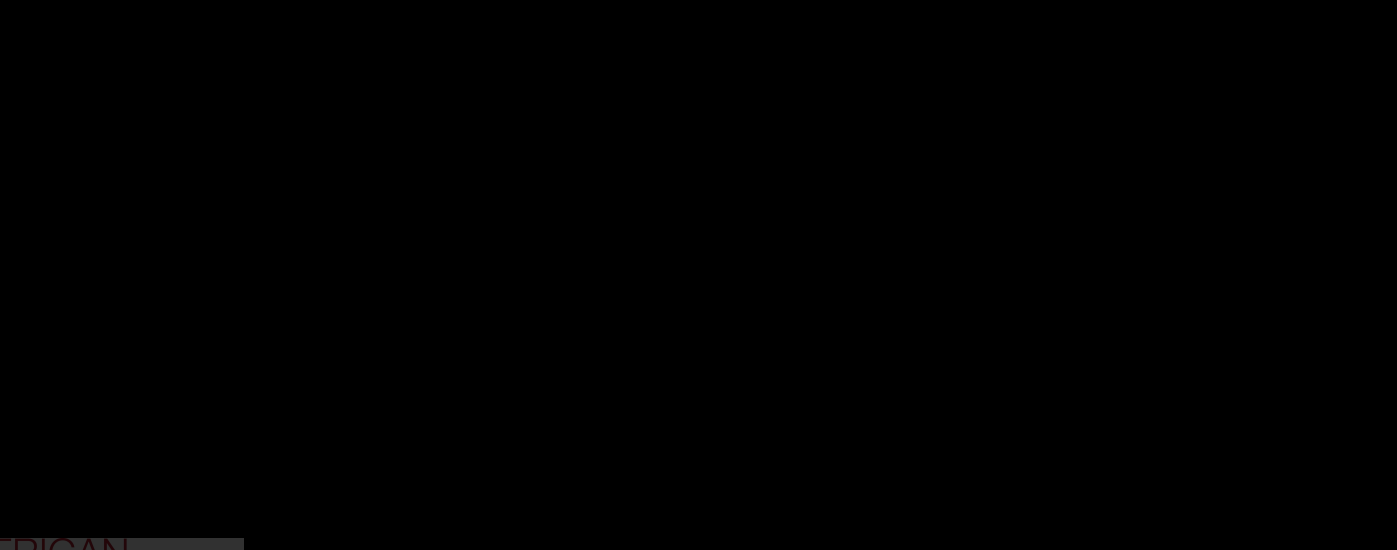
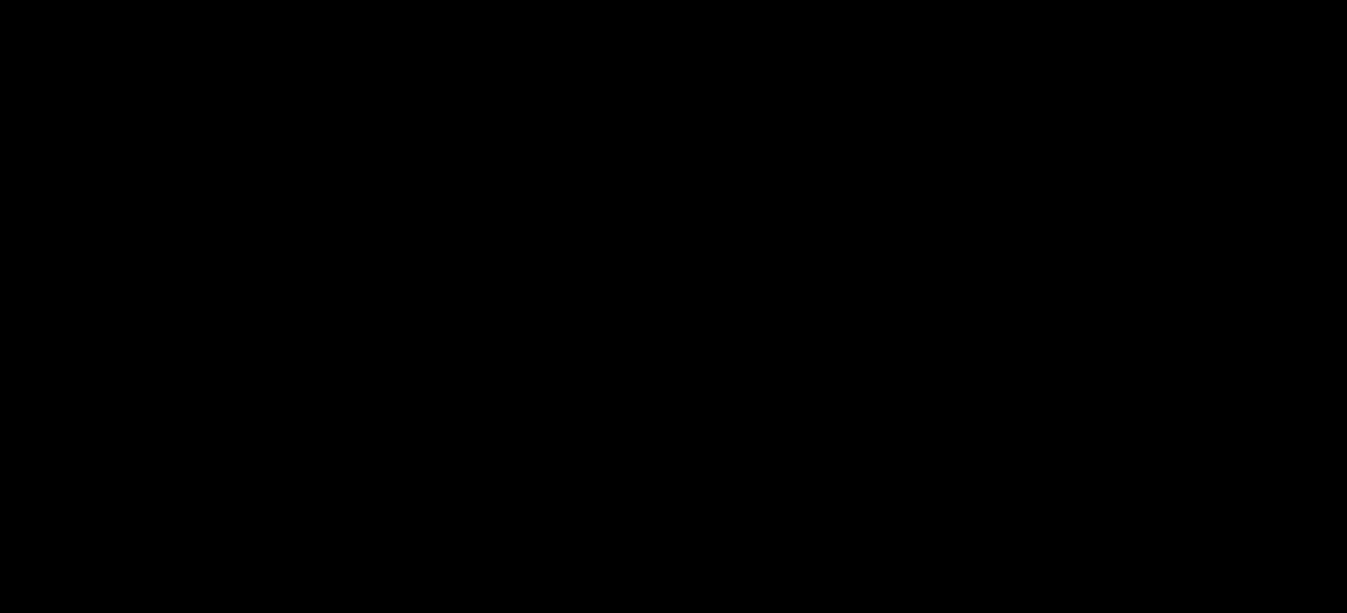
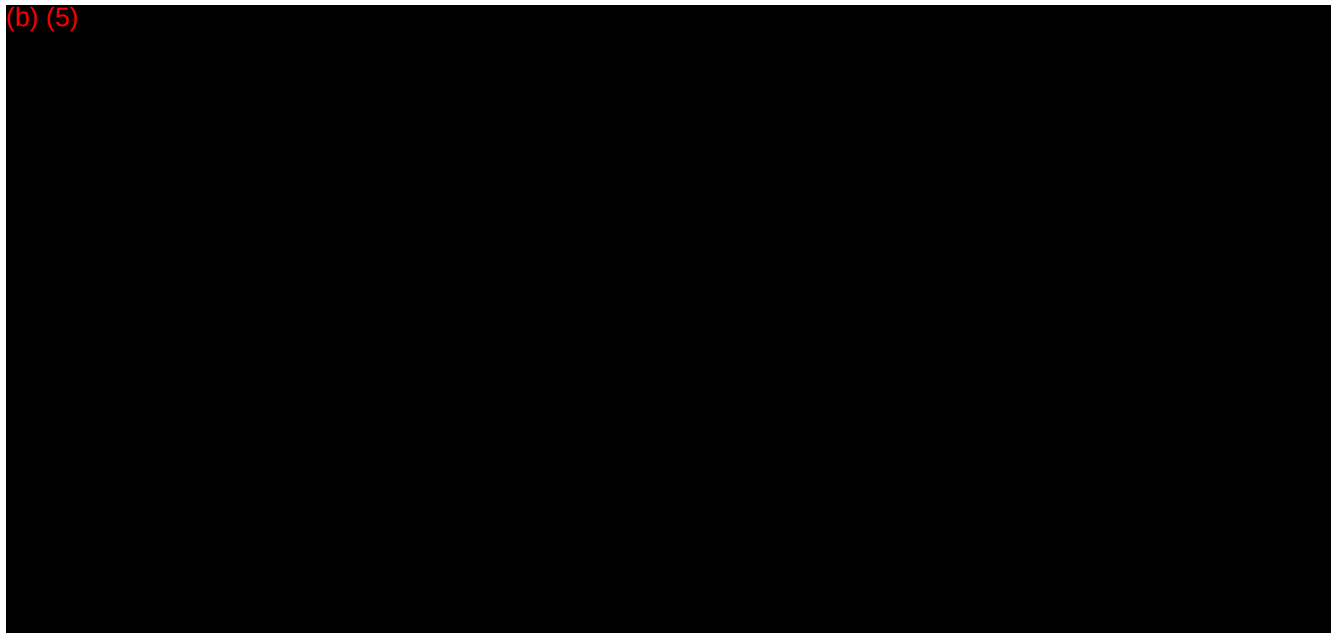
[REDACTED]

[REDACTED]

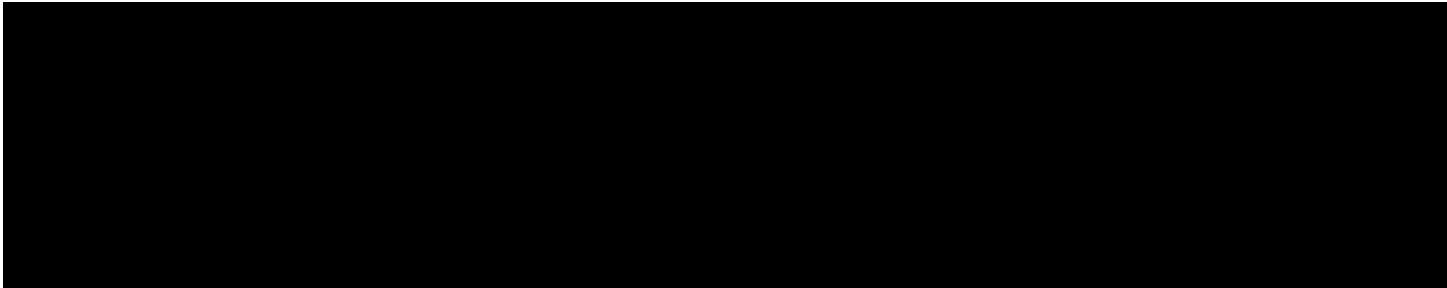
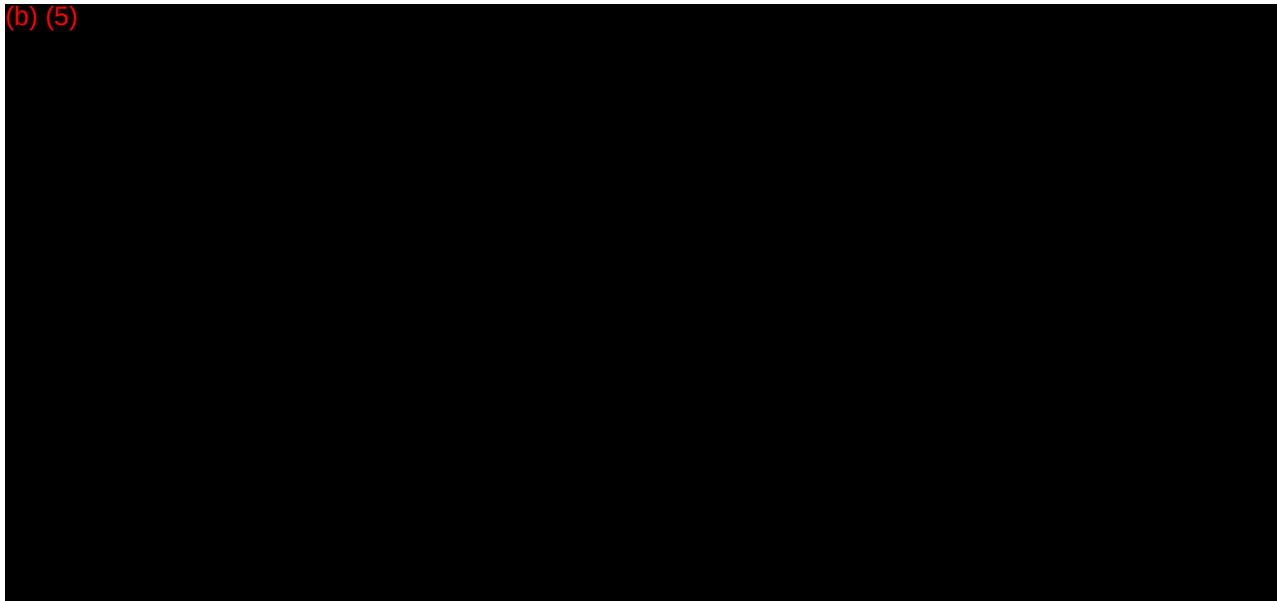
[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]

(b) (5)



(b) (5)



From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice



From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

(b) (5)

Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW

Washington, DC 20416-0005

202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[Redacted content]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416

202-205-3645

202- [REDACTED]

dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

(b) (5) [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Monday, April 20, 2020 at 10:40 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 10:02:15 AM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

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Office Financial Assistance
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 9:53 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin.

D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645

dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan.

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>

Sent: Friday, April 17, 2020 7:06 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:03 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 12:26 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW

Washington, DC 20416
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202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna,

(b) (5)



Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: (202) [REDACTED]
erin.mccracken@sba.gov



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From: [Manger, William M.](#)
To: [Drake, Rosemarie A.](#); [Seaborn, Dianna L.](#); [Seale, Jessica N.](#); [McCracken, Erin S.](#); [Miller, John A.](#); [Briggs, William J.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#); [Davis, Jeffrey H.](#); [Morris, Stephen A.](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Monday, April 20, 2020 5:34:00 PM

(b) (5)

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Sent: Monday, April 20, 2020 5:08 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 5:03 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>;

Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 4:54 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

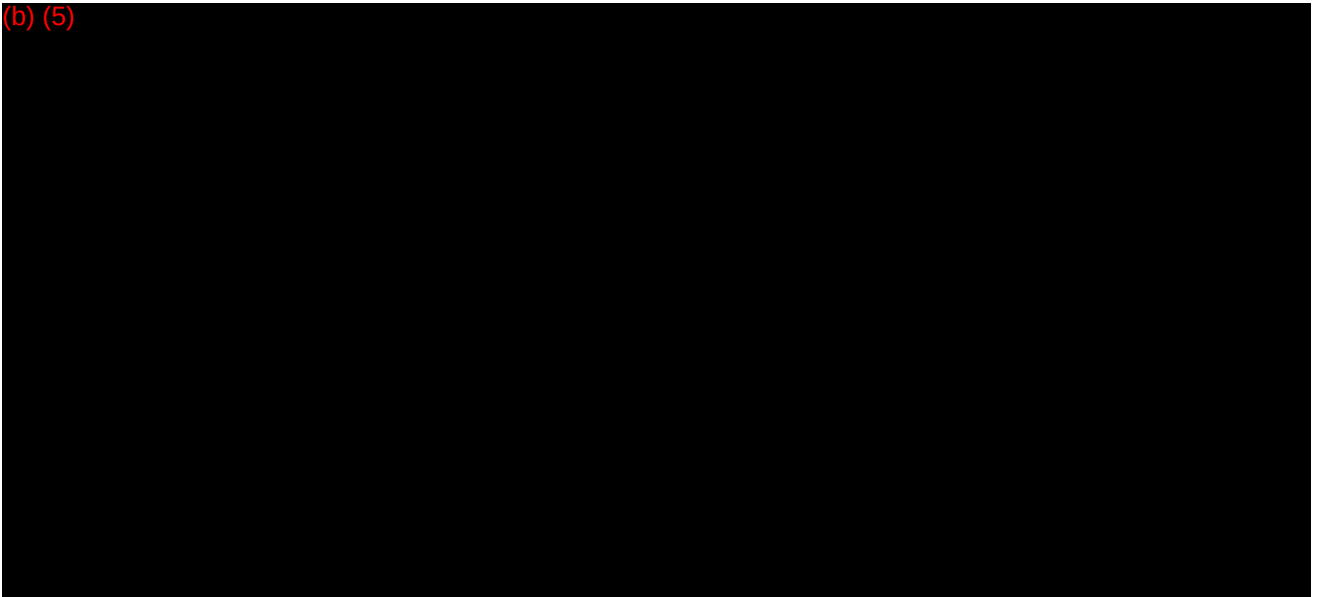
Hi team,

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)



From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director

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US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 10:06 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5) [REDACTED]
[REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 10:02:15 AM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
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Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin.

D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>

Sent: Friday, April 17, 2020 11:28 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 8:28 PM

To: Upham, Daniel <Daniel.Upham@sba.gov>

Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. (b) (5)

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:20 PM

To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.

Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>

Sent: Friday, April 17, 2020 7:06 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>;

Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>;

Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:03 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M.

<William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A.

<John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 12:26 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M.

<William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A.

<John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

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Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration

409 3rd Street, SW
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dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:55 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>;

Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Manger, William M. <William.Manger@sba.gov>

Sent: Friday, April 17, 2020 11:51 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>;

Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna,

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [Seale, Jessica N.](#); [Manger, William M.](#); [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Sunday, April 26, 2020 5:22:47 PM

Thanks!

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 26, 2020 5:21 PM
To: Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Miller, John A." <John.Miller@sba.gov>
Date: Sunday, April 26, 2020 at 5:20 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Sunday, April 26, 2020 5:16 PM
To: Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thanks John, (b) (5)

From: "Miller, John A." <John.Miller@sba.gov>
Date: Friday, April 24, 2020 at 8:03 PM
To: "Manger, William M." <William.Manger@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

I've attached it here.

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 24, 2020 7:20 PM
To: Miller, John A. <John.Miller@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

John,

Bill

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 24, 2020 6:44 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Friday, April 24, 2020 4:51 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Friday, April 24, 2020 at 4:47 PM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Friday, April 24, 2020 4:45 PM

To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Miller, John A." <John.Miller@sba.gov>
Date: Friday, April 24, 2020 at 10:11 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi Jessica,

Thanks,
John

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Wednesday, April 22, 2020 9:56 AM
To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you.

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From: Miller, John A. <John.Miller@sba.gov>
Sent: Wednesday, April 22, 2020 9:43:55 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi Everyone, (b) (5)

[REDACTED]

[REDACTED]

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Tuesday, April 21, 2020 1:38 PM

To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

[REDACTED]

Dianna L. Seaborn, Director
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US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Tuesday, April 21, 2020 1:15 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Bill Briggs

Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5) [REDACTED]

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

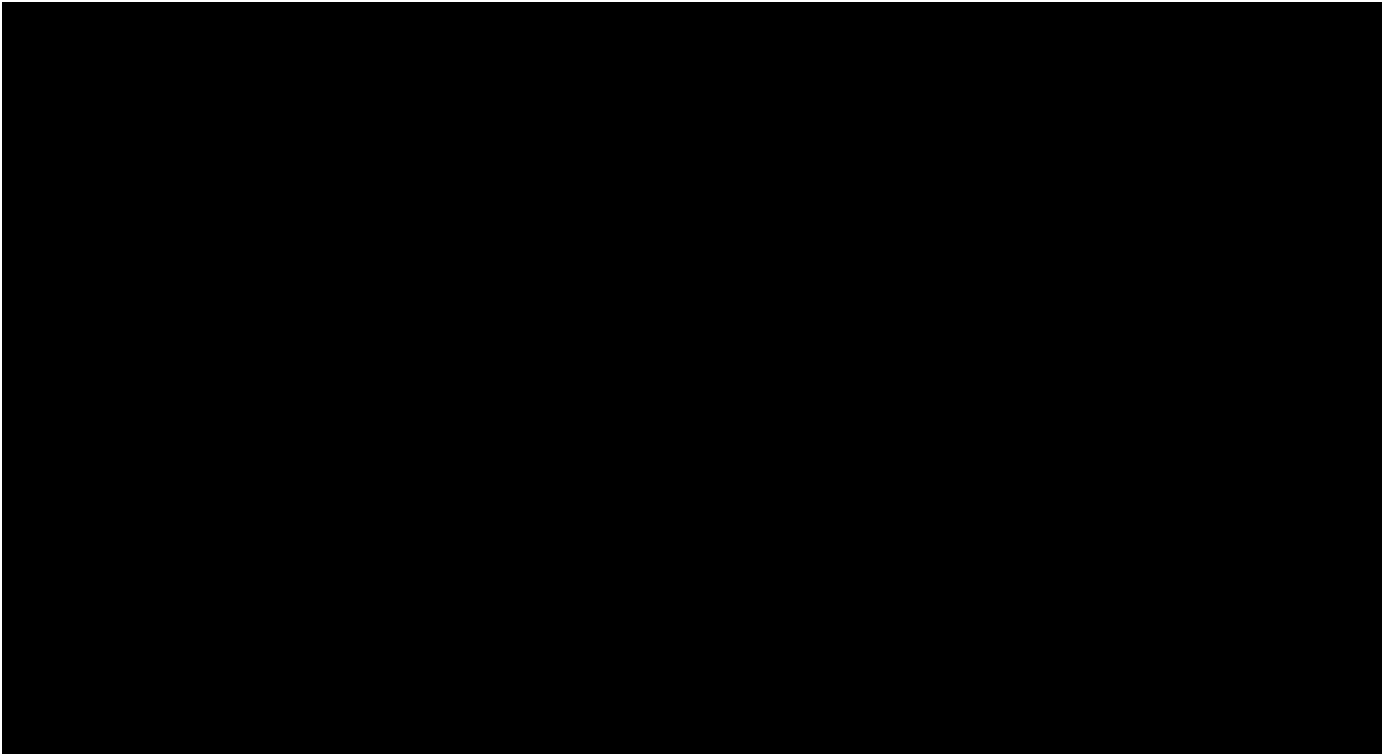
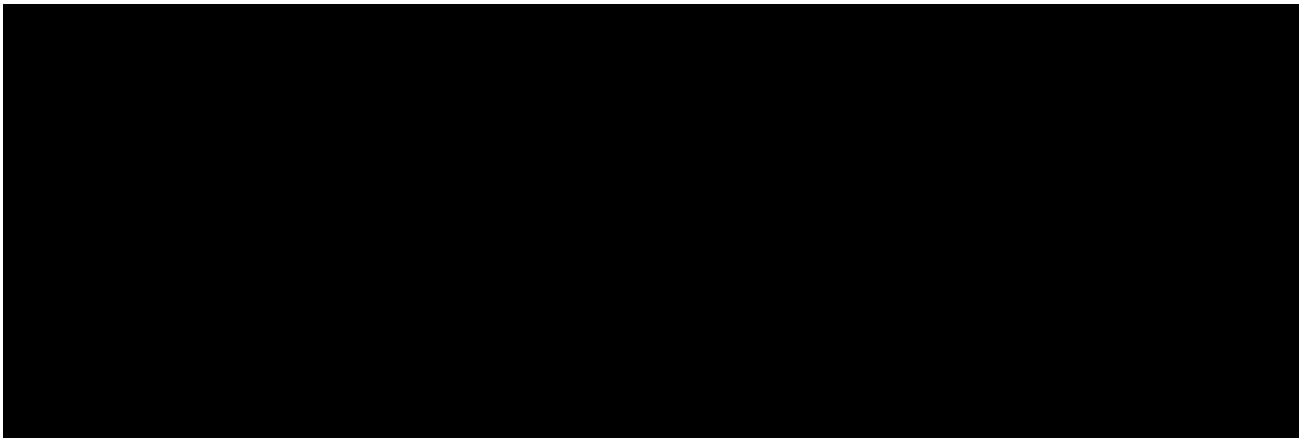
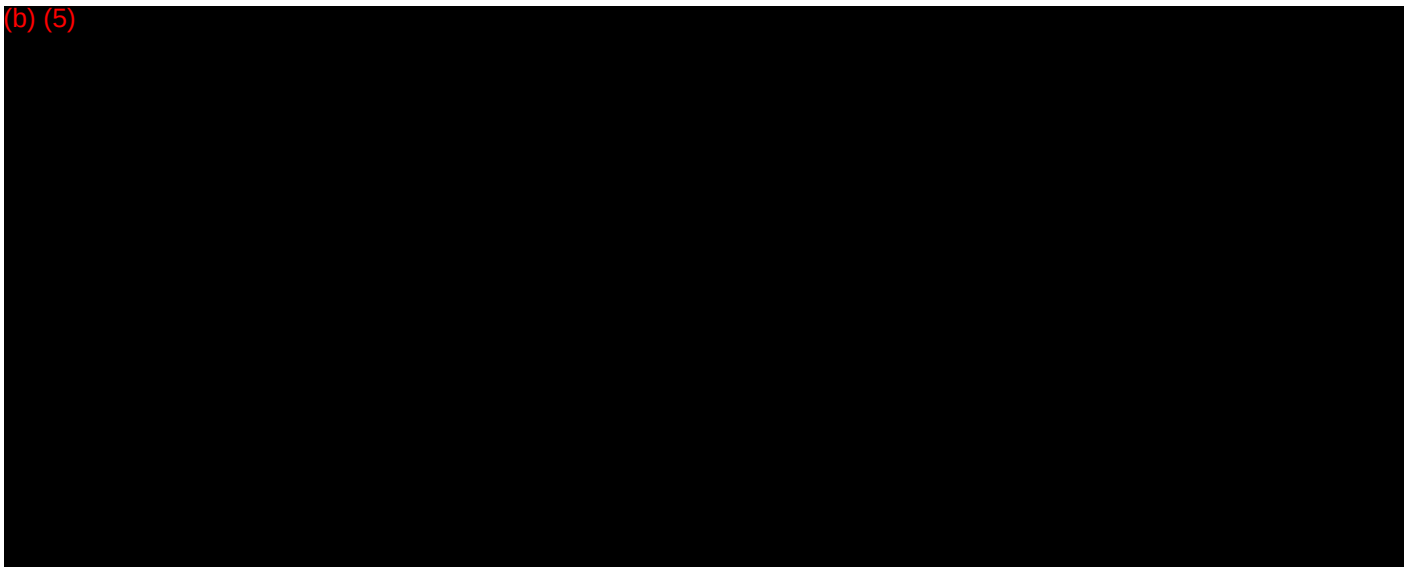
[REDACTED]

[REDACTED]

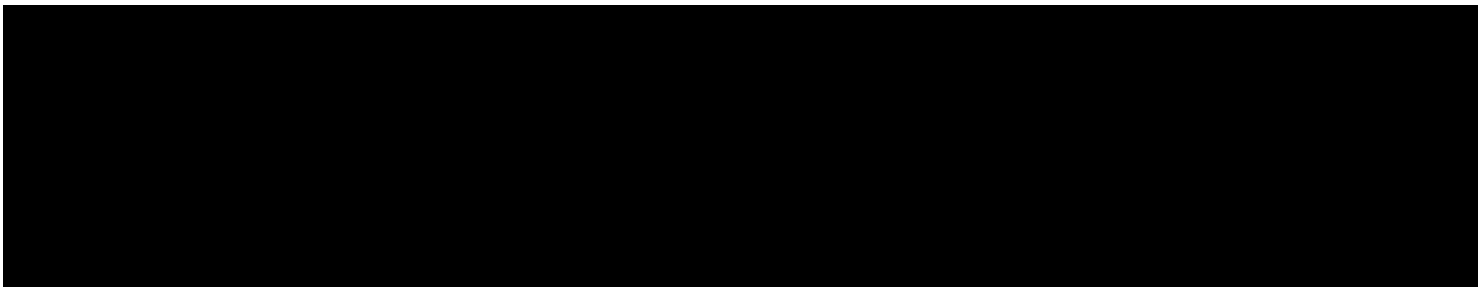
[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]

(b) (5)



(b) (5)



From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice



From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

(b) (5)

Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW

Washington, DC 20416-0005

202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645

202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 4:54 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

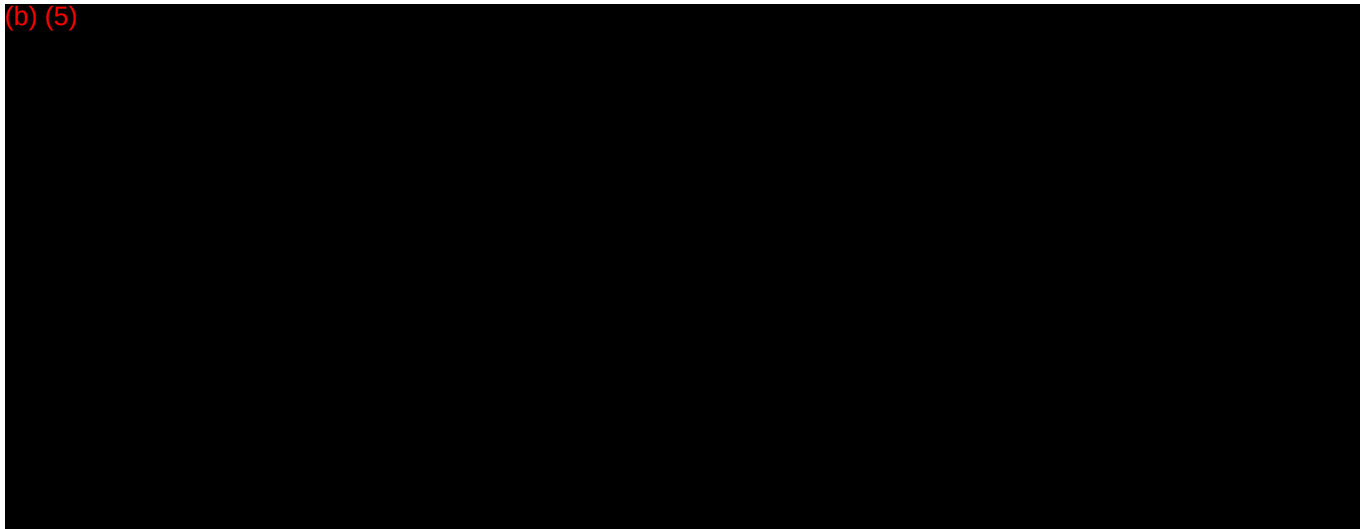
(b) (5)
[Redacted]
[Redacted]
[Redacted]
[Redacted]

[Redacted]

[Redacted] [Redacted]

[Redacted]

(b) (5)



From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 10:02:15 AM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 9:53 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan.

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>

Sent: Friday, April 17, 2020 7:06 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:03 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 12:26 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW

Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna, (b) (5)

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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[illegible]

Thanks John, [REDACTED]
[REDACTED]

I've attached it here.

AMERICAN
OVERSIGHT

SBA-20-1102-A-000493

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

John,

(b) (5)

Thank you,
Bill

From: Miller, John A. <John.Miller@sba.gov>

Sent: Friday, April 24, 2020 6:44 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Friday, April 24, 2020 4:51 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Friday, April 24, 2020 at 4:47 PM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Friday, April 24, 2020 4:45 PM
To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)
[REDACTED]
[REDACTED]
[REDACTED]

From: "Miller, John A." <John.Miller@sba.gov>
Date: Friday, April 24, 2020 at 10:11 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi Jessica, [REDACTED]
[REDACTED]

Thanks,
John

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Wednesday, April 22, 2020 9:56 AM

To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

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From: Miller, John A. <John.Miller@sba.gov>
Sent: Wednesday, April 22, 2020 9:43:55 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi Everyone,

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Tuesday, April 21, 2020 1:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645

202- [REDACTED]
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5) [REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

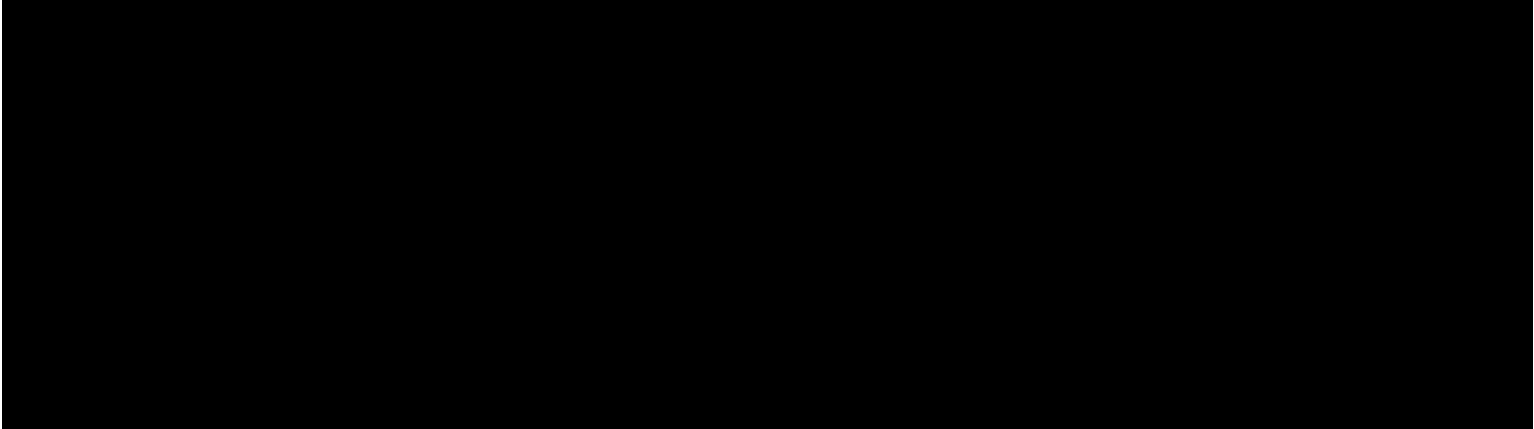
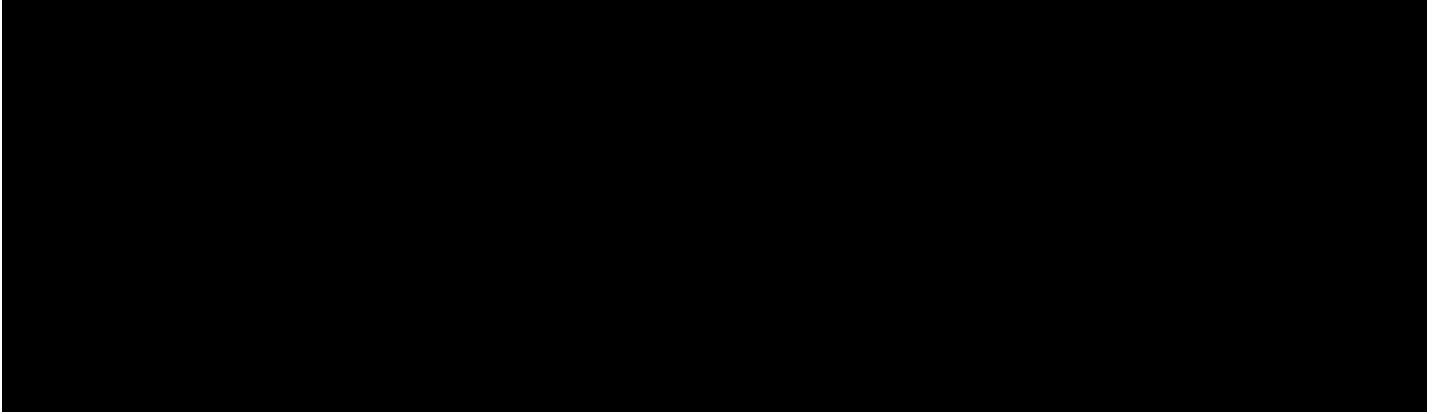
From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)"

<jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

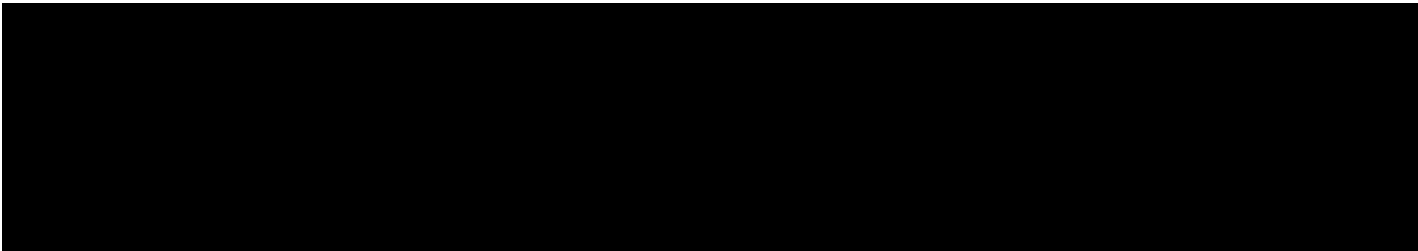
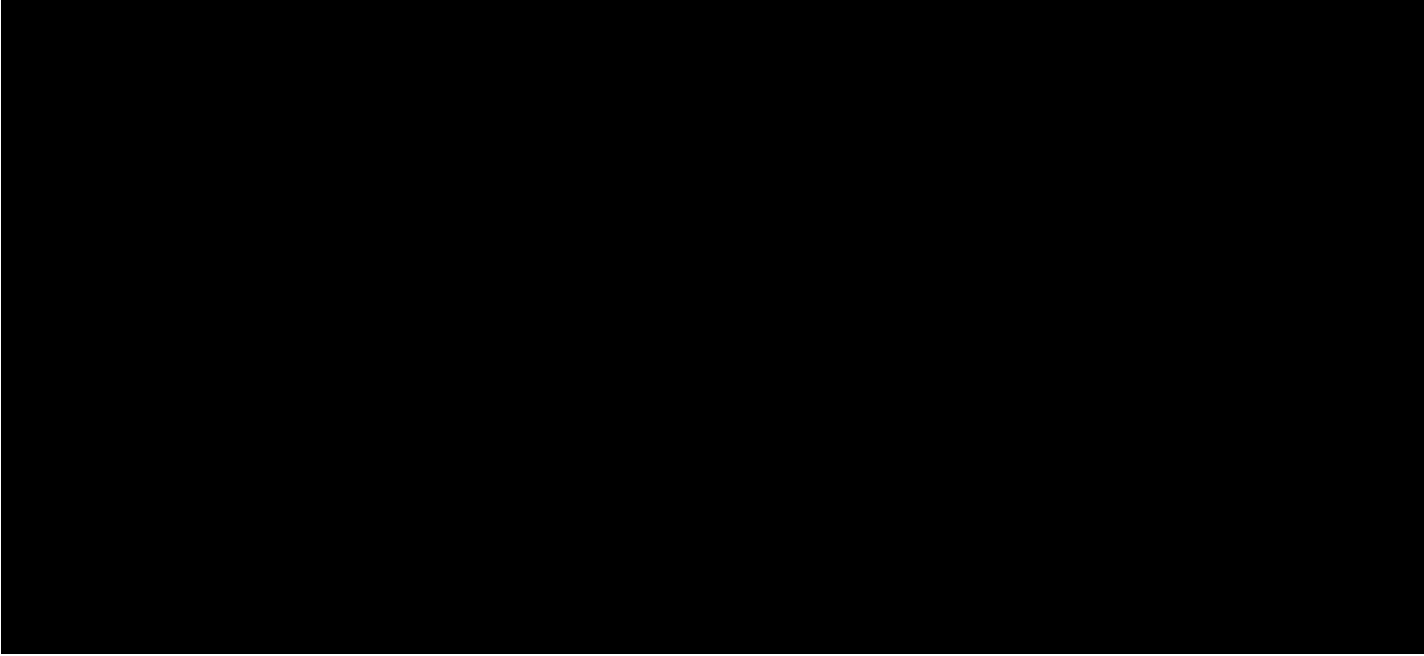
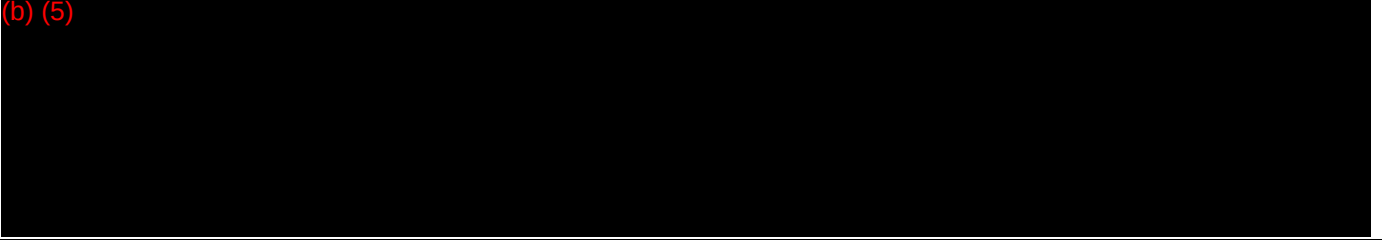
Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

(b) (5)



(b) (5)



From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW

Washington, DC 20416-0005

202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



U.S. Small Business
Administration

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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

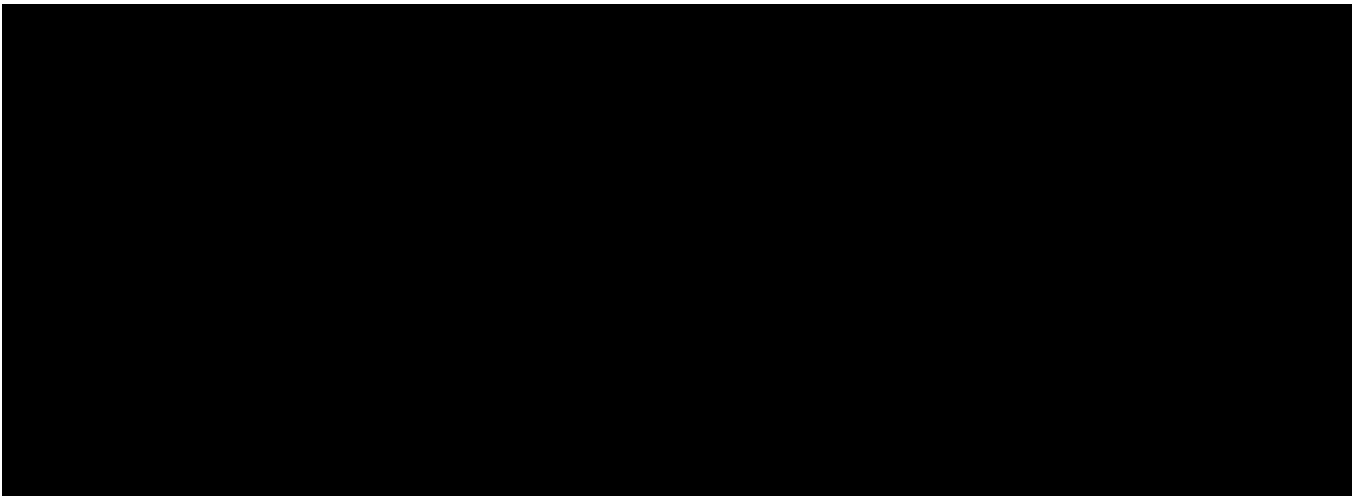
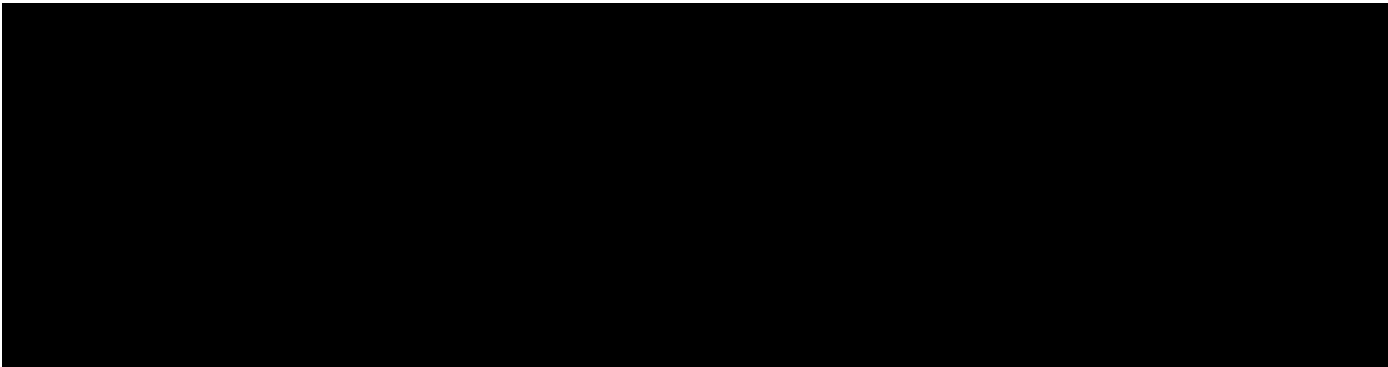
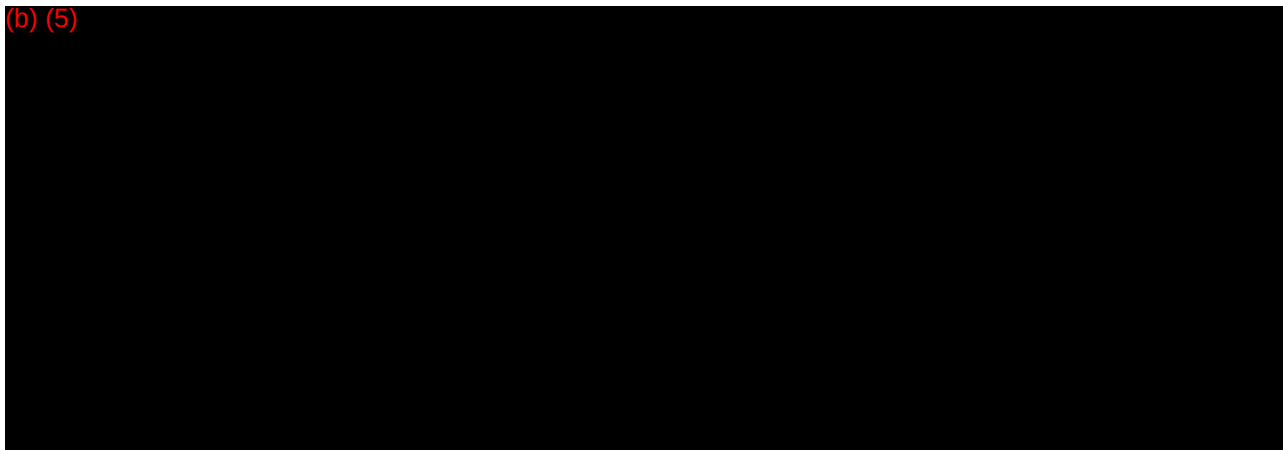
[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)



From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A."

<Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
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US Small Business Administration
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Washington, DC 20416
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]
Dianna L. Seaborn, Director
Office Financial Assistance

US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 9:53 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)
[REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 9:50:26 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin. [REDACTED]

[REDACTED] D.

Dianna L. Seaborn, Director
Office Financial Assistance

US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Monday, April 20, 2020 8:13 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. (b) (5)
[REDACTED]
[REDACTED]. Thank you.
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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]
[REDACTED]
[REDACTED]

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again, [REDACTED]
[REDACTED]
[REDACTED]

(b) (5)

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

[REDACTED]

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna,

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [Manger, William M.](#); [Seale, Jessica N.](#); [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Friday, April 24, 2020 8:03:09 PM
Attachments: [Payment Relief for website.docx](#)

I've attached it here.

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 24, 2020 7:20 PM
To: Miller, John A. <John.Miller@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

John,

(b) (5)

Thank you,
Bill

From: Miller, John A. <[John.Miller@sba.gov](#)>
Sent: Friday, April 24, 2020 6:44 PM
To: Seale, Jessica N. <[Jessica.Seale@sba.gov](#)>; Seaborn, Dianna L. <[Dianna.Seaborn@sba.gov](#)>; Briggs, William J. <[William.Briggs@sba.gov](#)>; Manger, William M. <[William.Manger@sba.gov](#)>; Drake, Rosemarie A. <[Rosemarie.Drake@sba.gov](#)>; McCracken, Erin S. <[Erin.McCracken@sba.gov](#)>
Cc: Upham, Daniel <[Daniel.Upham@sba.gov](#)>; Billimoria, Jimmy F. (Jim) <[jim.billimoria@sba.gov](#)>
Subject: RE: SBA Debt Relief - Procedural Notice

From: Seale, Jessica N. <[Jessica.Seale@sba.gov](#)>
Sent: Friday, April 24, 2020 4:51 PM
To: Seaborn, Dianna L. <[Dianna.Seaborn@sba.gov](#)>; Miller, John A. <[John.Miller@sba.gov](#)>; Briggs, William J. <[William.Briggs@sba.gov](#)>; Manger, William M. <[William.Manger@sba.gov](#)>; Drake, Rosemarie A. <[Rosemarie.Drake@sba.gov](#)>; McCracken, Erin S. <[Erin.McCracken@sba.gov](#)>
Cc: Upham, Daniel <[Daniel.Upham@sba.gov](#)>; Billimoria, Jimmy F. (Jim) <[jim.billimoria@sba.gov](#)>
Subject: Re: SBA Debt Relief - Procedural Notice

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Friday, April 24, 2020 at 4:47 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Friday, April 24, 2020 4:45 PM
To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

From: "Miller, John A." <John.Miller@sba.gov>
Date: Friday, April 24, 2020 at 10:11 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William

M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi Jessica, (b) (5)

Thanks,
John

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Wednesday, April 22, 2020 9:56 AM
To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you.

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From: Miller, John A. <John.Miller@sba.gov>
Sent: Wednesday, April 22, 2020 9:43:55 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi Everyone,

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Tuesday, April 21, 2020 1:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger,

William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>;
McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;
Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>;
Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>;
McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;
Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A.
<Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S.
<Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J.

<William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>

Date: Tuesday, April 21, 2020 at 10:05 AM

To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5) [Redacted]
[Redacted]
[Redacted]

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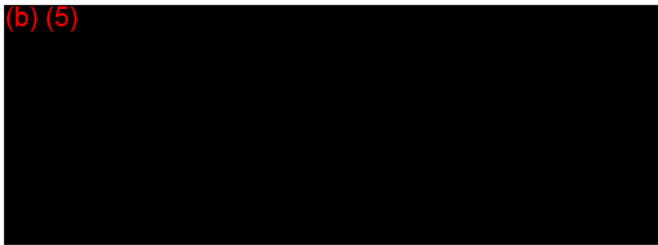
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- [Redacted]
[Redacted]
[Redacted]

[Redacted]
[Redacted]

- [Redacted]
 - [Redacted]

(b) (5)



From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice



From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:



Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)
[Redacted]
[Redacted]
[Redacted]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[Redacted]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

(b) (6)

[Redacted]

[Redacted]

[Redacted]

[Redacted]

(b) (5)

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Monday, April 20, 2020 at 10:40 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 10:06 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you.

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
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202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger,

William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin. (b) (5)

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. (b) (5)

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:03 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 12:26 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
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dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna, [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [Manger, William M.](#); [Seale, Jessica N.](#); [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Friday, April 24, 2020 8:01:51 PM

(b) (5)

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 24, 2020 7:20 PM
To: Miller, John A. <John.Miller@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

John,

Thank you,
Bill

From: Miller, John A. <[John.Miller@sba.gov](#)>
Sent: Friday, April 24, 2020 6:44 PM
To: Seale, Jessica N. <[Jessica.Seale@sba.gov](#)>; Seaborn, Dianna L. <[Dianna.Seaborn@sba.gov](#)>; Briggs, William J. <[William.Briggs@sba.gov](#)>; Manger, William M. <[William.Manger@sba.gov](#)>; Drake, Rosemarie A. <[Rosemarie.Drake@sba.gov](#)>; McCracken, Erin S. <[Erin.McCracken@sba.gov](#)>
Cc: Upham, Daniel <[Daniel.Upham@sba.gov](#)>; Billimoria, Jimmy F. (Jim) <[jim.billimoria@sba.gov](#)>
Subject: RE: SBA Debt Relief - Procedural Notice

From: Seale, Jessica N. <[Jessica.Seale@sba.gov](#)>
Sent: Friday, April 24, 2020 4:51 PM
To: Seaborn, Dianna L. <[Dianna.Seaborn@sba.gov](#)>; Miller, John A. <[John.Miller@sba.gov](#)>; Briggs, William J. <[William.Briggs@sba.gov](#)>; Manger, William M. <[William.Manger@sba.gov](#)>; Drake, Rosemarie A. <[Rosemarie.Drake@sba.gov](#)>; McCracken, Erin S. <[Erin.McCracken@sba.gov](#)>
Cc: Upham, Daniel <[Daniel.Upham@sba.gov](#)>; Billimoria, Jimmy F. (Jim) <[jim.billimoria@sba.gov](#)>
Subject: Re: SBA Debt Relief - Procedural Notice

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Friday, April 24, 2020 at 4:47 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Friday, April 24, 2020 4:45 PM
To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

From: "Miller, John A." <John.Miller@sba.gov>
Date: Friday, April 24, 2020 at 10:11 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi Jessica, (b) (5)

Thanks,
John

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Wednesday, April 22, 2020 9:56 AM

To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

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From: Miller, John A. <John.Miller@sba.gov>

Sent: Wednesday, April 22, 2020 9:43:55 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi Everyone,

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Tuesday, April 21, 2020 1:38 PM

To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
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Washington, DC 20416
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dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Tuesday, April 21, 2020 1:15 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>;
Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>;
McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;
Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Tuesday, April 21, 2020 1:13 PM

To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A.
<Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S.
<Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J.
<William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;
Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>

Date: Tuesday, April 21, 2020 at 10:05 AM

To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

[REDACTED]

_____ *

-
Group	Bar 1	Bar 2	Bar 3
1	~45%	~95%	~95%
2	~35%	~98%	~95%
3	~25%	~100%	~98%
4	~10%	~98%	~95%

- [REDACTED]
 - [REDACTED]
 - [REDACTED]
- [REDACTED]
 - [REDACTED]

- o (b) (5)

[REDACTED]

- [REDACTED]
- [REDACTED]

From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

[REDACTED]

Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

rd

409 3 Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)
[Redacted]
[Redacted]
[Redacted]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202- [Redacted]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs,

William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;
Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

(b) (5) [Redacted]
[Redacted]
[Redacted]
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[Redacted]

- | [Redacted]
[Redacted]
- | [Redacted]
[Redacted]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
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US Small Business Administration
409 3rd Street, SW
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202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

[REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria,

Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin. (b) (5)

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
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dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. (b) (5)

Thank you.
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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again, (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
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202- [REDACTED]
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna,

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [Seale, Jessica N.](#); [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Manger, William M.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Friday, April 24, 2020 6:43:45 PM

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Friday, April 24, 2020 4:51 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Friday, April 24, 2020 at 4:47 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



U.S. Small Business
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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Friday, April 24, 2020 4:45 PM

To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

From: "Miller, John A." <John.Miller@sba.gov>

Date: Friday, April 24, 2020 at 10:11 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi Jessica, [REDACTED]

[REDACTED]

Thanks,
John

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Wednesday, April 22, 2020 9:56 AM

To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. [REDACTED]

[REDACTED]

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From: Miller, John A. <John.Miller@sba.gov>

Sent: Wednesday, April 22, 2020 9:43:55 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi Everyone, (b) (5)

[REDACTED]

[REDACTED]

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Tuesday, April 21, 2020 1:38 PM

To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

[REDACTED]

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US Small Business Administration
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dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

I am good with this text.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

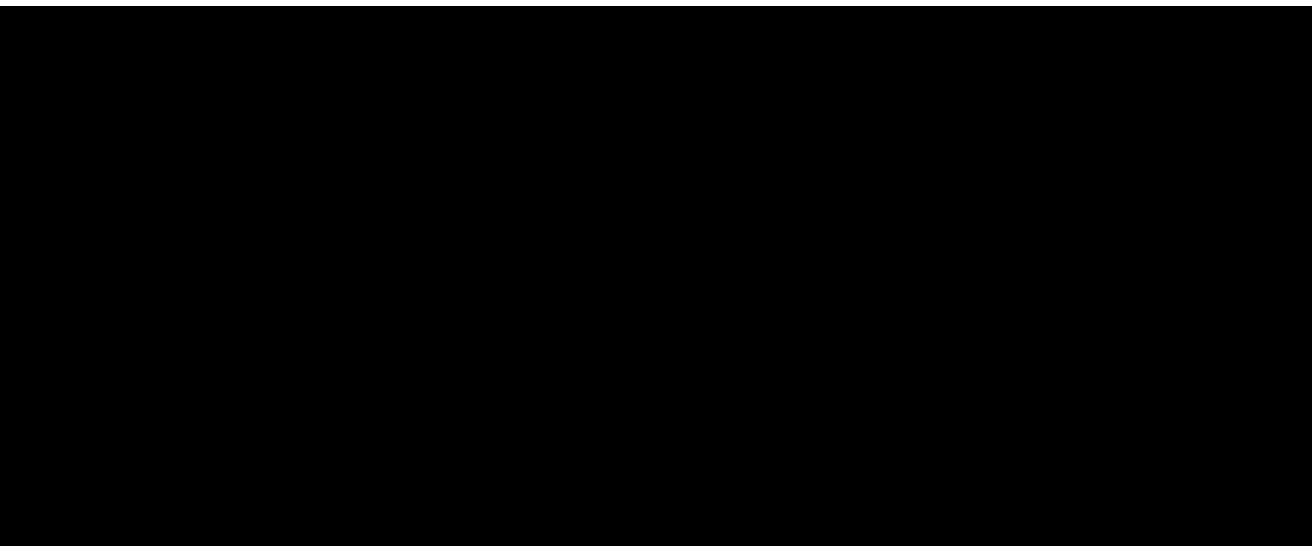
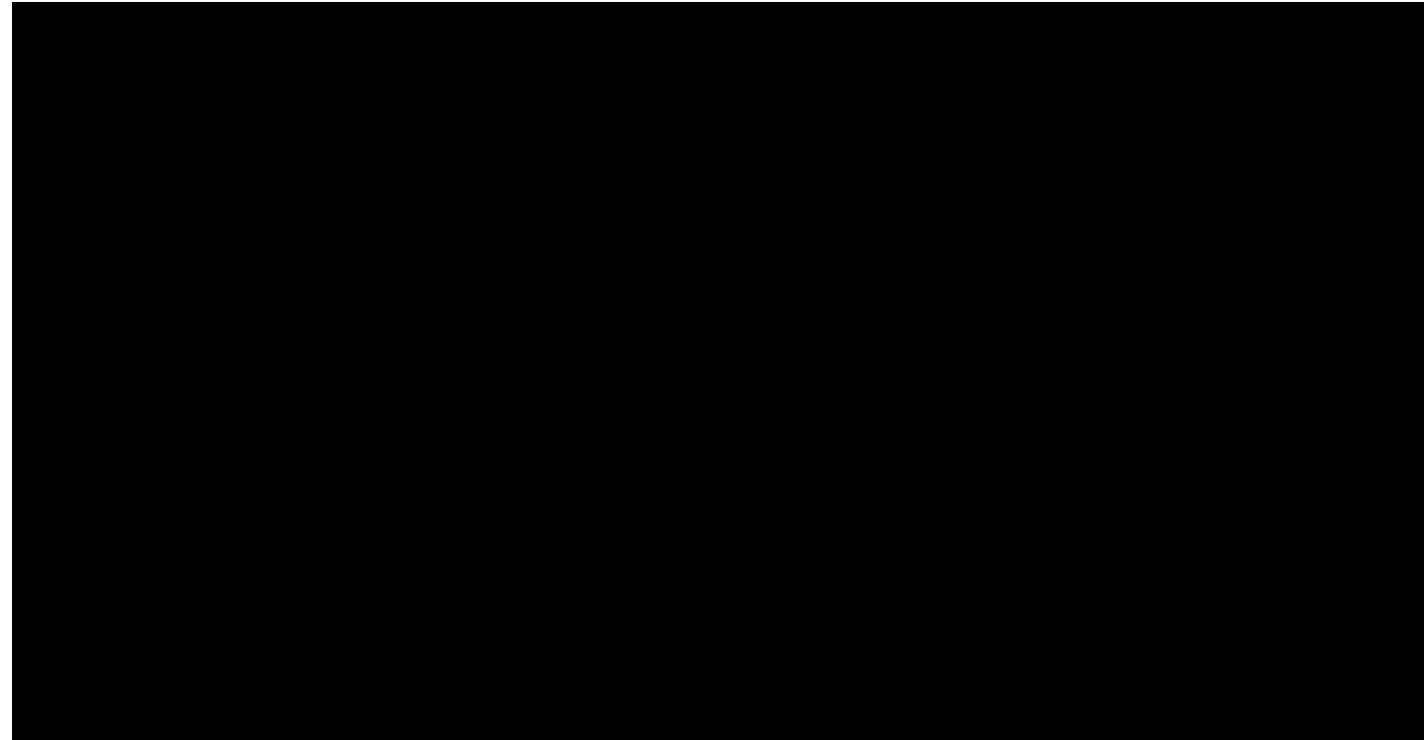
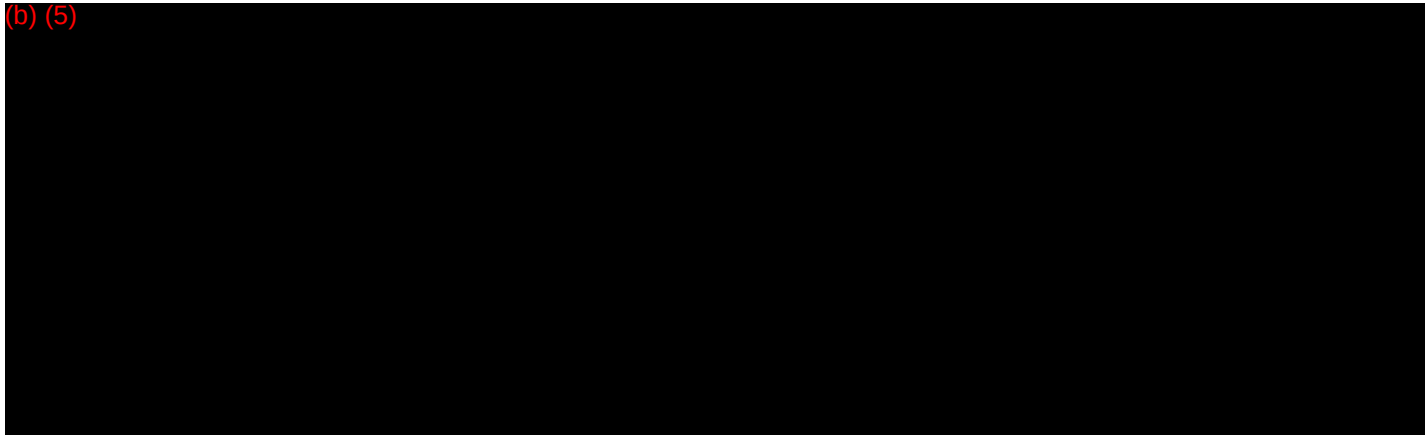
(b) (5)

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

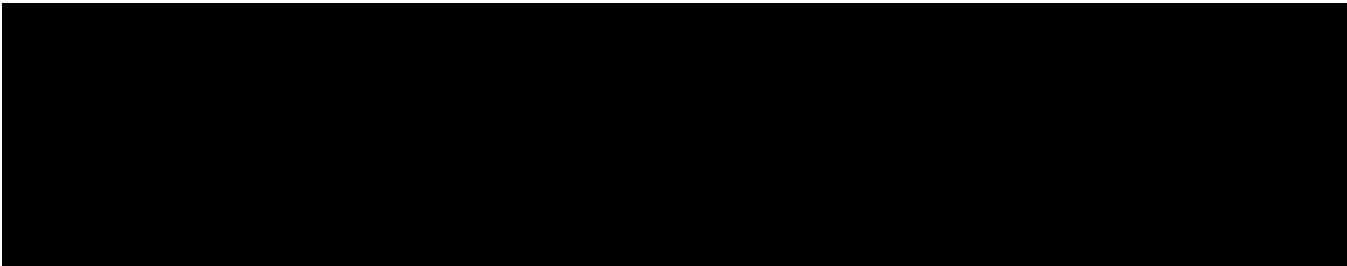
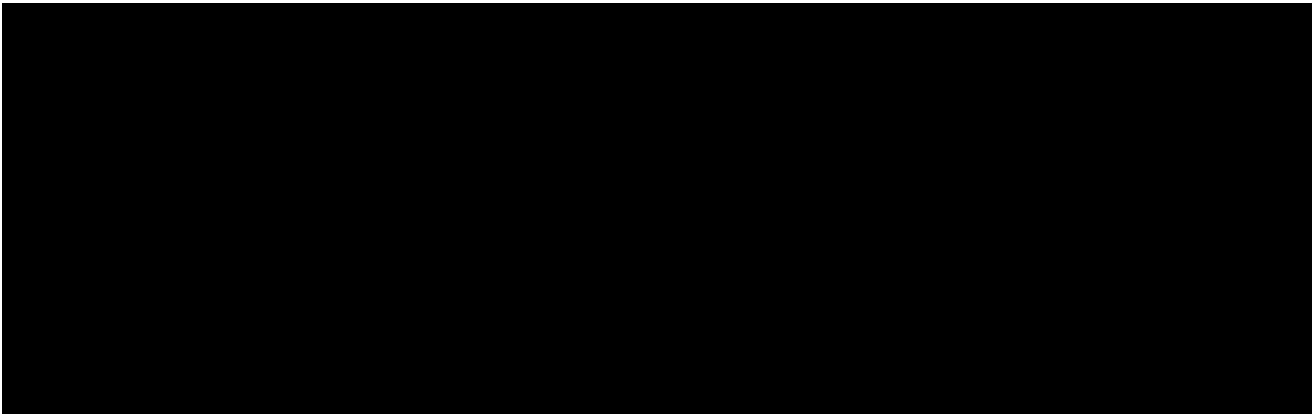
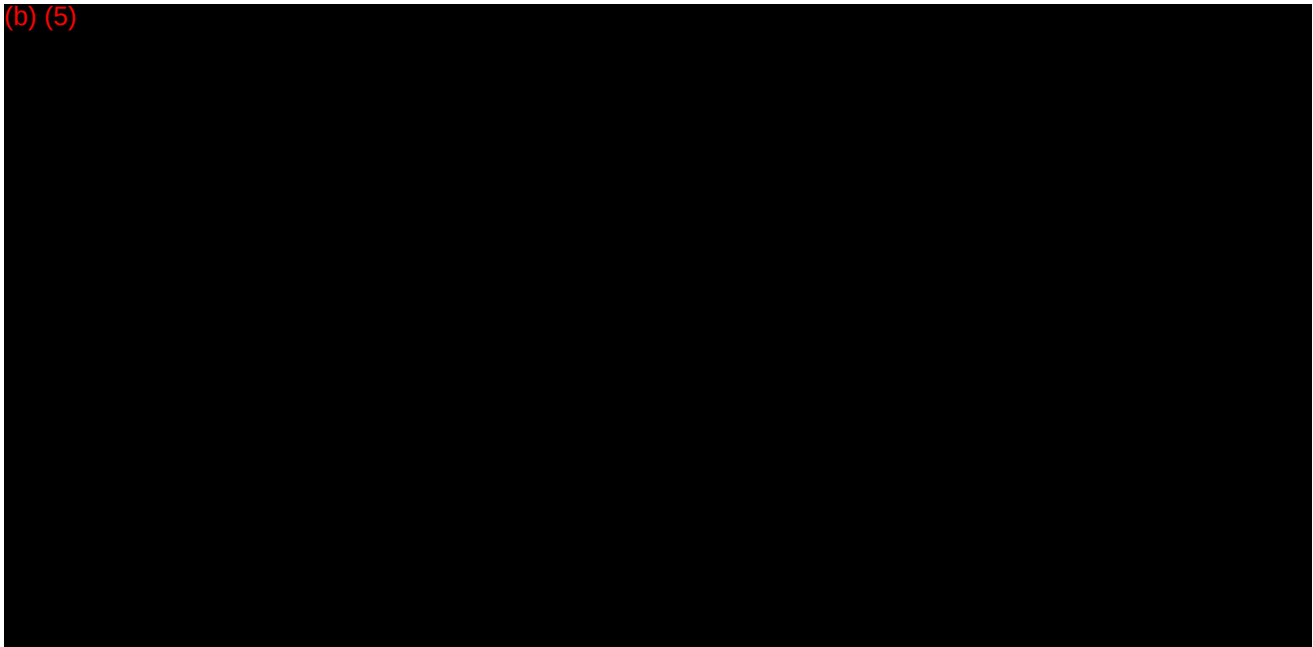
Hi all,

[REDACTED]

(b) (5)



(b) (5)



From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW

Washington, DC 20416-0005

202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW

Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 10:06 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 10:02:15 AM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
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dianna.seaborn@sba.gov



U.S. Small Business
Administration

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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin.

D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Monday, April 20, 2020 8:13 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. (b) (5)

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:20 PM

To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.

Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>

Sent: Friday, April 17, 2020 7:06 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>;

Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>;

Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:03 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M.

<William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A.

<John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 12:26 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M.

<William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A.

<John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration

409 3rd Street, SW
Washington, DC 20416
202-205-3645

202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:55 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>;
Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;
Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

Thank you!

From: Manger, William M. <William.Manger@sba.gov>

Sent: Friday, April 17, 2020 11:51 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>;
Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna,

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [Seale, Jessica N.](#); [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Manger, William M.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Friday, April 24, 2020 6:36:27 PM

(b) (5)

[REDACTED]

[REDACTED]

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Friday, April 24, 2020 4:51 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Friday, April 24, 2020 at 4:47 PM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Friday, April 24, 2020 4:45 PM

To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

From: "Miller, John A." <John.Miller@sba.gov>

Date: Friday, April 24, 2020 at 10:11 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi Jessica, [REDACTED]

[REDACTED]

Thanks,
John

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Wednesday, April 22, 2020 9:56 AM

To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. [REDACTED]

[REDACTED]

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From: Miller, John A. <John.Miller@sba.gov>

Sent: Wednesday, April 22, 2020 9:43:55 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi Everyone, (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Tuesday, April 21, 2020 1:38 PM

To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Tuesday, April 21, 2020 1:15 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>;

Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Tuesday, April 21, 2020 1:13 PM

To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>

Date: Tuesday, April 21, 2020 at 10:05 AM

To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

(b) (5) [REDACTED]

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- [REDACTED]
[REDACTED]
- [REDACTED]
[REDACTED]

From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Sent: Monday, April 20, 2020 5:08 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

(b) (5)

Regards,
Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 5:03 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 4:54 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

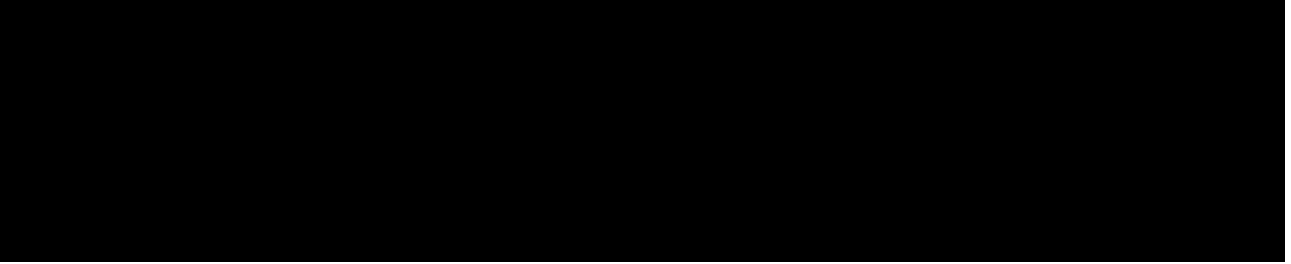
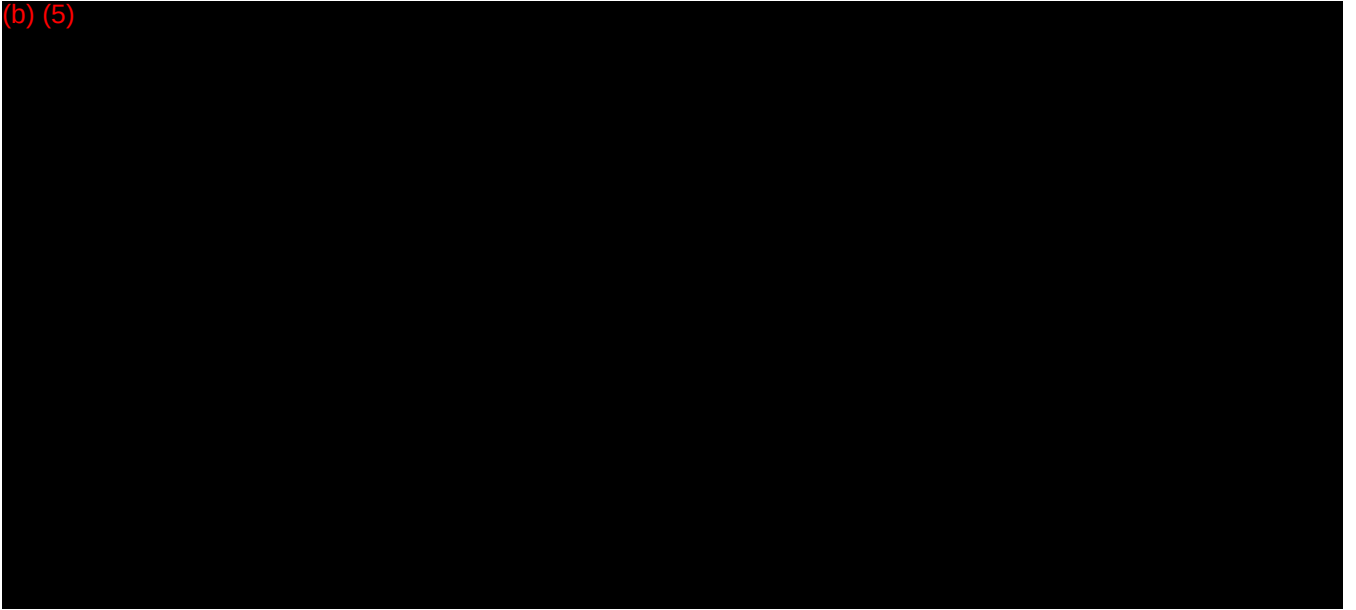
Hi team,

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)



From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



U.S. Small Business
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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



U.S. Small Business
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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin.

D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>

Sent: Friday, April 17, 2020 11:28 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 8:28 PM

To: Upham, Daniel <Daniel.Upham@sba.gov>

Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. [REDACTED]

[REDACTED] Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:20 PM

To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:55 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Manger, William M. <William.Manger@sba.gov>

Sent: Friday, April 17, 2020 11:51 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:32 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna, (b) (5)

[REDACTED]

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison

U.S. Small Business Administration

Office: (202) 205-7023

Cell: [REDACTED]

erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [Seale, Jessica N.](#); [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Manger, William M.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#); [Davis, Jeffrey H.](#); [Morris, Stephen A.](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Friday, April 24, 2020 10:11:03 AM
Attachments: [Payment Relief for website.docx](#)

Hi Jessica, (b) (5)

Thanks,
John

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Wednesday, April 22, 2020 9:56 AM
To: Miller, John A. <John.Miller@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you.

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From: Miller, John A. <John.Miller@sba.gov>
Sent: Wednesday, April 22, 2020 9:43:55 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi Everyone,

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Tuesday, April 21, 2020 1:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>

Date: Tuesday, April 21, 2020 at 10:05 AM

To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]

[REDACTED]

[REDACTED]

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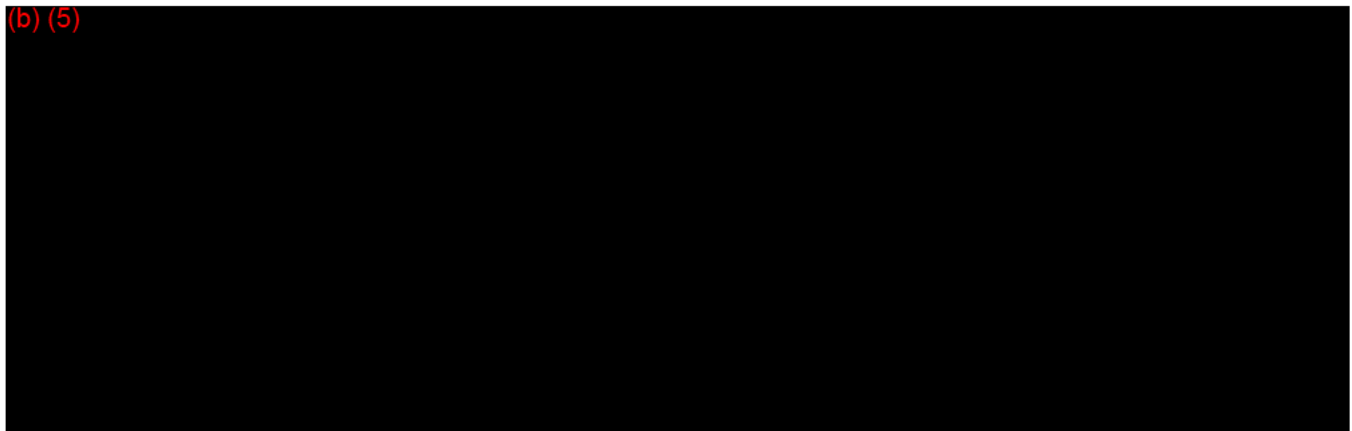
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(b) (5)



From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice



From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:



Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)
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Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[Redacted]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>;

Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

(b) (5)
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(b) (5)

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Monday, April 20, 2020 at 10:40 AM
To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 10:06 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. [REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 10:02:15 AM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 9:53 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

[REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 9:50:26 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan. (b) (5)

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again, (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED] ns.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:55 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you!

From: Manger, William M. <William.Manger@sba.gov>

Sent: Friday, April 17, 2020 11:51 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:32 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna,

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison

U.S. Small Business Administration

Office: (202) 205-7023

Cell: [REDACTED]

erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [McCracken, Erin S.](#)
Cc: [Briggs, William J.](#); [Seale, Jessica N.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Wednesday, April 22, 2020 10:38:53 AM

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Wednesday, April 22, 2020 9:03 AM
To: Miller, John A. <John.Miller@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Good morning John,

Thank you very much for all your help!

From: Miller, John A. <[John.Miller@sba.gov](#)>
Sent: Wednesday, April 22, 2020 8:53 AM
To: Seale, Jessica N. <[Jessica.Seale@sba.gov](#)>; Seaborn, Dianna L. <[Dianna.Seaborn@sba.gov](#)>; Briggs, William J. <[William.Briggs@sba.gov](#)>; Manger, William M. <[William.Manger@sba.gov](#)>; Drake, Rosemarie A. <[Rosemarie.Drake@sba.gov](#)>; McCracken, Erin S. <[Erin.McCracken@sba.gov](#)>
Cc: Upham, Daniel <[Daniel.Upham@sba.gov](#)>; Billimoria, Jimmy F. (Jim) <[jim.billimoria@sba.gov](#)>; Davis, Jeffrey H. <[Jeffrey.Davis@sba.gov](#)>; Morris, Stephen A. <[Stephen.Morris@sba.gov](#)>
Subject: RE: SBA Debt Relief - Procedural Notice

Jessica,

From: Seale, Jessica N. <[Jessica.Seale@sba.gov](#)>
Sent: Tuesday, April 21, 2020 1:41 PM
To: Seaborn, Dianna L. <[Dianna.Seaborn@sba.gov](#)>; Briggs, William J. <[William.Briggs@sba.gov](#)>; Manger, William M. <[William.Manger@sba.gov](#)>; Drake, Rosemarie A. <[Rosemarie.Drake@sba.gov](#)>; McCracken, Erin S. <[Erin.McCracken@sba.gov](#)>; Miller, John A. <[John.Miller@sba.gov](#)>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Tuesday, April 21, 2020 at 1:37 PM
To: "Briggs, William J." <William.Briggs@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

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 - [REDACTED]

[REDACTED]

From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger,

William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;
Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

(b) (5)

Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 5:03 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>;
Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs,
William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;
Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[Redacted]

Dianna L. Seaborn, Director
Office Financial Assistance

US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 4:54 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

(b) (5)
[REDACTED]
[REDACTED]
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[REDACTED]
[REDACTED]

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(b) (5) [REDACTED]
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[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

- [REDACTED]
[REDACTED]
- [REDACTED]
[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

[REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
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US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin.

D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



U.S. Small Business
Administration

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan.

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you!

From: Miller, John A. <John.Miller@sba.gov>

Sent: Friday, April 17, 2020 7:06 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:03 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 12:26 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
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Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5) [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna, (b) (5)

[REDACTED]

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Seale, Jessica N.](#); [Manger, William M.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#); [Davis, Jeffrey H.](#); [Morris, Stephen A.](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Wednesday, April 22, 2020 9:44:24 AM
Attachments: [Payment Relief for website.docx](#)

Hi Everyone, (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Tuesday, April 21, 2020 1:38 PM
To: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5) [Redacted]

- [Redacted]
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(b) (5)

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[REDACTED]

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-

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[REDACTED]

-

-

From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

(b) (5)

Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

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Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 4:54 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5) [REDACTED]

[REDACTED]

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[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

- [REDACTED]
[REDACTED]
- [REDACTED]
[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



U.S. Small Business
Administration

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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin.

D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>

Sent: Friday, April 17, 2020 11:28 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 8:28 PM

To: Upham, Daniel <Daniel.Upham@sba.gov>

Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan.

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:20 PM

To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Great, (b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:55 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Manger, William M. <William.Manger@sba.gov>

Sent: Friday, April 17, 2020 11:51 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:32 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna, (b) (5)

[REDACTED]

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [Seale, Jessica N.](#); [Seaborn, Dianna L.](#); [Briggs, William J.](#); [Manger, William M.](#); [Drake, Rosemarie A.](#); [McCracken, Erin S.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#); [Davis, Jeffrey H.](#); [Morris, Stephen A.](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Wednesday, April 22, 2020 9:06:57 AM

(b) (5)

[REDACTED]

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:41 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Tuesday, April 21, 2020 at 1:37 PM
To: "Briggs, William J." <William.Briggs@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202- [REDACTED]
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED] (b) (5) [REDACTED]
[REDACTED]

[REDACTED]

[REDACTED],

- [REDACTED]
[REDACTED]
- [REDACTED]
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(b) (5) [REDACTED]
[REDACTED]
[REDACTED]

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- [REDACTED]
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- [REDACTED]
 - [REDACTED]
 - [REDACTED]

[REDACTED]

- [REDACTED]
[REDACTED]
- [REDACTED]
[REDACTED]

From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L."

<Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

Regards,

Rosemarie A. Drake

Chief, 7(a) Loan Division

U.S. Small Business Administration

409 3rd Street, SW

Washington, DC 20416-0005

202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
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dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 4:54 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

[Redacted]

[Redacted]

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 10:06 AM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 10:02:15 AM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416

202-205-3645

202- [REDACTED]

dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5) [REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin. [REDACTED]

[REDACTED] D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416

202-205-3645

202- [REDACTED]

dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>

Sent: Friday, April 17, 2020 11:28 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan: (b) (5)

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:32 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna,

[REDACTED]

[REDACTED]

[REDACTED]

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Miller, John A.](#)
To: [McCracken, Erin S.](#)
Cc: [Briggs, William J.](#); [Seale, Jessica N.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Wednesday, April 22, 2020 9:05:32 AM

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Wednesday, April 22, 2020 9:03 AM
To: Miller, John A. <John.Miller@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Good morning John, [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: Miller, John A. <[John.Miller@sba.gov](#)>
Sent: Wednesday, April 22, 2020 8:53 AM
To: Seale, Jessica N. <[Jessica.Seale@sba.gov](#)>; Seaborn, Dianna L. <[Dianna.Seaborn@sba.gov](#)>; Briggs, William J. <[William.Briggs@sba.gov](#)>; Manger, William M. <[William.Manger@sba.gov](#)>; Drake, Rosemarie A. <[Rosemarie.Drake@sba.gov](#)>; McCracken, Erin S. <[Erin.McCracken@sba.gov](#)>
Cc: Upham, Daniel <[Daniel.Upham@sba.gov](#)>; Billimoria, Jimmy F. (Jim) <[jim.billimoria@sba.gov](#)>; Davis, Jeffrey H. <[Jeffrey.Davis@sba.gov](#)>; Morris, Stephen A. <[Stephen.Morris@sba.gov](#)>
Subject: RE: SBA Debt Relief - Procedural Notice

Jessica, [REDACTED]

[REDACTED]

From: Seale, Jessica N. <[Jessica.Seale@sba.gov](#)>
Sent: Tuesday, April 21, 2020 1:41 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

(b) (5)

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>
Date: Tuesday, April 21, 2020 at 1:37 PM
To: "Briggs, William J." <William.Briggs@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
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202-
dianna.seaborn@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Tuesday, April 21, 2020 1:15 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Tuesday, April 21, 2020 1:13 PM

To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A.

<Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S.

<Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J.

<William.Briggs@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>

Date: Tuesday, April 21, 2020 at 10:05 AM

To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A."

<Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken,

Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William

J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)"

<jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A."

<Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5) [Redacted]

- [Redacted]
- [Redacted]

[Redacted]

[Redacted]

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- [Redacted]
- [Redacted]

(b) (5)

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[REDACTED]

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-

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-

-

[REDACTED]

-

-

From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Sent: Monday, April 20, 2020 5:08 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

(b) (5)

Regards,

Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 5:03 PM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 4:54 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

[REDACTED]

[REDACTED]
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[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

- [REDACTED]
[REDACTED]
- [REDACTED]
[REDACTED]

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



U.S. Small Business
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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



U.S. Small Business
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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin.

D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>

Sent: Friday, April 17, 2020 11:28 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>

Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Friday, April 17, 2020 8:28 PM

To: Upham, Daniel <Daniel.Upham@sba.gov>

Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan.

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 7:20 PM

To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.
Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:55 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you!

From: Manger, William M. <William.Manger@sba.gov>

Sent: Friday, April 17, 2020 11:51 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:32 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna, (b) (5)

[REDACTED]

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison

U.S. Small Business Administration

Office: (202) 205-7023

Cell: [REDACTED]

erin.mccracken@sba.gov



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From: [Briggs, William J.](#)
To: [Seale, Jessica N.](#); [Manger, William M.](#); [Drake, Rosemarie A.](#); [Seaborn, Dianna L.](#); [McCracken, Erin S.](#); [Miller, John A.](#)
Cc: [Upham, Daniel](#); [Billimoria, Jimmy F. \(Jim\)](#); [Davis, Jeffrey H.](#); [Morris, Stephen A.](#)
Subject: RE: SBA Debt Relief - Procedural Notice
Date: Tuesday, April 21, 2020 1:14:41 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Tuesday, April 21, 2020 1:13 PM
To: Manger, William M. <William.Manger@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

[REDACTED]

From: "Seale, Jessica N." <Jessica.Seale@sba.gov>
Date: Tuesday, April 21, 2020 at 10:05 AM
To: "Manger, William M." <William.Manger@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>
Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi all,

[REDACTED]

[REDACTED]

(b) (5) [Redacted]

- [Redacted]
- [Redacted]
- [Redacted]

[Redacted]

[Redacted]

[Redacted]

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- [Redacted]
- [Redacted]

- (b) (5) [REDACTED]
[REDACTED]
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- [REDACTED]
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- [REDACTED]
 - [REDACTED]
 - [REDACTED]

[REDACTED]

- [REDACTED]
[REDACTED]
- [REDACTED]
[REDACTED]

From: "Manger, William M." <William.Manger@sba.gov>

Date: Monday, April 20, 2020 at 5:34 PM

To: "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>, "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>, "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Sent: Monday, April 20, 2020 5:08 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hello:

(b) (5)

Regards,
Rosemarie A. Drake
Chief, 7(a) Loan Division
U.S. Small Business Administration
409 3rd Street, SW
Washington, DC 20416-0005
202-619-1674 Office

rosemarie.drake@sba.gov



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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Monday, April 20, 2020 5:03 PM
To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: Seale, Jessica N. <Jessica.Seale@sba.gov>
Sent: Monday, April 20, 2020 4:54 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: Re: SBA Debt Relief - Procedural Notice

Hi team,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

From: "Seaborn, Dianna L." <Dianna.Seaborn@sba.gov>

Date: Monday, April 20, 2020 at 10:40 AM

To: "Seale, Jessica N." <Jessica.Seale@sba.gov>, "McCracken, Erin S." <Erin.McCracken@sba.gov>, "Miller, John A." <John.Miller@sba.gov>, "Manger, William M." <William.Manger@sba.gov>, "Briggs, William J." <William.Briggs@sba.gov>, "Drake, Rosemarie A." <Rosemarie.Drake@sba.gov>

Cc: "Upham, Daniel" <Daniel.Upham@sba.gov>, "Billimoria, Jimmy F. (Jim)" <jim.billimoria@sba.gov>, "Davis, Jeffrey H." <Jeffrey.Davis@sba.gov>, "Morris, Stephen A." <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Thank you Jessica!

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



U.S. Small Business
Administration

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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 10:06 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Thank you. (b) (5)

[REDACTED]

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 10:02:15 AM

To: Seale, Jessica N. <Jessica.Seale@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



U.S. Small Business
Administration

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From: Seale, Jessica N. <Jessica.Seale@sba.gov>

Sent: Monday, April 20, 2020 9:53 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: Re: SBA Debt Relief - Procedural Notice

Hi Dianna,

(b) (5)

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From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Sent: Monday, April 20, 2020 9:50:26 AM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

Good morning Erin.

D.

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Monday, April 20, 2020 8:13 AM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>

Cc: Upham, Daniel <Daniel.Upham@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Thank you very much,
Erin

From: Upham, Daniel <Daniel.Upham@sba.gov>
Sent: Friday, April 17, 2020 11:28 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Subject: FW: SBA Debt Relief - Procedural Notice

Erin,
I've attached both Notices.
Thanks,
Dan

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 8:28 PM
To: Upham, Daniel <Daniel.Upham@sba.gov>
Subject: Fwd: SBA Debt Relief - Procedural Notice

Good evening Dan.

Thank you.

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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:20 PM
To: Miller, John A.; Seaborn, Dianna L.; Manger, William M.; Briggs, William J.; Drake, Rosemarie A.

Cc: Seale, Jessica N.; Billimoria, Jimmy F. (Jim); Davis, Jeffrey H.; Morris, Stephen A.
Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

Thank you!

From: Miller, John A. <John.Miller@sba.gov>
Sent: Friday, April 17, 2020 7:06 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 7:03 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

Hi again,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thank you very much,
Erin

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Friday, April 17, 2020 12:26 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Drake, Rosemarie A. <Rosemarie.Drake@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: RE: SBA Debt Relief - Procedural Notice

(b) (5)

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-
dianna.seaborn@sba.gov



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From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 17, 2020 11:55 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

[REDACTED]

Thank you!

From: Manger, William M. <William.Manger@sba.gov>
Sent: Friday, April 17, 2020 11:51 AM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>
Subject: RE: SBA Debt Relief - Procedural Notice

[REDACTED]

From: McCracken, Erin S. <Erin.McCracken@sba.gov>

Sent: Friday, April 17, 2020 11:32 AM

To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>

Cc: Seale, Jessica N. <Jessica.Seale@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>;

Davis, Jeffrey H. <Jeffrey.Davis@sba.gov>; Morris, Stephen A. <Stephen.Morris@sba.gov>

Subject: SBA Debt Relief - Procedural Notice

Hi Manger, Briggs and Dianna, (b) (5)

[REDACTED]

Thank you,
Erin

Erin McCracken
Deputy Associate Administrator
Office of Communications & Public Liaison
U.S. Small Business Administration
Office: (202) 205-7023
Cell: [REDACTED]
erin.mccracken@sba.gov



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From: [Briggs, William J.](#)
To: [Carolyn Coda](#)
Subject: RE: SBA guidance on secondary market issues
Date: Friday, April 10, 2020 11:23:00 AM

Guidance will hopefully be forthcoming on these matters.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Carolyn Coda <coda@invariantgr.com>
Sent: Friday, April 10, 2020 10:38 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: SBA guidance on secondary market issues

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Briggs -

Is there anyone that I can ask at SBA that might know the answers to these questions, even if it is that guidance is forthcoming on a certain date? I am sure that you have already heard some of these but these are the questions that we are getting most from a lot of our folks:

- 1) Can an SBA-approved lender sell PPP loans it originates to an entity that is not an SBA-approved lender and if so what if any steps need to be taken to ensure the SBA guaranty remains in place? [Many think that the answer to this is no absent clear guidance from SBA]
- 2) If the answer to 1 is yes, can the non-SBA-approved purchaser of a PPP loan sell that loan or a pool of loans to another non-SBA-approved lender? Or pledge, use as collateral or otherwise seek financing against such loan or a pool of such loans with the guaranty remaining in place?
- 3) Does the language in the non-bank lender application around retaining loan documents and retention of servicing mean that the original lender must retain the servicing relationship / be the entity that interacts with the SBA with respect to loan forgiveness and the guarantee, or can that servicing be transitioned to another entity that is entitled to service SBA guaranteed loans?

Carolyn

From: [Briggs, William J.](#)
To: [Jeannine Jacokes](#)
Cc: [Riesterer, Angeline R.](#)
Subject: RE: SBA Paycheck Protection Program Digest - 5/4/20
Date: Monday, May 4, 2020 8:12:00 PM

Thank you for this.

Angie on our team coordinates success stories.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Jeannine Jacokes <jacokesj@pcgloanfund.org>
Sent: Monday, May 4, 2020 8:03 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: SBA Paycheck Protection Program Digest - 5/4/20

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Bill:

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Thanks!

Jeannine

From: Jeannine Jacokes <jacokesj@pcgloanfund.org>
Sent: Monday, May 4, 2020 6:36 PM
To: Jeannine <jacokesj@pcgloanfund.org>
Subject: SBA Paycheck Protection Program Digest - 5/4/20

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PPP Implementation Digest for May 4, 2020

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can help!

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May 4, 2020

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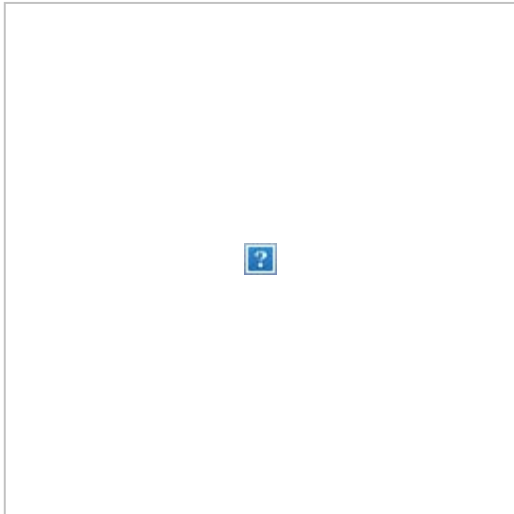
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Jeannine Jacokes
Chief Executive Officer
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From: [Briggs, William J.](#)
To: [Jeannine Jacokes](#)
Subject: RE: SBA Paycheck Protection Program Digest - 5/4/20
Date: Monday, May 4, 2020 10:52:00 PM

The data provided by SBA and Treasury on Sunday provided that there have been approx. \$175 billion worth of loans so far in PPP2. SBA values all lenders and support all efforts to continue to support small businesses during PPP2.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Jeannine Jacokes <jacokesj@pcgloanfund.org>
Sent: Monday, May 4, 2020 10:12 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: SBA Paycheck Protection Program Digest - 5/4/20

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Can you give me any estimate of how much in PPP (both \$ and #) loans the CDFIs generally are originating and specifically how much the CDFI banks are doing?

How much of the \$310B is left? My members are still originating but more cautiously as they don't want to take applications that will not get funded. If a bank takes a customer's application, the customer expects the bank to get them a PPP loan. After Round 1, they had to deal with a lot of disappointed customers. Based on the current deployment rate, how much longer (crystal ball est) do you think the money will last?

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Monday, May 4, 2020 9:49 PM
To: Jeannine Jacokes <jacokesj@pcgloanfund.org>; angeline.reisterer@sba.gov
Cc: Brian Blake <blakeb@pcgloanfund.org>
Subject: Re: SBA Paycheck Protection Program Digest - 5/4/20

Thank you Jeannine. Your members are doing amazing work. Please let me know if I can help in any way.

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From: Jeannine Jacokes <jacokesj@pcgloanfund.org>
Sent: Monday, May 4, 2020 9:37:13 PM
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Jeannine

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Date: May 4, 2020 at 8:12:36 PM EDT
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Sent: Monday, May 4, 2020 6:36 PM

To: Jeannine <jjacokesj@pcgloanfund.org>

Subject: SBA Paycheck Protection Program Digest - 5/4/20

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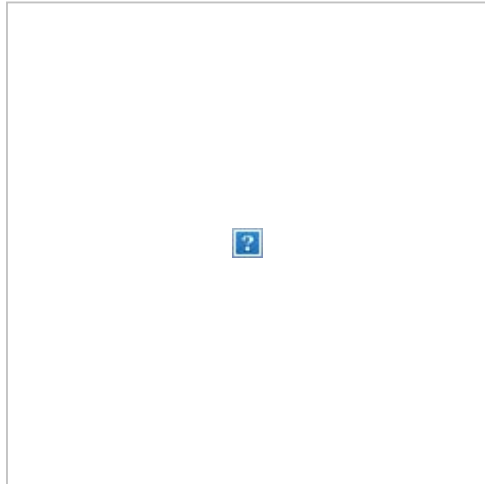
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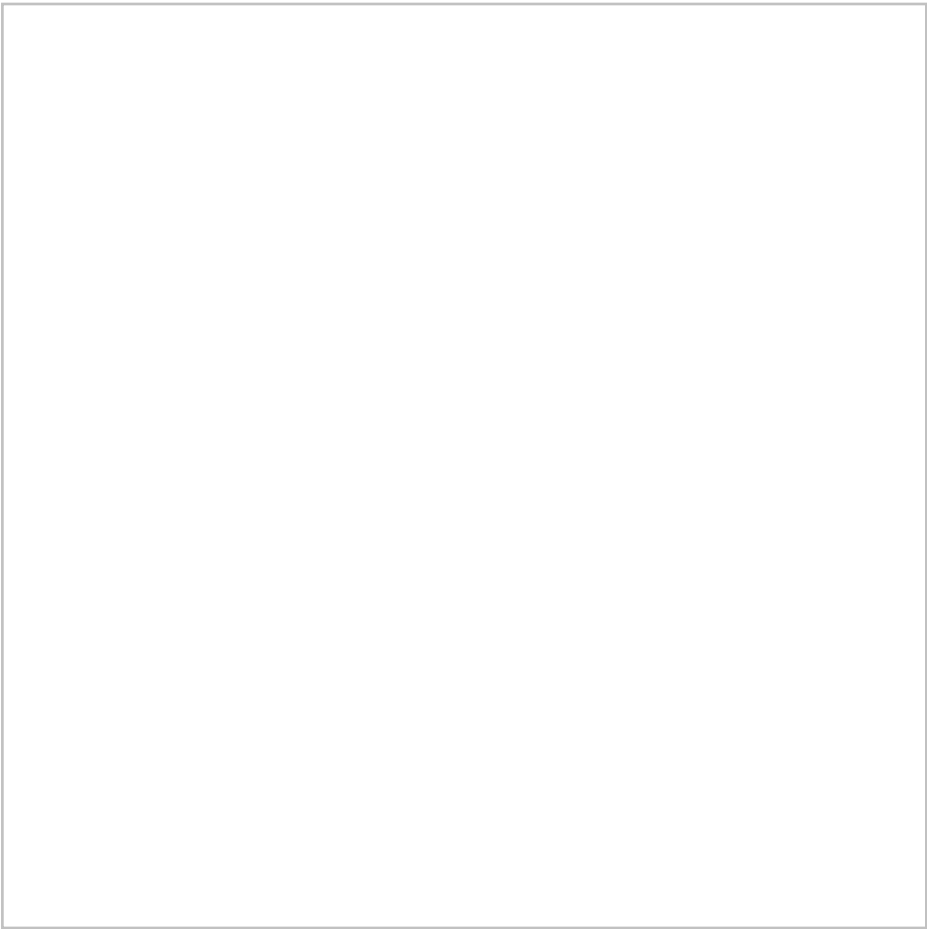
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From: [Miller, John A.](#)
To: [Jonathan M. Stearn](#)
Subject: RE: SBA to Oversee Vast Lending Program Under Federal Economic Stimulus Plan - WSJ
Date: Thursday, April 9, 2020 2:46:00 PM
Attachments: [image001.png](#)
[image002.png](#)

Hi Jonathan – Good to hear from you. We are in the thick of things and delivering on our portion of the stimulus. Rolling out the programs and currently staffing up our centers for the servicing and purchasing of the loans. I hope you and your family are staying safe. All the best to you too!
John

John A. Miller | Deputy Associate Administrator | SBA Office of Capital Access | Office: 202-619-0647 | Mobile: 202-619-0647 | Email: john.miller@sba.gov



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From: Jonathan M. Stearn <jmsuws@>
Sent: Thursday, March 26, 2020 8:09 AM
To: Miller, John A. <John.Miller@sba.gov>
Subject: SBA to Oversee Vast Lending Program Under Federal Economic Stimulus Plan - WSJ

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John

I read this and thought of you. I hope you and your family are healthy and managing well. All the best!

Jonathan

https://www.wsj.com/articles/sba-to-oversee-vast-lending-program-under-federal-economic-stimulus-plan-115851678567mod_itp_wsj&ru_yahoo

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SBA to Oversee Vast Lending Program Under Federal Economic Stimulus Plan

Venture capital-funded startups fear they won't qualify for loans aimed at helping small businesses weather the coronavirus crisis

Businesses and nonprofits with fewer than 500 employees would generally be eligible for loans guaranteed under the Small Business Administration's 7(a) program, according to the draft legislation.

PHOTO RYAN CHRISTOPHER JONES FOR THE WALL STREET JOURNAL

By
[Amara Omeokwe](#) in Washington and
[Rolfe Winkler](#) in San Francisco
 Updated March 25, 2020 7 21 pm ET

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WASHINGTON—The \$2 trillion stimulus package moving through Congress would allocate roughly \$350 billion to guarantee loans for small businesses, a provision aimed at helping a vital sector of the economy but which could also test the ability of the Small Business Administration and the nation's lenders to get money quickly to affected companies.

Small technology companies and other startups funded by venture-capital partnerships, meanwhile, fear they may not be eligible for loans under the draft guidelines.

The draft legislation, [expected to be approved Wednesday](#) by the Senate, calls for the loans to be distributed using the existing framework of the SBA's 7(a) program, the agency's primary loan offering. The 7(a) program is a partnership between private financial lenders, which issue the loans, and the SBA, which guarantees them. The SBA currently guarantees about \$25 billion in 7(a) loans to small businesses, and the additional \$350 billion in lending authority would be on top of that.

Businesses and nonprofits with fewer than 500 employees would generally be eligible for the loans, according to initial drafts of the legislation's text that could be subject to revisions. The loans also would be open to self-employed and gig economy workers such as ride-hailing drivers.

The measure includes a provision for loan forgiveness for businesses that retain their workers or rehire ones that were laid off, according to majority staff of the Senate Small Business Committee, which Sen. Marco Rubio (R, Fla.) chairs. Mr. Rubio was one of the main authors of the small-business loan provisions in the Senate's package.

"I am confident that we have assembled a bipartisan emergency relief package that will get cash to small businesses, and the Americans they employ, that desperately need it during this pandemic," he said in a statement.

Businesses that meet the payroll requirements would be eligible for forgiveness on the portion of the loan used for costs including payroll, rent, mortgage obligations and utilities, according to the legislation's initial text.

"For all intents and purposes, this is a grant program and [lawmakers] want the funds to be used to pay payroll," said Tony Wilkinson, chief executive of the National Association of Government Guaranteed Lenders trade group. "The main goal here is to help small businesses keep their staff employed."

Additional measures in the legislation temporarily raise the maximum amount of a 7(a) loan to \$10 million from \$5 million and instruct lenders to determine how much to lend based on a formula that takes into account a business's past payroll expenses. The proposal also sets the maximum interest rate for these loans at 4%.

The main underwriting standards for eligibility will be proof of payroll costs, and they will be significantly relaxed compared to 7(a) loans issued during typical times, according to Senate staffers. A typical 7(a) requirement that certain borrowers provide collateral, for example, will be waived, according to the legislation draft.

The program envisions a much larger role for the 7(a) program, leading some small-business experts to question whether the SBA and lenders are up for the task ahead.

"This is a completely untested system here: Using the banks that are part of the 7(a) program to essentially run an emergency loan forgiveness program, which is not what they do under 7(a) right now," said John Arensmeyer, CEO of Small Business Majority, an advocacy group.

These lenders will have to quickly adjust to new standards for issuing the loans and the legislation's provision that allows for loan forgiveness, Mr. Arensmeyer said. Those factors could affect how quickly and smoothly the loan program works, he said.

SBA officials said they wouldn't comment on matters involving pending legislation

At the White House's daily press briefing Wednesday, Treasury Secretary Steven Mnuchin said his department plans to issue new regulations that would make it possible for almost all FDIC-insured banks to make the SBA loans

"I expect by the end of next week, we will have a very simple process where these can be made and dispersed in the same day," Mr. Mnuchin said. "So this will be a very simple system to get money into small-business hands."

Separately, the National Venture Capital Association is concerned that rules as laid out in the draft legislation would require startups backed by the same venture-capital firm to add up the number of employees they have among themselves and that the larger figure would be well above 500—disqualifying startups under the program.

"This is such a massive program, and the affiliation rules are so difficult to work through, without some relief in clear guidance on how the affiliation rules are going to be applied, it will render most small businesses with equity investors ineligible," said Justin Field, head of government affairs for the NVCA.

Mr. Field warned that without changes, venture-backed companies may have to initiate thousands of layoffs. About two million people across the country are employed through venture firms, Mr. Field said, almost all with fewer than 500 employees.

Dianna Seaborn, director of financial assistance in the SBA's Office of Capital Access, said it isn't clear yet whether the final legislation will relax the normal affiliation rules and make startups eligible.

At the very least, the stimulus program envisions a major ramp-up of SBA lending. The agency said it made about \$23 billion available to businesses through the 7(a) program in fiscal year 2019, and about \$25 billion in both fiscal 2018 and 2017.

Approximately 1,800 banks, credit unions and other financial institutions are part of an existing network of lenders the SBA has approved to issue loans through the 7(a) program, according to the agency.

The Senate proposal includes measures that would allow the Treasury Department to give additional lenders the authority to issue the loans, even if they aren't already a part of the SBA's approved lender network. The timeline and criteria for getting additional lenders on board and who those additional lenders will be are factors that remain to be seen.

A 7(a) loan process typically takes at least a month to complete. Mr. Wilkinson, of the National Association of Government Guaranteed Lenders, said he expects the SBA to issue guidelines on underwriting and application requirements that should substantially reduce that time.

"I think we, the lending industry, and they, the SBA, understand there is a need for speed here, and I anticipate this will be a very streamlined process based on what is in legislation," Mr. Wilkinson said.

Mr. Arensmeyer, of the Small Business Majority, also questioned the requirement that businesses maintain or restore payroll to be eligible for loan forgiveness. He said the requirement would leave out many restaurants, for example, that can't retain employees because of state mandates forcing them to close.

The legislation should have "let the businesses decide if they can maintain payroll or not. They know best what is best for their short- and long-term economic health," Mr. Arensmeyer said.

Write to Amara Omeokwe at amara.omeokwe@wsj.com and Rolfe Winkler at rolfe.winkler@wsj.com
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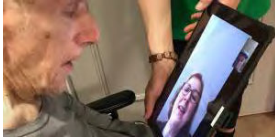
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From: [Jovita](#)
To: [Briggs, William J.](#)
Cc: [Manger, William M.](#); [Billimoria, Jimmy F. \(Jim\)](#); [Monica.Crowley@treasury.gov](#)
Subject: Re: SBA versions of deck and press release sent to Treasury
Date: Saturday, May 2, 2020 11:13:13 PM

(b) (5)

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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Saturday, May 2, 2020 8:44:21 PM
To: Jovita [REDACTED]
Cc: Manger, William M. <William.Manger@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: SBA versions of deck and press release sent to Treasury

DELIBERATIVE and PRE-DECISIONAL

Ma'am,

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)



Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) 
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Heather Sagar - NOAA Federal](#)
Cc: [Seaborn, Dianna L.](#); [Zelaya, Kandace A.](#)
Subject: RE: SBA/NOAA Fisheries Webinar
Date: Friday, April 24, 2020 8:56:00 AM

[SBA's table of size standards](#) includes the following Aquaculture, Marine Fishing, and Seafood related industries.

NAICS Codes	NAICS Industry Description	Size Standards in millions of dollars	Size standards in number of employees
Aquaculture			
112511	Finfish Farming and Fish Hatcheries	\$ 1.0	
112512	Shellfish Farming	\$ 1.0	
112519	Other Aquaculture	\$ 1.0	
Marine Fishing			
114111	Finfish Fishing	\$ 22.0	
114112	Shellfish Fishing	\$ 6.0	
114119	Other Marine Fishing	\$ 8.0	
114210	Hunting and Trapping	\$ 6.0	
Food Manufacturing			
311710	Seafood Product Preparation and Packaging		750

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Friday, April 24, 2020 8:02 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: Re: SBA/NOAA Fisheries Webinar

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clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

I'm hearing that there isn't an ability to choose fishing as a choice for SBA Loans. Apparently the closest our constituents can get is "Agriculture" (which USDA would likely take issue with). Is there a way to add Seafood Industry to the options to choose from?

Thanks for considering,
Heather

On Thu, Apr 16, 2020 at 2:29 PM Heather Sagar - NOAA Federal <heather.sagar@noaa.gov> wrote:

Ok, thanks. Ill let my Leadership team know.

On Thu, Apr 16, 2020 at 2:28 PM Briggs, William J. <William.Briggs@sba.gov> wrote:

Heather,

I am suggesting a call with the industry leadership. It will not be recorded. If NOAA needs to hit regional folks, it can be done by SBA regional or district offices. A HQ to HQ request for a senior leader meeting is all we can do in the near future.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>

Sent: Thursday, April 16, 2020 2:18 PM

To: Briggs, William J. <William.Briggs@sba.gov>

Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>

Subject: Re: SBA/NOAA Fisheries Webinar

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Ok, so do we want to set up 10 small webinars around the country? Each having approximately 100 fishermen? This type of information would be really well received by the fishing industry-- whether it's with 100 people, 1000 people, or a recorded video. Just let me know what you want to do.

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From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Thursday, April 16, 2020 2:10 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
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Ok, we are looking for a broad based call. We want to facilitate this industry call so they understand your programs-- we are hearing they are feeling like they don't understand, don't qualify, don't know what they need to apply-- etc.

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Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
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From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Thursday, April 16, 2020 2:05 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: SBA/NOAA Fisheries Webinar

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From: [Briggs, William J.](#)
To: [Heather Sagar - NOAA Federal](#)
Cc: [Seaborn, Dianna L.](#); [Zelaya, Kandace A.](#)
Subject: RE: SBA/NOAA Fisheries Webinar
Date: Thursday, April 16, 2020 2:28:00 PM

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U.S. Small Business Administration
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Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: Re: SBA/NOAA Fisheries Webinar

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NOAA Fisheries

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From: [Briggs, William J.](#)
To: [Seaborn, Dianna L.](#)
Subject: RE: SBA/NOAA Fisheries Webinar
Date: Thursday, April 16, 2020 2:15:00 PM

Sounds good.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Thursday, April 16, 2020 2:13 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: SBA/NOAA Fisheries Webinar

(b) (5)
[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
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dianna.seaborn@sba.gov



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Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
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Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Thursday, April 16, 2020 2:10 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: Re: SBA/NOAA Fisheries Webinar

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Ok, we are looking for a broad based call. We want to facilitate this industry call so they understand your programs-- we are hearing they are feeling like they don't understand, don't qualify, don't know what they need to apply-- etc.

On Thu, Apr 16, 2020 at 2:06 PM Briggs, William J. <William.Briggs@sba.gov> wrote:

This can not be a broad-based call. It is meant for a few key individuals.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Thursday, April 16, 2020 2:05 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: SBA/NOAA Fisheries Webinar

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Hi Dianna-

How is this for an announcement (once you clear-- and provide a time-- I will send this to my leadership to clear and get out to the public):

Please join a webinar on Tuesday, April 21, 2020 at XXpm, hosted by NOAA Fisheries in conjunction with the Small Business Administration (SBA). SBA will discuss their funding programs, and the new temporary loan programs established by the CARES Act to address the COVID-19 outbreak. These include:

- Paycheck Protection Program
- Economic Injury Disaster Loan Emergency Advance
- SBA Express Bridge Loans
- SBA Debt Relief

This webinar will focus on questions posed by the Seafood Industry (commercial, aquaculture, and recreational). Because of technical limitations, participation is limited to the first 1,000 people who sign in. To accommodate this, the webinar will be recorded and posted [here](#).

Questions from the industry:

Are commercial fishing vessels eligible for SBA loans (SEC. 1102. 7(a) LOAN PROGRAM)?

What records will I need to provide to apply for CARES Act funding? Are people with 1099's eligible for payroll protection program? What if you don't get a 1099 or W2 and are self-employed?

How does "payroll" work when boats don't have a market to sell at. If they go out to sea with the same crew when we are able to fish does that count? Or does it have to be a weekly/biweekly payment?

If the business is working towards loan forgiveness under SEC. 1106. LOAN FORGIVENESS what are the factors that will make the determination?

I'm a self-employed fisherman or an independent contractor crew member, so I don't have a salary. Can I access the paycheck protection program? Will I be eligible for loan forgiveness?

Are my crew members, paid via a share system, considered independent contractors? Can they apply for paycheck protection program funds on their own?

I run a seafood processing facility and pay my works by the piece (e.g., pounds of crabmeat picked? Can these workers be considered payroll workers?

If I apply for payroll protection funds or an SBA loan under the CARES Act, does that preclude me from applying for and receiving funds related to the \$300 million administered by NOAA Fisheries?

I am eligible for funds in two sections of the CARES Act for the same loss. Which one should I apply to?

My state government is offering grants and/or loans. If I accept these funds, will I be ineligible for CARES Act support?

--

Heather L. Sagar
Senior Policy Advisor
NOAA Fisheries
1315 East-West Highway
Silver Spring, Maryland 20910
Office: (301) 427-8019
Cell: [REDACTED]

--

Heather L. Sagar
Senior Policy Advisor
NOAA Fisheries
1315 East-West Highway
Silver Spring, Maryland 20910
Office: (301) 427-8019
Cell: [REDACTED]

From: [Briggs, William J.](#)
To: [Heather Sagar - NOAA Federal](#); [Seaborn, Dianna L.](#)
Cc: [Zelaya, Kandace A.](#)
Subject: RE: SBA/NOAA Fisheries Webinar
Date: Thursday, April 16, 2020 2:06:00 PM

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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Heather Sagar - NOAA Federal <heather.sagar@noaa.gov>
Sent: Thursday, April 16, 2020 2:05 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Cc: Briggs, William J. <William.Briggs@sba.gov>; Zelaya, Kandace A. <kandace.zelaya@sba.gov>
Subject: SBA/NOAA Fisheries Webinar

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--

Heather L. Sagar
Senior Policy Advisor
NOAA Fisheries
1315 East-West Highway
Silver Spring, Maryland 20910
Office: (301) 427-8019
Cell: [REDACTED]

From: [Briggs, William J.](#)
To: (b) (6) [gmail.com](#)
Subject: RE: Serious Violation of the Paycheck Protection Program
Date: Monday, April 6, 2020 9:20:00 AM
Attachments: [image002.png](#)

Hi (b) (6)

I am sorry to hear of your frustrations. SBA has launched a tool to help small businesses like you find an approved lender <https://www.sba.gov/paycheckprotection/find> near you.

I would encourage you to review a lender's website for the latest information.

Thank you and please stay safe.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

From: Williams, Sarah M. <Sarah.Williams@sba.gov>
Sent: Monday, April 6, 2020 8:27 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Joyner, Eliza W. <Eliza.Joyner@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; SBA_OPS <SBA_OPS@sba.gov>
Subject: FW: Serious Violation of the Paycheck Protection Program

From: (b) (6) [@gmail.com](#)>
Sent: Monday, April 6, 2020 5:26 AM
To: Carranza, Jovita <Jovita.Carranza@sba.gov>
Subject: Serious Violation of the Paycheck Protection Program

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Dear Mrs Carranza,

After exhausting all means to contact the SBA and/or the office

of Secretary Mnuchin, I was advised to directly write to your office.

I'm writing to you in relation to the shocking failure of the administration of the Paycheck Protection Program through approved lenders. This isn't about me personally. There are 1000's of other small businesses like mine who are weeping out loud across online outlets.

With all due respect, Secretary Mnuchin, the SBA and President Trump assured small businesses that they will receive help through the Paycheck Protection Program, which will be administered by approved lenders i.e. banks with which small businesses, such as mine, have business accounts.

However, the reality on the battleground is entirely different from what Secretary Mnuchin and President Trump and the SBA continue to assure small businesses.

In my case, Wells Fargo Bank announced that it will open up the submission of the PPP applications to small businesses two days ago. Since Friday, the Wells Fargo website had a complete meltdown and wouldn't load up despite 10+ hours each day of constant attempt to reload the WF website in vain.

Finally, on April 5th, Sunday, I succeeded to access the Wells Fargo website. Only to see the following announcement:

*"We have received forms from customers expressing interest in the PPP that we expect will fill the company's capacity to lend under the program, as Wells Fargo continues to operate under existing asset cap limitations. **Given the exceptionally high volume of requests we have already received, we will not be able to accept any additional requests for a loan through the Paycheck Protection Program.** We will review all expressions of interest submitted by customers via our*

online form through April 5 and provide updates in the coming days."

I called business account customer support. The Wells Fargo rep informed me after feeling for my plight and shock, that on Friday, they were told that it is going to be "First come, first served. And that the bank will not allow anymore application as of Sunday, April 5th because they were only granted a small number of PPP applications and related funds. And that if any customer calls requesting additional information, they were instructed to tell the customers that the only information available is what is stated on Wells Fargo website."

This is an article in which WF's CEO makes incomprehensible claims to a small business like mine who entrusted them as my business bank.

<https://www.bizjournals.com/sanfrancisco/news/2020/04/05/wells-fargo-closes-loan-window-for-sba-relief.html>

Mrs. Carranza, neither I nor all other small businesses, were told it was going to be "first come, first served". This isn't the reality of what Secretary Mnuchin and President Trump and the SBA keep repeating every day on press conferences and in press releases. Nowhere did either of them nor the SBA said that it is going to be: "First come, first served". If it was the case, then I would have been delighted to submit an application as soon as it became possible. But Wells Fargo bank website wasn't working.

This wasn't an isolated incidence, in my case, it is all over the news and online outlets that most banks' website had a complete meltdown and wouldn't load or work. In addition, banks such as Chase claimed that they won't be able to process applications as they weren't given sufficient data to properly process the application.

Mrs. Carranza, Who should we believe? Who to trust? Whose word could we rely on?

NO other approved lender through the SBA is accepting PPP applications from a non-existing clients. So, what are we supposed to do?

Mrs. Carranza, I also applied for Disaster Loan through the SBA and was told that I would receive communication and/or the funds within 3 days according to the SBA website. However, I didn't hear a thing back nor do I know what or who to trust anymore.

Disaster Loan Assistance

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

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

Application Submitted

(b) (6)

(b) (6)

once your application has been processed.
Please write down your application number or print this page for your records.

Mrs. Carranza, I beg you, I beg every honor and decency in you, to help me understand how could the Treasury Department, the President of United States of America, and the SBA mislead small businesses in such a way and fail at such a level in allocating the help small businesses desperately need.

Respectfully and Sincerely yours,

(b) (6)

From: [Manger, William M.](#)
To: [Rivera, James E.](#); [Vallante, Michael A.](#); [Contreras, Alejandro C.](#); [McCracken, Erin S.](#); [Gutierrez, Allen M.](#); [Stubblefield, Larry](#); [Schimpp, Michele J.](#); [Carson, Barbara E.](#)
Cc: [Billimoria, Jimmy F. \(Jim\)](#); [Kong, Stephen D.](#); [Monchek, Rafaela](#); [Briggs, William J.](#); [Seale, Jessica N.](#); [Kelly, Jennifer F.](#); [Wilkerson, Carol R.](#); [Kopperud, Anna E.](#)
Subject: RE: Talking Points
Date: Friday, April 24, 2020 8:46:00 PM
Attachments: [image004.png](#)

Thank you James. (b) (5)
Bill

From: Rivera, James E. <james.rivera@sba.gov>
Sent: Friday, April 24, 2020 8:11 PM
To: Vallante, Michael A. <Michael.Vallante@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Stubblefield, Larry <Larry.Stubblefield@sba.gov>; Schimpp, Michele J. <michele.schimpp@sba.gov>; Carson, Barbara E. <barbara.carson@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>; Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Kelly, Jennifer F. <Jennifer.Kelly@sba.gov>; Wilkerson, Carol R. <carol.wilkerson@sba.gov>; Kopperud, Anna E. <Anna.Kopperud@sba.gov>
Subject: RE: Talking Points

Hi All,

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

Thanks, JR.

From: Vallante, Michael A. <Michael.Vallante@sba.gov>

Sent: Friday, April 24, 2020 7:52 PM

To: Contreras, Alejandro C. <alejandro.contreras@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Rivera, James E. <james.rivera@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Stubblefield, Larry <Larry.Stubblefield@sba.gov>; Schimpp, Michele J. <michele.schimpp@sba.gov>; Carson, Barbara E. <barbara.carson@sba.gov>

Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>; Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Kelly, Jennifer F. <Jennifer.Kelly@sba.gov>; Wilkerson, Carol R. <carol.wilkerson@sba.gov>; Kopperud, Anna E. <Anna.Kopperud@sba.gov>

Subject: Re: Talking Points

[REDACTED]

From: Contreras, Alejandro C. <alejandro.contreras@sba.gov>

Sent: Friday, April 24, 2020 7:48 PM

To: Vallante, Michael A. <Michael.Vallante@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Rivera, James E. <james.rivera@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Stubblefield, Larry <Larry.Stubblefield@sba.gov>; Schimpp, Michele J. <michele.schimpp@sba.gov>; Carson, Barbara E. <barbara.carson@sba.gov>

Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>; Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Kelly, Jennifer F. <Jennifer.Kelly@sba.gov>; Wilkerson, Carol R. <carol.wilkerson@sba.gov>; Kopperud, Anna E. <Anna.Kopperud@sba.gov>

Subject: Re: Talking Points

[REDACTED]

From: Vallante, Michael A. <Michael.Vallante@sba.gov>

Sent: Friday, April 24, 2020 7:39:51 PM

To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Rivera, James E. <james.rivera@sba.gov>;

Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Stubblefield, Larry <Larry.Stubblefield@sba.gov>; Schimpp, Michele J. <michele.schimpp@sba.gov>; Carson, Barbara E. <barbara.carson@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>; Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Kelly, Jennifer F. <Jennifer.Kelly@sba.gov>; Wilkerson, Carol R. <carol.wilkerson@sba.gov>; Kopperud, Anna E. <Anna.Kopperud@sba.gov>

Subject: Re: Talking Points

(b) (5)

From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Friday, April 24, 2020 6:39 PM
To: Vallante, Michael A. <Michael.Vallante@sba.gov>; Rivera, James E. <james.rivera@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Stubblefield, Larry <Larry.Stubblefield@sba.gov>; Schimpp, Michele J. <michele.schimpp@sba.gov>; Carson, Barbara E. <barbara.carson@sba.gov>
Cc: Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Kong, Stephen D. <Stephen.Kong@sba.gov>; Monchek, Rafaela <Rafaela.Monchek@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Seale, Jessica N. <Jessica.Seale@sba.gov>; Kelly, Jennifer F. <Jennifer.Kelly@sba.gov>; Wilkerson, Carol R. <carol.wilkerson@sba.gov>; Kopperud, Anna E. <Anna.Kopperud@sba.gov>
Subject: Talking Points

Hello all, please see the attached talking points on the status of the PPP and EIDL. Thank you.

NEWS RELEASE

PRESS OFFICE

Release Date: April 24, 2020
Release Number: 20-34

Contact: Press.Office@sba.gov, (202) 205-7036
Follow us on [Twitter](#), [Facebook](#), [Blogs](#) & [Instagram](#)

Joint Statement by SBA Administrator Jovita Carranza and Treasury Secretary Steven T. Mnuchin on the Resumption of the Paycheck Protection Program

WASHINGTON – Administrator of the U.S. Small Business Administration Jovita Carranza and U.S. Treasury Secretary Steven T. Mnuchin issued the following statement today on the resumption of the Payroll Protection Program (PPP):

“We are pleased that President Trump has signed into law the Paycheck Protection Program and Health Care Enhancement Act, which provides critical additional funding for American workers and small businesses affected by the coronavirus pandemic. We want to thank Leader McConnell, Leader Schumer, Speaker Pelosi, and Leader McCarthy for working with us on a bipartisan basis to ensure that the Paycheck Protection Program is funded so that small businesses can keep hardworking Americans on the payroll.

“The Small Business Administration will resume accepting PPP loan applications on Monday, April 27 at 10:30AM EDT from approved lenders on behalf of any eligible borrower. This will ensure that SBA has properly coded the system to account for changes made by the legislation.

“The PPP has supported more than 1.66 million small businesses and protected over 30 million jobs for hardworking Americans. With the additional funds appropriated by Congress, tens of millions of additional workers will benefit from this critical relief.

“We encourage all approved lenders to process loan applications previously submitted by eligible borrowers and disburse funds expeditiously. All eligible borrowers who need these funds should work with an approved lender to apply. Borrowers should carefully review PPP regulations and guidance and the certifications required to obtain a loan.

“The Trump Administration is fully committed to ensuring that America’s workers and small businesses continue to get the resources they need to get through this challenging time.”

For more information on the Paycheck Protection Program, visit: sba.gov/paycheckprotection.

###

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov. ☐

From: [Briggs, William J.](#)
To: [Jason Betham](#)
Cc: [Spain, Thornton M.](#); [Field, Jeremy](#)
Subject: Re: Temporary Access to SBA Loan Guarantees
Date: Wednesday, March 25, 2020 11:44:52 PM

+ Jeremy Field

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From: Jason Betham <jason.betham.sbd@[REDACTED]>
Sent: Wednesday, March 25, 2020 11:07:12 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>
Subject: Re: Temporary Access to SBA Loan Guarantees

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Talofa and thank you very much Deputy Associate Administrator Briggs for your quick reply. This is great news and we will await further details.

Stay safe as well sir.

Soifua,

Jason

> On Mar 25, 2020, at 4:01 PM, Briggs, William J. <William.Briggs@sba.gov> wrote:
>
> Thank you for your kind message.
>
> Sba is working on the process right now to grant temporary eligibility to lenders who currently aren't sba lenders as part of the response to this emergency.
>
> Stay turned.
>
> I almost cc'ing you to our region 10 sba administrator Jeremy Field who will be a good resource in the coming weeks.
>
> Stay safe on the islands!
>
> Get Outlook for iOS
> From: Jason Betham <jason.betham.sbd@[REDACTED]>
> Sent: Wednesday, March 25, 2020 10:22:13 PM
> To: Briggs, William J. <William.Briggs@sba.gov>
> Cc: Spain, Thornton M. <thornton.spain@sba.gov>
> Subject: Temporary Access to SBA Loan Guarantees
>
> CAUTION - The sender of this message is external to the SBA network. Please use care when

clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

>

> Talofa Deputy Associate Administrator Briggs,

>

>

> My name is Jason M. Betham, Sr. and I am the State Director of the American Samoa Small Business Development Center. I wanted to inquire if SBA would consider allowing a local bank to have temporary approval to provide SBA guaranteed loans (particularly for customers who may be declined for the EIDL program). American Samoa currently has three lending institutions to service a population of approximately 55,000 residents and 2,400 businesses:

>

> ANZ Amerika Samoa Bank (ANZ): Retail bank. FDIC insured. Full loan and deposit products. SBA-approved lender.

>

> Territorial Bank of American Samoa (TBAS): Government chartered retail bank. Non-FDIC insured. Full loan and deposit products. Not an SBA-approved lender.

>

> Development Bank of American Samoa (DBAS): Government owned. No deposits. Mainly administers government funded revolving loan funds.

>

> The Territorial Bank of American Samoa (TBAS) had begun working with my office to become an approved SBA lender but we were in the beginning stages of the process when the state of emergency due to Covid-19 was declared.

>

> If allowed, SBA-guaranteed loans made by TBAS during this temporary period could be smaller in size (limiting SBA's exposure) and could also provide a track record for TBAS in its efforts to become a full-fledged SBA lender.

>

> I would very much appreciate your feedback and please let me know if I can provide additional information.

>

> Kind Regards,

>

>

> Jason

>

>

>

> Jason Marist Betham, Sr.

> State Director

> American Samoa Small Business Development Center (AS SBDC)

>

> P.O. Box 2609

> Pago Pago, American Samoa 96799

>

> jason.betham.sbdc@ [REDACTED]

>

> (Office) (684)699-4830

> (Fax) (684)699-8636

> (Mobile) [REDACTED]

>

>

>
>
>

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

jason.betham.sbd@ [REDACTED]

(Office) (684)699-4830
(Fax) (684)699-8636
(Mobile) [REDACTED]

From: [Briggs, William J.](#)
To: [Spain, Thornton M.](#)
Subject: Re: Temporary Access to SBA Loan Guarantees
Date: Thursday, March 26, 2020 10:15:14 PM

(b) (6)

Get [Outlook for iOS](#)

From: Spain, Thornton M. <thornton.spain@sba.gov>
Sent: Thursday, March 26, 2020 2:04:06 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Temporary Access to SBA Loan Guarantees

You probably remember Jamisons and the Crouching Lion over on the Laie side of Oahu?

Mahalo again for serving us in your new capacity. (b) (6)

and it feels so good to be part of a team today that will make a difference in the lives of Small Business Today!

The magnitude of the current COVID -19 is greater but the Exprit de Corps is the same. Great leadership is contagious!

Semper Fi and let me know if you ever need any Lei's

Mark

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Thursday, March 26, 2020 7:21 AM
To: Spain, Thornton M. <thornton.spain@sba.gov>
Cc: Vallante, Michael A. <Michael.Vallante@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>
Subject: RE: Temporary Access to SBA Loan Guarantees

Thank you Mark! Late night emailing is dangerous. Stay safe on Oahu. I (b) (6)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Spain, Thornton M. <[thornton.spain@sba.gov](#)>
Sent: Thursday, March 26, 2020 1:16 PM

To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Vallante, Michael A. <Michael.Vallante@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>
Subject: RE: Temporary Access to SBA Loan Guarantees

Aloha Mr. Briggs;

Mahalo for your important response and assurance to my colleague Jason Betham. The institution in American Samoa that would be the targeted lender for SBA is the Territorial Bank of American Samoa. This Territory bank is operational under the auspices of the Territorial Government of American Samoa and is awaiting FDIC coverage.

As American Samoa is part of the Region IX family, Michael Vallante and Victor Parker are being copied on this email so they are aware of your prompt reply to Mr. Betham.

Semper Fi Sir

Mark

T. Mark Spain
Deputy District Director
Hawaii District Office
500 Ala Moana Blvd. Suite 1-306
Honolulu, Hawaii 96813
U. S. Small Business Administration
Office: 808-541-2990 extension 209
Cell: [REDACTED]
Fax: 202-292-3485
thornton.spain@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Wednesday, March 25, 2020 5:01 PM
To: Jason Betham <jason.betham.sbd@[REDACTED]>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>
Subject: Re: Temporary Access to SBA Loan Guarantees

Thank you for your kind message.

Sba is working on the process right now to grant temporary eligibility to lenders who currently aren't sba lenders as part of the response to this emergency.

Stay turned.

I almost cc'ing you to our region 10 sba administrator Jeremy Field who will be a good resource in the coming weeks.

Stay safe on the islands!

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From: Jason Betham <jason.betham.sbd@>
Sent: Wednesday, March 25, 2020 10:22:13 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>
Subject: Temporary Access to SBA Loan Guarantees

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Talofa Deputy Associate Administrator Briggs,

My name is Jason M. Betham, Sr. and I am the State Director of the American Samoa Small Business Development Center. I wanted to inquire if SBA would consider allowing a local bank to have temporary approval to provide SBA guaranteed loans (particularly for customers who may be declined for the EIDL program). American Samoa currently has three lending institutions to service a population of approximately 55,000 residents and 2,400 businesses:

ANZ Amerika Samoa Bank (ANZ): Retail bank. FDIC insured. Full loan and deposit products. SBA-approved lender.

Territorial Bank of American Samoa (TBAS): Government chartered retail bank. Non-FDIC insured. Full loan and deposit products. Not an SBA-approved lender.

Development Bank of American Samoa (DBAS): Government owned. No deposits. Mainly administers government funded revolving loan funds.

The Territorial Bank of American Samoa (TBAS) had begun working with my office to become an approved SBA lender but we were in the beginning stages of the process when the state of emergency due to Covid-19 was declared.

If allowed, SBA-guaranteed loans made by TBAS during this temporary period could be smaller in size (limiting SBA's exposure) and could also provide a track record for TBAS in its efforts to become a full-fledged SBA lender.

I would very much appreciate your feedback and please let me know if I can provide additional information.

Kind Regards,

Jason

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

[jason.betham.sbdc@\[REDACTED\]](mailto:jason.betham.sbdc@[REDACTED])

(Office) (684)699-4830
(Fax) (684)699-8636
(Mobile) [REDACTED]

From: [Briggs, William J.](#)
To: [Spain, Thornton M.](#)
Cc: [Vallante, Michael A.](#); [Parker, Victor](#)
Subject: RE: Temporary Access to SBA Loan Guarantees
Date: Thursday, March 26, 2020 1:20:00 PM

Thank you Mark! (b) (6)

[REDACTED]

[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Spain, Thornton M. <thornton.spain@sba.gov>
Sent: Thursday, March 26, 2020 1:16 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Vallante, Michael A. <Michael.Vallante@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>
Subject: RE: Temporary Access to SBA Loan Guarantees

Aloha Mr. Briggs;

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T. Mark Spain
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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Wednesday, March 25, 2020 5:01 PM
To: Jason Betham <jason.betham.sbd@gmail.com>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>
Subject: Re: Temporary Access to SBA Loan Guarantees

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Stay safe on the islands!

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Sent: Wednesday, March 25, 2020 10:22:13 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Spain, Thornton M. <thornton.spain@sba.gov>
Subject: Temporary Access to SBA Loan Guarantees

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I would very much appreciate your feedback and please let me know if I can provide additional information.

Kind Regards,

Jason

Jason Marist Betham, Sr.
State Director
American Samoa Small Business Development Center (AS SBDC)

P.O. Box 2609
Pago Pago, American Samoa 96799

[jason.betham.sbdc@\[REDACTED\]](mailto:jason.betham.sbdc@[REDACTED])

(Office) (684)699-4830
(Fax) (684)699-8636
(Mobile) [REDACTED]

From: [Briggs, William J.](#)
To: [Streich, Susan E.](#); [Miller, John A.](#); [Kucharski, Stephen W.](#)
Cc: [Ledford, Edward](#); [Seale, Jessica N.](#)
Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement
Date: Sunday, April 5, 2020 12:58:00 AM

Jessica Seale is cc'd on this message.

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
[REDACTED] mobile

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Friday, April 3, 2020 10:14 AM
To: Miller, John A. <John.Miller@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>;
Briggs, William J. <William.Briggs@sba.gov>
Cc: Ledford, Edward <edward.ledford@sba.gov>
Subject: FW: The Fauquier Bank - Supplemental Loan Guaranty Agreement

Hi Everyone –

(b) (5)
[REDACTED]

Thanks!

Susan E. Streich

Director, Office of Credit Risk Management

Office of Capital Access
U.S. Small Business Administration
(202) 205-6641

Cell [REDACTED]
susan.streich@sba.gov



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From: Ledford, Edward
Sent: Friday, April 3, 2020 10:07 AM
To: Streich, Susan E. <Susan.Streich@sba.gov>
Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: Streich, Susan E. <Susan.Streich@sba.gov>
Sent: Friday, April 3, 2020 9:58 AM
To: Ledford, Edward <edward.ledford@sba.gov>
Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement

[REDACTED]

[REDACTED]

[REDACTED]

Thanks!

Susan E. Streich

Director, Office of Credit Risk Management

Office of Capital Access

U.S. Small Business Administration

(202) 205-6641

Cell [REDACTED]
susan.streich@sba.gov



U.S. Small Business
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From: Ledford, Edward
Sent: Friday, April 3, 2020 9:49 AM
To: Streich, Susan E. <Susan.Streich@sba.gov>
Subject: FW: The Fauquier Bank - Supplemental Loan Guaranty Agreement

(b) (5)

From: Lauren Buffum <lauren.buffum@TFB.bank>
Sent: Friday, April 3, 2020 9:46 AM
To: Ledford, Edward <edward.ledford@sba.gov>
Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement

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Ford,
Thank YOU!

Also, looks like the **TFB's contact information is outdated on the SBA website**. Are you able to update it with my information? If not, could you kindly direct me to who can help me get that updated?

Thank YOU!

Lauren Buffum

540 347 6714



Wealth Management

From: Ledford, Edward [<mailto:edward.ledford@sba.gov>]
Sent: Thursday, April 2, 2020 2:49 PM
To: Lauren Buffum <lauren.buffum@TFB.bank>

Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement

Attention: External to TFB.

Our Partner Information Management System (PIMS) reflects an active SBA Form 750. The SBA Form 750 is the Lender's Loan Guaranty Agreement (Deferred Participation) each lender must execute to participate in the SBA 7(a) loan program.

That translates as...good news now you just have to monitor the Treasury and SBA channels for final guidance. NAGGL's website (not a plug or endorsement) is also keeping current information and providing updates.

Make sure you team has access to ETran. If there are issues there, I think you will need to email CLS@sba.gov. I think this link is still valid/ good information. <https://www.sba.gov/offices/district/mo/st-louis/resources/instructions-accessing-cls>

Thanks,
Eddie

From: Lauren Buffum <lauren.buffum@TFB.bank>
Sent: Thursday, April 2, 2020 2:42 PM
To: Ledford, Edward <edward.ledford@sba.gov>
Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement

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Eddie,

Our FIRS Number: [REDACTED]

Location ID: [REDACTED]

Thank you!

Lauren Buffum

540 347 6714



From: Ledford, Edward [<mailto:edward.ledford@sba.gov>]
Sent: Wednesday, April 1, 2020 1:40 PM
To: Lauren Buffum <lauren.buffum@TFB.bank>
Cc: Goldberg, Anne <anne.goldberg@sba.gov>

Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement

Attention: External to TFB.

Please provide your FIRS number.

Thanks,
Eddie

From: Lauren Buffum <lauren.buffum@TFB.bank>
Sent: Wednesday, April 1, 2020 1:37 PM
To: Ledford, Edward <edward.ledford@sba.gov>
Cc: Goldberg, Anne <anne.goldberg@sba.gov>
Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement

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Ford,
Would you kindly confirm if we are still an approved 7(a) lender?

Thank YOU!

Lauren Buffum

540 347 6714



From: Lauren Buffum
Sent: Tuesday, March 31, 2020 10:01 AM
To: 'Ledford, Edward' <edward.ledford@sba.gov>
Cc: Goldberg, Anne <anne.goldberg@sba.gov>
Subject: RE: The Fauquier Bank - Supplemental Loan Guaranty Agreement

Ford,
We are still an approved SBA lender in general? I'm not sure the Express would apply for the 7(a) loans as well.

Thank YOU!

Lauren Buffum

540 347 6714



From: Ledford, Edward [<mailto:edward.ledford@sba.gov>]
Sent: Friday, March 27, 2020 1:07 PM
To: Lauren Buffum <lauren.buffum@TFB.bank>
Cc: Goldberg, Anne <anne.goldberg@sba.gov>
Subject: FW: The Fauquier Bank - Supplemental Loan Guaranty Agreement

Attention: External to TFB.

Lauren,

Hope all is well. Our records indicated that your institution executed and returned the SBA Express supplemental agreement thus modifying the expiration date for that authority to November 14, 2021. Your institution has an active agreement for SBA Express participation.

Please be aware that EIDL loans are direct loans provided by the SBA.

Thanks,
Eddie

From: Lauren Buffum <lauren.buffum@TFB.bank>
Sent: Friday, March 27, 2020 12:20 PM
To: Goldberg, Anne <anne.goldberg@sba.gov>
Subject: The Fauquier Bank - Supplemental Loan Guaranty Agreement

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Hello, Anne!
Hope you're having a good Friday.

Our Supplemental Loan Guaranty Agreement expired 11/2019. Will we need to renew that in order to provide any of the new EIDLs? It appears that any loans for EIDL are actually applied for online. However, it appears there are SBA Express Bridge Loans that perhaps TFB would/could participate in for our clients.

If we need to renew our agreement so that we can participate in any of the SBA loan programs from the stimulus package, I'm happy to work with you on that.

Thank you!

Lauren Buffum
Vice President
Wealth - Private Banking

The Fauquier Bank

Direct: 540 347 6714

Cell: [REDACTED]

Fax: 540 347 3392

Email: lauren.buffum@tfb.bank

NMLS ID: 430556



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From: [Manger, William M.](#)
To: [Scott III, Robert L.](#); [Seaborn, Dianna L.](#); [Kucharski, Stephen W.](#)
Cc: [Briggs, William J.](#)
Subject: RE: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act
Date: Wednesday, April 8, 2020 4:43:00 PM
Attachments: [image001.png](#)

Dianna,

(b) (5)

Thanks,
Bill

From: Scott III, Robert L. <Robert.Scott@sba.gov>
Sent: Wednesday, April 8, 2020 3:44 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act
Importance: High

Dianna / Stephen –

[REDACTED]

[REDACTED]

Rob

From: Young, Stewart B. EOP/WHO <Stewart.B.Young@who.eop.gov>
Sent: Wednesday, April 8, 2020 10:55 AM
To: Scott III, Robert L. <Robert.Scott@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>
Subject: FW: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

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[REDACTED]

Thanks all!

From: "Pawlowski, Michael (Murkowski)"

<Michael_Pawlowski@murkowski.senate.gov>

Date: April 8, 2020 at 10:43:57 AM EDT

To: "Hershey, Michael S" <Michael.Hershey@sba.gov>, "ryan.lambert@sba.gov" <ryan.lambert@sba.gov>, "Stephanie.King@sba.gov" <Stephanie.King@sba.gov>

Cc: "Telle, Adam R. EOP/WHO" <Adam.R.Telle@who.eop.gov>, "Boyle, Garrett (Murkowski)" <Garrett_Boyle@murkowski.senate.gov>

Subject: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

Michael, Stephanie and Ryan – below you will see an ask from the State of Alaska. As I have said in previous messages to you, with limited lending capacity/capital markets in the State of Alaska, few to no large businesses, the massive exposure of our economy to seasonal industries like tourism and fisheries we need creative partnerships with the state.

They are desperately trying to supplement the SBA's effort but need guidance. This is timely because they have a board meeting of the Alaska Industrial Development and Export Authority to authorize its program to support getting funds out quickly tomorrow.

Adding Adam as I would not be surprised if the Governor reaches out to the WH or the delegation does as well so want him informed as well.

I know you are taking tons of incomings but really appreciate anything you can help push through on this request.

Best

Michael Pawlowski
Chief of Staff
U.S. Senator Lisa Murkowski

From: Jon DeVore <jdevore@dc.bhb.com>

Sent: Wednesday, April 8, 2020 10:21 AM

To: Boyle, Garrett (Murkowski) <Garrett_Boyle@murkowski.senate.gov>; Pawlowski, Michael (Murkowski) <Michael_Pawlowski@murkowski.senate.gov>

Cc: 'Mark Davis (mdavis@aidea.org)' <mdavis@aidea.org>

Subject: RE: Alaska Industrial Development & Export Authority request to the SBA re CORES Act

Good morning Michael and Garrett,

The Alaska Industrial Development & Export Authority (AIDEA) is reaching out to the Alaska delegation to provide you with an update with respect to AIDEA's request to the U.S. Small Business Administration (SBA) to expedite and facilitate AIDEA's participation in the CARES Act loans programs. AIDEA is in a unique position to facilitate and work with Alaskans banks with emergency funding to Alaska's businesses. But candidly, I perceive, the SBA is challenged with responding to and processing of the 275,000 PPP loans and AIDEA is confronted by SBA lack of guidance for new non-traditional lenders. That policy guidance MAY come from the SBA later today.

Diana Seaborne, Dianna.seaborn@sba.gov, from the SBA Office of Financial Assistance has been the most responsive and indicates that AIDEA is welcomed and likely a potential participant in the SBA Express Loan and Bridge Loan Programs which AIDEA could quickly facilitate. She has also shared AIDEA's request with others in the SBA. She was the SBA official that shared additional guidance will be forthcoming. The bios of some of the SBA people is attached for background.

AIDEA's request is that the Alaska Delegation consult with the SBA asking that AIDEA's request be expedited and be prioritized as a means of helping the State of Alaska. Today is particularly important because the AIDEA board is scheduled to meet in an emergency session tonight at 7 PM (EDT) to discuss and authorize specific actions in response to the COVID-19. AIDEA needs some indication from SBA that its request will get serious and immediate attention (acknowledging we are all dealing with an economic crisis and there are priorities). AIDEA just does not want to get caught up in bureaucratic maze and waiting for further guidance. The second reason is of course with the town meeting scheduled today with the Alaska Congressional Delegation to the extent is value and appropriate, AIDEA wants Alaskans to know it is working with the SBA to help bring rapid assistance to Alaskans.

The chart below illustrates that the State of Alaska is the worst economically impacted state in the Nation. I can't vouch for the source or methodology of the information. But the link to the original source is below. AIDEA considers every moment of delay is a problem.



Source: <https://www.alignable.com/forum/coronavirus-impact-on-small-business-week-3-recap>

Thank you for your consideration of AIDEA's request. Please call me if you have any questions.

With best wishes---Be Safe-Stay Healthy.

Jon

Jon M. DeVore, Esquire

Vice President and Shareholder

From: Jon DeVore

Sent: Monday, April 6, 2020 3:34 PM

To: Boyle, Garrett (Murkowski) <Garrett_Boyle@murkowski.senate.gov>; Pawlowski, Michael (Murkowski) <Michael_Pawlowski@murkowski.senate.gov>

Cc: Mark Davis (mdavis@aidea.org) <mdavis@aidea.org>

Subject: FW: Alaska Industrial Development & Export Authority request to the SBA re CORES Act Confidential

Dear Michael and Boyle,

I am sharing with you a message we sent today to the SBA related to the AIDEA efforts to assist the SBA and others in responding to the COVID-19 challenges. AIDEA would welcome the delegation's support and engagement. Should you have any questions, please feel free to contact me or Mark Davis. You are of course welcome to contact

whoever you want.

Excuse me for being brief but the message below is long enough,

I look forward to talking with you.

With best wishes,

Jon

Jon M. DeVore, Esquire

Vice President and Shareholder
Birch Horton Bittner & Cherot
1100 Connecticut Avenue, NW, Suite 825
Washington, D.C. 20036
a professional corporation
(202) 659-5800 (office)
(202) 862-8362 (direct)
[REDACTED] (mobile)

www.birchhorton.com

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From: Jon DeVore

Sent: Monday, April 6, 2020 3:23 PM

To: Christine.nell@sba.gov; Dianna.seaborn@sba.gov; William.briggs@sba.gov

Cc: Mark Davis (mdavis@aidea.org) <mdavis@aidea.org>; Knudson, Kip C (GOV) <kip.knudson@Alaska.gov>

Subject: Alaska Industrial Development & Export Authority request to the SBA re CORES Act Confidential

Good morning Mr. Briggs, Ms. Seaborn and Ms. Nell,

On behalf of the Alaska Industrial Development & Industrial Authority (AIDEA) <http://www.aidea.org>, we are contacting the U.S. Small Business Administration (SBA) to convey that AIDEA, in coordination with the State of Alaska, requests to facilitate and be an active partner with the SBA in the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). This message is intended primarily as a preliminary communication to acquaint you with AIDEA and ask for your assistance in directing us to the appropriate SBA people to explore and facilitate a direct relationship between SBA and AIDEA which is an established lender in the State of Alaska. AIDEA and the State of Alaska desire to partner with the Federal

government, specifically the SBA, in the financial assistance programs under the CARES Act.

AIDEA is a public corporation of the State of Alaska, created in 1967 by the Alaska Legislature "in the interests of promoting the health, security, and general welfare of all the people of the state, and a public purpose, to increase job opportunities and otherwise to encourage the economic growth of the state, including the development of its natural resources, through the establishment and expansion of manufacturing, industrial, energy, export, small business, and business enterprises..." AIDEA makes loans in the secondary market in participation with banks and credits unions and also makes direct loans using its own funds. AIDEA, as a public corporation, operates using its own assets and income rather than relying on state revenues. AIDEA has a loan portfolio worth over \$400 million and a net position in excess of \$1 billion. See 2019 AIDEA Annual Report (attached).

As you will note from the loans and financial programs administered by AIDEA, it is uniquely positioned to team with SBA. In addition, AIDEA is in a unique and unparalleled position perhaps unlike any other state-owned infrastructure and bonding authority. AIDEA has significant financial resources and lending experience which it can use to help businesses in Alaska respond to COVID-19 economic challenges. SBA's cooperation would enhance AIDEA's and the State of Alaska's ability to help Alaska.

AIDEA currently administers several financial programs. The programs are part of the Commercial and Industrial Financing Programs, See, 3 AAC 99.100—3 AAC 99.930. The Small Business Economic Development Program (SBED) operated in conjunction with the Alaska Department of Community and Economic Development. The goal of this program is to provide long-term private sector employment by financing business start-up and expansion for companies that fall under the SBA's definition of small business. Applicants are required to match loan funds with cash or other private financing. In addition, AIDEA administers the Conduit Revenue Bond, Commercial and Development Finance Loans, Sustainable Energy Transmission and Supply (SETS) Fund, and the Arctic Infrastructure Development Fund (AIDF) programs. See, 3 AAC Chapters 99, 101, 102, 103.

AIDEA is also set up to move quickly and adapt to changing financial situations. In response to the pandemic, AIDEA has already revamped a loan guaranty program to work with local banks and credit unions during the pandemic. We anticipate that the State of Alaska may create additional programs and provide additional financial assistance to Alaskan businesses.

AIDEA thinks it could be of assistance in implementing three CARES Act Programs. AIDEA is first to recognize that, as a State of Alaska owned public corporation, there may be hurdles or regulatory challenges that may need to be addressed to engage in assistance to Alaskans and the SBA.

AIDEA wants to explore with the SBA if it can qualify as a Lender under the SBA 7(a) loan Programs to facilitate both the CARES Act Small Business

Interruption and specifically the Paycheck Protection Program. The CARES Act also expands the types and sizes of businesses that will qualify for disaster relief programs under section 7(b)(2) of the Small Business Act (15 USC 636(b)(2)). AIDEA and the State of Alaska welcome the opening of banks' doors for the PPP, however, we have heard that some banks are not ready to make and administer the program. AIDEA is ready. Should SBA need assistance in disbursing or administering these loans, AIDEA has significant experience in making and administering loans to large and small businesses. AIDEA borrowers must deposit loan proceeds in a participating local bank or credit union that is FDIC insured and in compliance with the Bank Secrecy Act under AIDEA's loan covenants. AIDEA has personnel already in Alaska which would facilitate the SBA delivery of these types of loans particularly since most people coming into the State from outside Alaska are subject to a mandatory 14-day quarantine.

In addition, AIDEA would like to determine the feasibility of participating with the SBA in the new SBA Express Bridge Loan Pilot Program ("EBL Program"). On April 1, 2020, the SBA published a notice of changes to its EBL Program to expand the program's eligibility to small businesses nationwide adversely impacted by the COVID 19 public health emergency. AIDEA does not have an existing banking relationship with the SBA as an Express Lender before March 13, 2020. But AIDEA has worked with the SBA in Alaska for decades. AIDEA would like to explore with the SBA if it could participate with the SBA in this program. AIDEA recognizes that it may need to adapt its regulations and procedures or cooperate with local lenders to follow the Bank Secrecy Act. AIDEA is prepared to respond to these requirements.

The specific approach that AIDEA would propose is a state bridge guaranty that expires once the SBA guaranty is approved. The likely steps would be:

- applicant submits SBA application to bank/credit union
- bank/credit union sends SBA application to AIDEA; AIDEA approves bridge guaranty
- bank/credit union issues loan
- bank/credit union completes underwriting process
- bank/credit union submits application to SBA
- SBA approves guaranty; AIDEA guaranty expires

As I related, this communication is intended to be a preliminary expression of AIDEA's and the State of Alaska's interest in facilitating the SBA's programs in Alaska. Mark Davis, Chief Infrastructure Development Officer for AIDEA, has been charged with the responsibility of working with the SBA to accomplish these goals. Mr. Davis was appointed to this position after serving in various senior positions for the State of Alaska including Deputy Commissioner, Department of Commerce Community and Economic Development, Director of Corporations, Business and Professional Licensing, and Director, Banking and Securities. Mark also served as the U.S. Attorney for the State of Alaska and in other capacities with the U.S. Department of Justice. He is very experienced in issues related to finance and secured transactions.

Our firm, Birch, Horton Bittner and Cherot, (BHBC) is outside counsel for AIDEA on the CARES Act issues and other matters. As a matter of background,

I was the SBA District Counsel in the Alaska District Office between 1988-2003 and I worked with Mark Davis as a Special Assistant U.S. Attorney during that time. I also handled small business matters for three U.S. Senators from Alaska.

AIDEA asks that after you consider its preliminary inquiry that you provide some guidance or designate SBA personnel with whom to communicate and meet to discuss AIDEA's goals and how AIDEA might assist the SBA.

We thank you, the SBA personnel and, in particular, Nancy Porzio, District Director of the SBA Alaska District Office, and her staff for being on the front line in responding to this COVID-19 challenge and reaching out to the small businesses of Alaska.

Respectfully,

Jon M. DeVore

Jon M. DeVore, Esquire

Vice President and Shareholder
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Washington, D.C. 20036
a professional corporation
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From: [Briggs, William J.](#)
To: [Seaborn, Dianna L.](#); [Scott III, Robert L.](#); [Kucharski, Stephen W.](#)
Cc: [Manger, William M.](#); [Streich, Susan E.](#); [Miller, John A.](#)
Subject: RE: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act
Date: Wednesday, April 8, 2020 4:46:28 PM
Attachments: [image002.png](#)

[REDACTED] (b) (5)
[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
[REDACTED] mobile

From: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>
Sent: Wednesday, April 8, 2020 4:45 PM
To: Scott III, Robert L. <Robert.Scott@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Dianna L. Seaborn, Director
Office Financial Assistance
US Small Business Administration
409 3rd Street, SW
Washington, DC 20416
202-205-3645
202-[REDACTED]
dianna.seaborn@sba.gov



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From: Scott III, Robert L. <Robert.Scott@sba.gov>
Sent: Wednesday, April 8, 2020 3:44 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>
Cc: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Subject: FW: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act
Importance: High

Dianna / Stephen –

(b) (5)

Rob

From: Young, Stewart B. EOP/WHO <Stewart.B.Young@who.eop.gov>
Sent: Wednesday, April 8, 2020 10:55 AM
To: Scott III, Robert L. <Robert.Scott@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>; Hershey, Michael S <Michael.Hershey@sba.gov>
Subject: FW: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Thanks all!

From: "Pawlowski, Michael (Murkowski)" <Michael_Pawlowski@murkowski.senate.gov>
Date: April 8, 2020 at 10:43:57 AM EDT
To: "Hershey, Michael S" <Michael.Hershey@sba.gov>, "ryan.lambert@sba.gov" <ryan.lambert@sba.gov>, "Stephanie.King@sba.gov" <Stephanie.King@sba.gov>
Cc: "Telle, Adam R. EOP/WHO" <Adam.R.Telle@who.eop.gov>, "Boyle, Garrett (Murkowski)" <Garrett_Boyle@murkowski.senate.gov>

Subject: TIMELY HELP - FW: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

Michael, Stephanie and Ryan – below you will see an ask from the State of Alaska. As I have said in previous messages to you, with limited lending capacity/capital markets in the State of Alaska, few to no large businesses, the massive exposure of our economy to seasonal industries like tourism and fisheries we need creative partnerships with the state.

They are desperately trying to supplement the SBA's effort but need guidance. This is timely because they have a board meeting of the Alaska Industrial Development and Export Authority to authorize its program to support getting funds out quickly tomorrow.

Adding Adam as I would not be surprised if the Governor reaches out to the WH or the delegation does as well so want him informed as well.

I know you are taking tons of incomings but really appreciate anything you can help push through on this request.

Best

Michael Pawlowski
Chief of Staff
U.S. Senator Lisa Murkowski

From: Jon DeVore <jdevore@dc.bhb.com>
Sent: Wednesday, April 8, 2020 10:21 AM
To: Boyle, Garrett (Murkowski) <Garrett_Boyle@murkowski.senate.gov>; Pawlowski, Michael (Murkowski) <Michael_Pawlowski@murkowski.senate.gov>
Cc: 'Mark Davis' (<mdavis@aidea.org>) <mdavis@aidea.org>
Subject: RE: Alaska Industrial Development & Export Authority request to the SBA re CARES Act

Good morning Michael and Garrett,

The Alaska Industrial Development & Export Authority (AIDEA) is reaching out to the Alaska delegation to provide you with an update with respect to AIDEA's request to the U.S. Small Business Administration (SBA) to expedite and facilitate AIDEA's participation in the CARES Act loans programs. AIDEA is in a unique position to facilitate and work with Alaskans banks with emergency funding to Alaska's businesses. But

candidly, I perceive, the SBA is challenged with responding to and processing of the 275,000 PPP loans and AIDEA is confronted by SBA lack of guidance for new non-traditional lenders. That policy guidance MAY come from the SBA later today.

Diana Seaborne, Dianna.seaborn@sba.gov, from the SBA Office of Financial Assistance has been the most responsive and indicates that AIDEA is welcomed and likely a potential participant in the SBA Express Loan and Bridge Loan Programs which AIDEA could quickly facilitate. She has also shared AIDEA's request with others in the SBA. She was the SBA official that shared additional guidance will be forthcoming. The bios of some of the SBA people is attached for background.

AIDEA's request is that the Alaska Delegation consult with the SBA asking that AIDEA's request be expedited and be prioritized as a means of helping the State of Alaska. Today is particularly important because the AIDEA board is scheduled to meet in an emergency session tonight at 7 PM (EDT) to discuss and authorize specific actions in response to the COVID-19. AIDEA needs some indication from SBA that its request will get serious and immediate attention (acknowledging we are all dealing with an economic crisis and there are priorities). AIDEA just does not want to get caught up in bureaucratic maze and waiting for further guidance. The second reason is of course with the town meeting scheduled today with the Alaska Congressional Delegation to the extent is value and appropriate, AIDEA wants Alaskans to know it is working with the SBA to help bring rapid assistance to Alaskans.

The chart below illustrates that the State of Alaska is the worst economically impacted state in the Nation. I can't vouch for the source or methodology of the information. But the link to the original source is below. AIDEA considers every moment of delay is a problem.



Source: <https://www.alignable.com/forum/coronavirus-impact-on-small-business-week-3-recap>

Thank you for your consideration of AIDEA's request. Please call me if you have any questions.

With best wishes---Be Safe-Stay Healthy.

Jon

Jon M. DeVore, Esquire

Vice President and Shareholder

From: Jon DeVore

Sent: Monday, April 6, 2020 3:34 PM

To: Boyle, Garrett (Murkowski) <Garrett_Boyle@murkowski.senate.gov>; Pawlowski, Michael (Murkowski) <Michael_Pawlowski@murkowski.senate.gov>

Cc: Mark Davis (mdavis@aidea.org) <mdavis@aidea.org>

Subject: FW: Alaska Industrial Development & Export Authority request to the SBA re CORES Act Confidential

Dear Michael and Boyle,

I am sharing with you a message we sent today to the SBA related to the AIDEA efforts to assist the SBA and others in responding to the COVID-19 challenges. AIDEA would welcome the delegation's support and engagement. Should you have any questions, please feel free to contact me or Mark Davis. You are of course welcome to contact whoever you want.

Excuse me for being brief but the message below is long enough,

I look forward to talking with you.

With best wishes,

Jon

Jon M. DeVore, Esquire

Vice President and Shareholder

Birch Horton Bittner & Cherot

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Washington, D.C. 20036

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From: Jon DeVore

Sent: Monday, April 6, 2020 3:23 PM

To: Christine.nell@sba.gov; Dianna.seaborn@sba.gov; William.briggs@sba.gov

Cc: Mark Davis (mdavis@aidea.org) <mdavis@aidea.org>; Knudson, Kip C (GOV) <kip.knudson@Alaska.gov>

Subject: Alaska Industrial Development & Export Authority request to the SBA re CORES Act Confidential

Good morning Mr. Briggs, Ms. Seaborn and Ms. Nell,

On behalf of the Alaska Industrial Development & Industrial Authority (AIDEA) <http://www.aidea.org>, we are contacting the U.S. Small Business Administration (SBA) to convey that AIDEA, in coordination with the State of Alaska, requests to facilitate and be an active partner with the SBA in the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). This message is intended primarily as a preliminary communication to acquaint you with AIDEA and ask for your assistance in directing us to the appropriate SBA people to explore and facilitate a direct relationship between SBA and AIDEA which is an established lender in the State of Alaska. AIDEA and the State of Alaska desire to partner with the Federal government, specifically the SBA, in the financial assistance programs under the CARES Act.

AIDEA is a public corporation of the State of Alaska, created in 1967 by the Alaska Legislature "in the interests of promoting the health, security, and general welfare of all the people of the state, and a public purpose, to increase job opportunities and otherwise to encourage the economic growth of the state, including the development of its natural resources, through the establishment and expansion of manufacturing, industrial, energy, export, small business, and business enterprises..." AIDEA makes loans in the secondary market in participation with banks and credits unions and also makes direct loans using its own funds. AIDEA, as a public corporation, operates using its own assets and income rather than relying on state revenues. AIDEA has a loan portfolio worth over \$400 million and a net position in excess of \$1 billion. See 2019 AIDEA Annual Report (attached).

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In addition, AIDEA would like to determine the feasibility of participating with the SBA in the new SBA Express Bridge Loan Pilot Program ("EBL Program"). On April 1, 2020, the SBA published a notice of changes to its EBL

Program to expand the program's eligibility to small businesses nationwide adversely impacted by the COVID 19 public health emergency. AIDEA does not have an existing banking relationship with the SBA as an Express Lender before March 13, 2020. But AIDEA has worked with the SBA in Alaska for decades. AIDEA would like to explore with the SBA if it could participate with the SBA in this program. AIDEA recognizes that it may need to adapt its regulations and procedures or cooperate with local lenders to follow the Bank Secrecy Act. AIDEA is prepared to respond to these requirements.

The specific approach that AIDEA would propose is a state bridge guaranty that expires once the SBA guaranty is approved. The likely steps would be:

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- bank/credit union sends SBA application to AIDEA; AIDEA approves bridge guaranty
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Our firm, Birch, Horton Bittner and Cherot, (BHBC) is outside counsel for AIDEA on the CARES Act issues and other matters. As a matter of background, I was the SBA District Counsel in the Alaska District Office between 1988-2003 and I worked with Mark Davis as a Special Assistant U.S. Attorney during that time. I also handled small business matters for three U.S. Senators from Alaska.

AIDEA asks that after you consider its preliminary inquiry that you provide some guidance or designate SBA personnel with whom to communicate and meet to discuss AIDEA's goals and how AIDEA might assist the SBA.

We thank you, the SBA personnel and, in particular, Nancy Porzio, District Director of the SBA Alaska District Office, and her staff for being on the front line in responding to this COVID-19 challenge and reaching out to the small businesses of Alaska.

Respectfully,

Jon M. DeVore

Jon M. DeVore, Esquire

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From: Briggs, William J.
To: [Gutierrez, Allen M](#)
Subject: Re: Trade association/business group engagement at this time.
Date: Friday, March 27, 2020 8:36:37 AM
Attachments: [image001.png](#)
[image004.png](#)

(b) (5)

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From: Gutierrez, Allen M <Allen.Gutierrez@sba.gov>
Sent: Friday, March 27, 2020 8:34:59 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Trade association/business group engagement at this time.

Allen Gutierrez
Associate Administrator
Office of Entrepreneurial Development
U.S. Small Business Administration



U.S. Small Business
Administration

From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Friday, March 27, 2020 8:23 AM
To: Gutierrez, Allen M <Allen.Gutierrez@sba.gov>
Cc: Scott III, Robert L. <Robert.Scott@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>
Subject: Re: Trade association/business group engagement at this time.

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From: Gutierrez, Allen M <[Allen.Gutierrez@sba.gov](#)>
Sent: Friday, March 27, 2020 8:22:01 AM
To: Briggs, William J. <[William.Briggs@sba.gov](#)>
Cc: Scott III, Robert L. <[Robert.Scott@sba.gov](#)>; Glaccum, David M. <[David.Glaccum@sba.gov](#)>
Subject: RE: Trade association/business group engagement at this time.

Good morning

(b) (5)

Thanks appreciate it

Allen Gutierrez
Associate Administrator
Office of Entrepreneurial Development
U.S. Small Business Administration



U.S. Small Business
Administration

From: Briggs, William J. <William.Briggs@sba.gov>

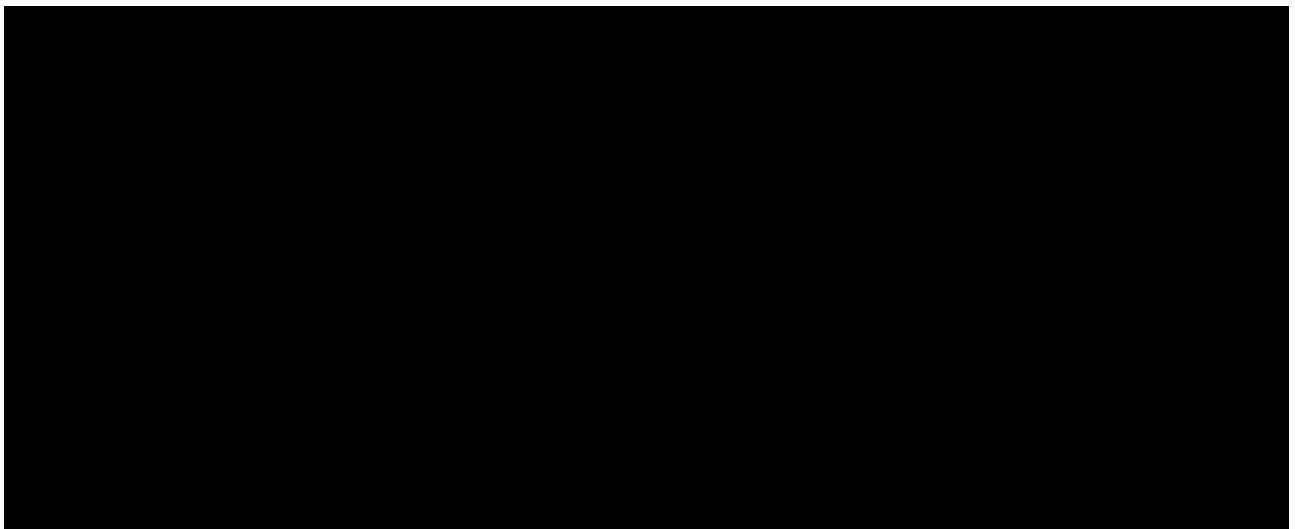
Sent: Thursday, March 26, 2020 8:46 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Gibbs, Peter C. <Peter.Gibbs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Martin, Dionna S. <Dionna.Martin@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>

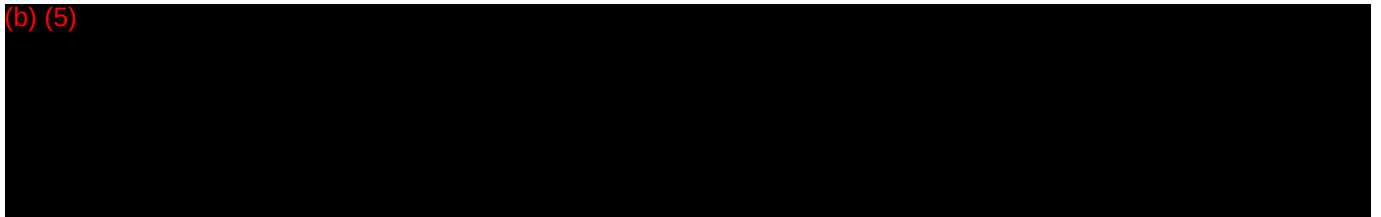
Cc: Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Koklanaris, George E. <George.Koklanaris@sba.gov>; Koontz, William F <william.koontz@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>

Subject: Trade association/business group engagement at this time.

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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) 
William.Briggs@sba.gov



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From: Briggs, William J.
To: [Gutierrez, Allen M](#)
Subject: Re: Trade association/business group engagement at this time.
Date: Friday, March 27, 2020 8:35:16 AM
Attachments: [image001.png](#)
[image004.png](#)

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From: Gutierrez, Allen M <Allen.Gutierrez@sba.gov>
Sent: Friday, March 27, 2020 8:34:59 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Trade association/business group engagement at this time.

(b) (5)

[REDACTED]

Allen Gutierrez
Associate Administrator
Office of Entrepreneurial Development
U.S. Small Business Administration



U.S. Small Business
Administration

From: Briggs, William J. <William.Briggs@sba.gov>
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To: Gutierrez, Allen M <Allen.Gutierrez@sba.gov>
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Subject: Re: Trade association/business group engagement at this time.

[REDACTED]

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From: Gutierrez, Allen M <[Allen.Gutierrez@sba.gov](#)>
Sent: Friday, March 27, 2020 8:22:01 AM
To: Briggs, William J. <[William.Briggs@sba.gov](#)>
Cc: Scott III, Robert L. <[Robert.Scott@sba.gov](#)>; Glaccum, David M. <[David.Glaccum@sba.gov](#)>
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Good morning

[REDACTED]

(b) (5)

Thanks appreciate it

Allen Gutierrez
Associate Administrator
Office of Entrepreneurial Development
U.S. Small Business Administration



U.S. Small Business
Administration

From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Thursday, March 26, 2020 8:46 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Gibbs, Peter C. <Peter.Gibbs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Martin, Dionna S. <Dionna.Martin@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>

Cc: Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Koklanaris, George E. <George.Koklanaris@sba.gov>; Koontz, William F <william.koontz@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>

Subject: Trade association/business group engagement at this time.

(b) (5)

[REDACTED]

[REDACTED]

[REDACTED]

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Gutierrez, Allen M](#)
Cc: [Scott III, Robert L.](#); [Glaccum, David M.](#)
Subject: Re: Trade association/business group engagement at this time.
Date: Friday, March 27, 2020 8:23:20 AM
Attachments: [image002.png](#)

(b) (5)

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From: Gutierrez, Allen M <Allen.Gutierrez@sba.gov>
Sent: Friday, March 27, 2020 8:22:01 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Scott III, Robert L. <Robert.Scott@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>
Subject: RE: Trade association/business group engagement at this time.

Good morning

[REDACTED]

Allen Gutierrez
Associate Administrator
Office of Entrepreneurial Development
U.S. Small Business Administration



From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Thursday, March 26, 2020 8:46 PM
To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Gibbs, Peter C. <Peter.Gibbs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Martin, Dionna S. <Dionna.Martin@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>
Cc: Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Koklanaris, George E. <George.Koklanaris@sba.gov>; Koontz, William F <william.koontz@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; McShane, Kathleen

M. <Kathleen.McShane@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>

Subject: Trade association/business group engagement at this time.

(b) (5)

[REDACTED]

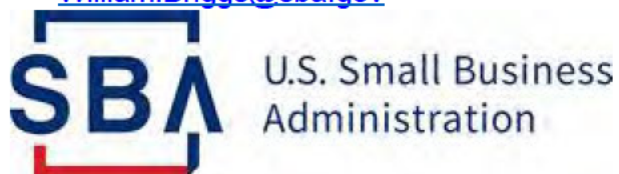
[REDACTED]

[REDACTED]

[REDACTED]

Bill Briggs
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William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Contreras, Alejandro C.](#)
Cc: [Rivera, James E.](#); [Monchek, Rafaela](#)
Subject: Re: Trade association/business group engagement at this time.
Date: Thursday, March 26, 2020 9:06:16 PM

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From: Contreras, Alejandro C. <alejandro.contreras@sba.gov>
Sent: Thursday, March 26, 2020 9:03:18 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Rivera, James E. <james.rivera@sba.gov>; Monchek, Rafaela <Rafaela.Monchek@sba.gov>
Subject: RE: Trade association/business group engagement at this time.

Bill,

[REDACTED]

[REDACTED]

Alejandro Contreras
Director, Preparedness, Communication and Coordination

Office of Disaster Assistance

U.S. Small Business Administration
Office: 202-205-6734

Cell: [REDACTED]
alejandro.contreras@sba.gov



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From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Thursday, March 26, 2020 8:46 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Gibbs, Peter C. <Peter.Gibbs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Martin, Dionna S. <Dionna.Martin@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>

Cc: Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Koklanaris, George E. <George.Koklanaris@sba.gov>; Koontz, William F <william.koontz@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>

Subject: Trade association/business group engagement at this time.

(b) (5)

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[REDACTED]

[REDACTED]

[REDACTED]

Bill Briggs
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U.S. Small Business
Administration

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From: [Briggs, William J.](#)
To: [Gutierrez, Allen M](#)
Subject: Re: Trade association/business group engagement at this time.
Date: Friday, March 27, 2020 8:38:22 AM
Attachments: [image001.png](#)
[image004.png](#)

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From: Gutierrez, Allen M <Allen.Gutierrez@sba.gov>
Sent: Friday, March 27, 2020 8:34:59 AM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: RE: Trade association/business group engagement at this time.

[REDACTED]

Allen Gutierrez
Associate Administrator
Office of Entrepreneurial Development
U.S. Small Business Administration



From: Briggs, William J. <William.Briggs@sba.gov>
Sent: Friday, March 27, 2020 8:23 AM
To: Gutierrez, Allen M <Allen.Gutierrez@sba.gov>
Cc: Scott III, Robert L. <Robert.Scott@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>
Subject: Re: Trade association/business group engagement at this time.

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From: Gutierrez, Allen M <[Allen.Gutierrez@sba.gov](#)>
Sent: Friday, March 27, 2020 8:22:01 AM
To: Briggs, William J. <[William.Briggs@sba.gov](#)>
Cc: Scott III, Robert L. <[Robert.Scott@sba.gov](#)>; Glaccum, David M. <[David.Glaccum@sba.gov](#)>
Subject: RE: Trade association/business group engagement at this time.

Good morning

[REDACTED]

(b) (5)

Allen Gutierrez
Associate Administrator
Office of Entrepreneurial Development
U.S. Small Business Administration



U.S. Small Business
Administration

From: Briggs, William J. <William.Briggs@sba.gov>

Sent: Thursday, March 26, 2020 8:46 PM

To: Seaborn, Dianna L. <Dianna.Seaborn@sba.gov>; Gibbs, Peter C. <Peter.Gibbs@sba.gov>; Miller, John A. <John.Miller@sba.gov>; Joyner, Eliza W. <Eliza.Joyner@sba.gov>; Kim, Jihoon <Jihoon.Kim@sba.gov>; Kucharski, Stephen W. <Stephen.Kucharski@sba.gov>; Manger, William M. <William.Manger@sba.gov>; Martin, Dionna S. <Dionna.Martin@sba.gov>; Streich, Susan E. <Susan.Streich@sba.gov>

Cc: Threadgill, Emily K. <Emily.Threadgill@sba.gov>; Glaccum, David M. <David.Glaccum@sba.gov>; McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>; Vallante, Michael A. <Michael.Vallante@sba.gov>; Scott III, Robert L. <Robert.Scott@sba.gov>; Contreras, Alejandro C. <alejandro.contreras@sba.gov>; Gutierrez, Allen M <Allen.Gutierrez@sba.gov>; Koklanaris, George E. <George.Koklanaris@sba.gov>; Koontz, William F <william.koontz@sba.gov>; Gray, Christopher S. <Christopher.Gray@sba.gov>; McShane, Kathleen M. <Kathleen.McShane@sba.gov>; Parker, Victor <Victor.Parker@sba.gov>

Subject: Trade association/business group engagement at this time.

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William.Briggs@sba.gov



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From: [Briggs, William J.](#)
To: [Russo, Joseph H. EOP/WHO](#)
Cc: [Chaffee, Christopher L. EOP/WHO](#); [Manger, William M.](#); [Kucharski, Stephen W.](#)
Subject: RE: Update on Administration COVID-19 Efforts 04/07/20
Date: Tuesday, April 7, 2020 11:25:30 PM

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Sent: Tuesday, April 7, 2020 10:01 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Cc: Chaffee, Christopher L. EOP/WHO <Christopher.L.Chaffee@who.eop.gov>
Subject: FW: Update on Administration COVID-19 Efforts 04/07/20

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FYI

From: Don Schiefelbein <dschiefelbein@beef.org>
Sent: Tuesday, April 7, 2020 9:57 PM
To: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Subject: [EXTERNAL] Re: Update on Administration COVID-19 Efforts 04/07/20

We are having terrible issues getting into the portal through the farm credit system. Because of the inability to get into the portal, the ag community is not getting ppp payments.

From: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Sent: Tuesday, April 7, 2020 8:50:51 PM
To: Russo, Joseph H. EOP/WHO <Joseph.H.Russo@who.eop.gov>
Cc: Pataki, Tim A. EOP/WHO <Timothy.A.Pataki@who.eop.gov>
Subject: [EXTERNAL] Update on Administration COVID-19 Efforts 04/07/20

Good evening,

#AmericaWorksTogether

President Trump unveiled a new hashtag today to highlight Americans helping one another during the coronavirus pandemic. President Trump will use the **#AmericaWorksTogether** hashtag to promote companies that are hiring employees in the middle of the economic turmoil caused by the

virus and those who are donating food and other supplies to front line health care workers. The President will also encourage people to use the hashtag when posting examples of Americans helping others during the crisis. We encourage you and your organization to use the hashtag **#AmericaWorksTogether** when engaging on social media.



Assistance for Small Businesses

The Paycheck Protection Program prioritizes millions of Americans employed by small businesses by authorizing up to \$349 billion toward job retention and certain other expenses. Small businesses and eligible nonprofit organizations, Veterans organizations, and Tribal businesses described in the Small Business Act, as well as individuals who are self-employed or are independent contractors, are eligible if they also meet program size standards.

- [For a top-line overview of the program CLICK HERE](#)
- [If you're a lender, more information can be found HERE](#)
- [If you're a borrower, more information can be found HERE](#)
- [Borrower Application Form \(Updated 4/2/20\)](#)
- [Lender Application Form](#)
- [New Lender Application Form \(Federally Insured Depository Institutions, Federally Insured Credit Unions, Farm Credit System Institutions\)](#)
- [Interim Final Rule](#)
- [Interim Final Rule on Affiliation](#)
- [Applicable Affiliation Rules](#)
- [Frequently Asked Questions](#) ***UPDATED***
- [Find an eligible lender](#)

For more information and updates, visit [Treasury.gov/CARES](https://www.treasury.gov/CARES) and [SBA.gov/PayCheckProtection](https://www.sba.gov/PayCheckProtection).

Assistance for American Workers and Families

In the weeks immediately after the passage of the CARES Act, Americans will see fast and direct relief in the form of Economic Impact Payments. For more information, [CLICK HERE](#).

How to Help – If you or your organization are interested in helping the effort to combat the spread of COVID-19, FEMA has established a website (<https://www.fema.gov/coronavirus/how-to-help>) with more information. Examples for the private sector include:

- To **sell medical supplies or equipment** to the federal government, please submit a price quote under the [COVID-19 PPE and Medical Supplies Request for Quotation](#). Full details can be found in the solicitation ([Notice ID 70FA2020R00000011](#)).
 - This solicitation requires registration with the System for Award Management (SAM) in order to be considered for award, pursuant to applicable regulations and guidelines. Registration information can be found at <https://www.sam.gov>. Registration must be “ACTIVE” at the time of award.
- If you have **medical supplies or equipment to donate**, please [provide us details](#) on what you are offering.
- If you are a private company that wants to **produce a product related** to the COVID response – email nbeoc@max.gov.
- If you are a **hospital or healthcare provider in need of medical supplies**, please contact your state, local, tribal or territory department of public health and/or emergency management agency.
- If you are interested in **doing business with FEMA and supporting the response to COVID-19** with your company’s non-medical goods and/or services, please submit your inquiry to the Department of Homeland Security (DHS) Procurement Action Innovative Response Team (PAIR) team at DHSIndustryLiaison@hq.dhs.gov.

For additional information please visit FEMA’s website: <https://www.fema.gov/coronavirus/>.

30 Days to Slow the Spread

President Trump announced updated guidelines to continue slowing the spread of Coronavirus in America. This 30-day window will be crucial: If every American does his or her part, the latest model suggests we could save 1 million or more U.S. lives. Please click here for more information: [30 Days to Slow the Spread \(Español\)](#)

If you are a healthcare worker and would like to volunteer to assist in New York City, please find more information [here](#).

White House COVID-19 Updates

- President Trump and Members of the Coronavirus Task Force Hold a Press Briefing ([VIDEO](#))
- President Trump Approves Disaster Declaration for Minnesota ([HERE](#))
- Presidential Message on World Health Day 2020 ([HERE](#))
- Daily 1600 - What You Can Do On This World Health Day ([HERE](#))

Secretary Azar Statement on World Health Day ([HERE](#))

- "This year's World Health Day comes as the world wages war against a global health challenge without precedent in our era: the COVID-19 pandemic. For years, including under President Trump, the United States has worked to focus global health priorities and the efforts of the World Health Organization on infectious outbreaks that can cross borders. Now, we face a pandemic that has spread to almost every country on earth, costing lives, disrupting societies, and stalling economies."

CDC: Guidance on Running Errands ([HERE](#))

- As communities across the United States take steps to slow the spread of COVID-19 by limiting close contact, people are facing new challenges and questions about how to meet basic household needs, such as buying groceries and medicine, and completing banking activities. The following information provides advice about how to meet these household needs in a safe and healthy manner.

CDC: Guidance for Building Water Systems ([HERE](#))

- Ensure the safety of your building water system and devices after a prolonged shutdown.

CMS Letter to Clinicians and Summary of Actions ([HERE](#))

- As you are aware, the United States is currently experiencing an unprecedented outbreak of the respiratory illness 2019 caused by the Novel Coronavirus (COVID-19). Given the potential effect this virus may have on our healthcare system, the Centers for Medicare & Medicaid Services (CMS) is working to ensure maximum flexibility to reduce unnecessary barriers to allow you to focus on your patients.

Updated Non-Emergent, Elective Medical Services, and Treatment Recommendations ([HERE](#))

- This document provides recommendations to limit those medical services that could be deferred, such as non-emergent, elective treatment, and preventive medical services for patients of all ages.

FDA: Questions and Answers for Patients About Clinical Trials During COVID-19 Outbreak ([HERE](#))

- FDA is working with companies, hospitals, academic centers, and investigators conducting clinical trials to adjust to these challenges. Here, FDA answers questions about how clinical trials may change during the COVID-19 pandemic to protect the safety of trial participants.
 - FDA Daily Roundup – April 7, 2020

Industry FAQs: Animal Food Safety and COVID-19 ([HERE](#))

- The following are frequently asked questions from members of the animal food industry related to Coronavirus Disease 2019 (COVID-19).

FDA Provides Temporary Flexibility Regarding the Egg Safety Rule During COVID-19 Pandemic While Still Ensuring the Safety of Eggs ([HERE](#))

- As a result of the [COVID-19 pandemic](#), the FDA released a guidance document, [Temporary Policy Regarding Enforcement of 21 CFR Part 118 \(the Egg Safety Rule\) During the COVID-19 Public Health Emergency](#) to provide producers of shell eggs that normally would be sent to facilities for further processing the flexibility to sell their eggs for distribution to retail locations, such as supermarkets, when certain conditions are present.

CARES Act Supplemental Award Information for HOPWA Grantees ([HERE](#))

- HUD posted [award amounts](#) for the Housing Opportunities for Persons With AIDS (HOPWA) supplemental grant funds provided under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. In the coming days, HOPWA grantees will receive award letters that will include the more information and next steps regarding implementation of the CARES Act funds.

DOT Issues Final Order on Service Obligations for Air Carriers Receiving Financial Relief Through CARES Act ([HERE](#))

- DOT today issued a final order establishing parameters for implementing the authority granted to the Secretary of Transportation by Sections 4005 and 4114(b) of the Coronavirus Aid, Recovery, and Economic Security Act.

EPA's Pacific Southwest Region Transfers N-95 Masks to California Office of Emergency Services ([HERE](#))

- Today, the U.S. Environmental Protection Agency's Pacific Southwest regional office announced that it has transferred more than 1,100 N-95 face masks to the California Office of Emergency Services as it assesses its supply of personal protective equipment in hopes of donating additional PPE to state and local agencies battling COVID-19.

Joint Staff Surgeon Praises Americans Stepping Up to Help COVID-19 Victims ([HERE](#))

- Any listing of personnel, equipment and facilities involved — as impressive as it might be — doesn't begin to explain what's at the heart of the Defense Department's effort to combat

COVID-19, the Joint Staff surgeon said.

Defense Health Official Urges Personnel, Families to Wear Face Masks ([HERE](#))

- Defense Department personnel and their families — military and civilian — are urged to wear face masks during the COVID-19 pandemic, a Defense Health Agency official said.

For the most up-to-date information, please see the CDC's website: [≥www.coronavirus.gov<](https://www.coronavirus.gov).

Thank you,
Joe

Joe Russo
Special Assistant to the President and Director of Business Outreach
White House Office of Public Liaison

COVID-19: Background & Additional Information

[The President's Coronavirus Guidelines for America](#)



Download the COVID-19 App

For background and the most up-to-date information, please visit the Centers for Disease Control and Prevention Coronavirus Disease 2019 website: [HERE](#)

U.S. Department of Health and Human Services:

- Twitter ([here](#))
- Facebook ([here](#))

Centers for Disease Control and Prevention:

- Twitter ([here](#))
- Facebook ([here](#))

What you should know:

- [Workplace, School, and Home Guidance](#)
- [People at Risk for Serious Illness from COVID-19](#)
- [How COVID-19 Spreads](#)
- [Symptoms](#)
- [Steps to Prevent Illness](#)
- [Frequently Asked Questions](#)
- [What to Do If You Are Sick with COVID-19](#)
- [Stigma Related to COVID-19](#)
- [Facts about COVID-19](#)
- [Information for People at Higher Risk and Special Populations](#)

- [Communication Resources](#)

Situation Updates:

- [Situation Summary](#)
- [Cases in the U.S.](#)
- [Global Locations with COVID-19](#)
- [Risk Assessment](#)
- [CDC in Action: Preparing Communities](#)

Information for Businesses:

- [Interim Guidance for Businesses and Employers](#)
- [Information for Communities, Schools, and Businesses](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- SBA: [COVID-19 Resources](#)
- DOL: [Guidance for Preparing Workplaces for Coronavirus](#)
- DOL: [OSHA Resources for Workers and Employers on COVID-19](#)
- WHO: [Get Your Workplace Ready for COVID-19](#)
- CISA: [Risk Management for COVID-19](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Travel and Transportation:

- [Information for Travel](#)
- [Guidance for Ships](#)
- [Guidance for Airlines and Airline Crew](#)
- State: [Travel Advisories](#)
- State: [Traveler's Checklist](#)
- State: [Smart Traveler Enrollment Program](#)
- DOT: [FAQs from FTA Grantees Regarding COVID-19](#)

Information for Healthcare Providers, First Responders, and Research Facilities:

- [Information for Healthcare Professionals](#)
- [Resources for State, Local, Territorial and Tribal Health Departments](#)
- [Resources for Healthcare Facilities](#)
- [Infection Prevention and Control Recommendations for Patients with COVID-19 or Persons Under Investigation in Healthcare Settings](#)
- [Information for Laboratories](#)
- [Resources for First Responders](#)
- [Guidance for Public Health Professionals Managing People with COVID-19 in Home Care and Isolation Who Have Pets or Other Animals](#)
- [FAQs and Considerations for Patient Triage, Placement and Hospital Discharge](#)
- [Guidance for Homeless Shelters](#)
- [Guidance for Hemodialysis Facilities](#)
- CMS: [Information on COVID-19 and Current Emergencies](#)
- CMS: [Guidance for Hospice Agencies](#)
- CMS: [Emergency Medical Treatment and Labor Act Requirements and Implications Related to COVID-19](#)
- CMS: [FAQs for State Survey Agency and Accrediting Organizations](#)

- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Law Enforcement:

- [What Law Enforcement Personnel Need to Know](#)
- [Bureau of Prisons COVID-19 Resources](#)

Information for Families and Households:

- [Information on COVID-19 for Pregnant Women and Children](#)
- [Interim Guidance for Household Readiness](#)
- [Environmental Cleaning and Disinfection Recommendations for U.S. Households](#)
- [Guidance for Preventing the Spread of COVID-19 in Homes and Residential Communities](#)
- [FAQ: COVID-19 and Children](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Schools and Childcare Providers:

- [Interim Guidance for Administrators of U.S. Childcare Programs and K-12 Schools](#)
- [Resources for Institutes of Higher Education](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- USDA: [USDA Makes It Easier, Safer to Feed Children in California Amid Coronavirus Outbreak](#)
- DOEd: [Resources for Schools and School Personnel](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Information for Community Events and Gatherings:

- [Interim Guidance for Mass Gatherings and Large Community Events](#)
- [Interim Guidance for Community- and Faith-Based Organizations](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

Agency Resources and Information:

- [U.S. Department of Health and Human Services](#)
- [Centers for Medicare and Medicaid](#)
- [U.S. Food & Drug Administration](#)
- [U.S. Department of Agriculture](#)
- [U.S. Department of Defense](#)
- [U.S. Department of Education](#)
- [U.S. Department of Energy](#)
- [U.S. Department of Homeland Security](#)
- [U.S. Department of Labor](#)
- [U.S. Department of State](#)
- [U.S. Department of Veterans Affairs](#)
- [U.S. Environmental Protection Agency](#)
- [U.S. Small Business Administration](#)

From: [Briggs, William J.](#)
To: [John Bryant](#); [Manger, William M.](#)
Cc: [Jena Roscoe](#); [Ja'ron Smith](#); [Christopher Pilkerton](#)
Subject: RE: Updates for HOPE and media requests please
Date: Friday, April 17, 2020 12:05:38 AM

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Bill and William,

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 - [REDACTED]
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 - [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
- [REDACTED]

[REDACTED]

JOHN HOPE BRYANT, *Entrepreneur*.

Founder, Chairman & CEO | Operation HOPE, Inc. and Subsidiaries.
Founder, Chairman & CEO | Bryant Group Ventures and Subsidiaries.
Founder and Principal | The Promise Homes Company and Subsidiaries.

t [REDACTED]

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www.johnhopebryant.com | www.operationhope.org

[Link to HOPE Inside Disaster - COVID19 RESPONSE](#)

[Link to HOPE Global Forums 2020.](#)

From: [Briggs, William J.](#)
To: [John Bryant](#); [Manger, William M.](#)
Cc: [Jena Roscoe](#); [Ja'ron Smith](#); [Christopher Pilkerton](#)
Subject: RE: Updates for HOPE and media requests please
Date: Friday, April 17, 2020 9:28:32 AM

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Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration
(202) [REDACTED] mobile

From: John Bryant <jhbhope@operationhope.org>
Sent: Friday, April 17, 2020 9:10 AM
To: Manger, William M. <William.Manger@sba.gov>; Briggs, William J. <William.Briggs@sba.gov>
Cc: Jena Roscoe <jena.roscoe@operationhope.org>; Ja'ron Smith <ja'ron.k.smith@who.eop.gov>; Christopher Pilkerton <christopher.m.pilkerton2@who.eop.gov>
Subject: RE: Updates for HOPE and media requests please

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Thank you.

[REDACTED]

[REDACTED].

Stay Blessed and Distanced,

JOHN HOPE BRYANT, *Entrepreneur.*

Founder, Chairman & CEO | Operation HOPE, Inc. and Subsidiaries.
Founder, Chairman & CEO | Bryant Group Ventures and Subsidiaries.
Founder and Principal | The Promise Homes Company and Subsidiaries.

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On Apr 17, 2020, 12:05 AM -0400, Briggs, William J. <William.Briggs@sba.gov>, wrote:

Answers in red ink. Apologies for the delay.

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Bill and William,

(b) (5)

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

Stay Blessed and Distanced,

JOHN HOPE BRYANT, *Entrepreneur.*

Founder, Chairman & CEO | Operation HOPE, Inc. and Subsidiaries.
Founder, Chairman & CEO | Bryant Group Ventures and Subsidiaries.
Founder and Principal | The Promise Homes Company and Subsidiaries.

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[Link to HOPE Global Forums 2020.](#)

From: [Manger, William M.](#)
To: [Seaborn, Dianna L.](#)
Subject: Relief Chart
Date: Wednesday, April 22, 2020 7:32:00 PM
Attachments: [5 COVID Economic Relief Chart.docx](#)
[image002.png](#)

Dianna,

(b) (5)

Thank you,
Bill

From: Roebker, Andrea N. <Andrea.Roebker@sba.gov>
Sent: Wednesday, April 22, 2020 4:14 PM
To: McCracken, Erin S. <Erin.McCracken@sba.gov>; Billimoria, Jimmy F. (Jim) <jim.billimoria@sba.gov>
Subject: Relief chart?

[REDACTED]

[REDACTED]

Andrea Roebker
Regional Communications Director
Great Lakes Region: Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin
U.S. Small Business Administration
(312) 353-7327
Cell [REDACTED]
andrea.roebker@sba.gov



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From: [Briggs, William J.](#)
To: [Manger, William M.](#); [Gray, Christopher S.](#)
Cc: [Billimoria, Jimmy F. \(Jim\)](#); [McCracken, Erin S.](#); [Glaccum, David M.](#); [Kong, Stephen D.](#)
Subject: REQUEST TO MANGER: SEND OUT DECK FOR SMALL BUSINESS RELIEF?
Date: Wednesday, March 25, 2020 5:08:26 PM
Attachments: [FINAL Presentation Options for Small Business affected by Coronavirus .pptx](#)

Manger,

(b) (5)



From: McCracken, Erin S. <Erin.McCracken@sba.gov>
Sent: Tuesday, March 24, 2020 9:09 PM
To: Briggs, William J. <William.Briggs@sba.gov>
Subject: Updated PowerPoint

From: [Briggs, William J.](#)
To: [McCracken, Erin S.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: round 2 sba edits
Date: Saturday, May 2, 2020 7:45:00 PM

Washington—U.S. Secretary of the Treasury Steven T. Mnuchin and Small Business Administration Administrator Jovita Carranza today issued the following statement on the success of the Paycheck Protection Program (PPP):

“The Paycheck Protection Program is providing critical support to millions of small businesses and tens of millions of hardworking Americans.

“Since PPP Round 2 loan processing resumed on April 27, 2.2 million loans have been made to small businesses which surpasses the number of all loans made in PPP Round 1. The total value of these 2.2 million loans is over \$175 billion. Notably, the average loan size in Round 2 has decreased to \$79,000 which is yet another indicator that the program is broadly based and assisting the smallest of small businesses.

“Nearly 500,000 of the loans were made by lenders with less than \$1 billion in assets. These lenders include Community Development Financial Institutions, Certified Development Companies, Microlenders, Farm Credit lending institutions, and FinTechs. Over 850,000 loans—about one third of the 2.2 million loans—were made by lenders with \$10 billion of assets or less.

“Since the launch of PPP on April 3, SBA has processed over 3.8 million loans for more than half a trillion dollars of economic support in less than one month.

“SBA systems are processing loans efficiently so lenders can disburse funds quickly. We encourage all eligible lenders to participate and all eligible borrowers that need this assistance to work with an approved lender to apply.

“We are fully committed to ensuring that American workers and small businesses continue to get the resources they need to get through this challenging time.”

From: [Briggs, William J.](#)
To: [Turner, Austin F. EOP/OMB](#); [McNeal, Chris G. EOP/OMB](#); [Miller, Kimberly A. EOP/OMB](#)
Cc: [Jovita](#); [Manger, William M.](#); [Billimoria, Jimmy F. \(Jim\)](#); [Kong, Stephen D.](#)
Subject: SBA Agency Reporting COVID 4-21-20
Date: Tuesday, April 21, 2020 5:05:13 PM
Attachments: [SBA Agency Reporting COVID 4-21-20.docx](#)

(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

Cell (202) [REDACTED]
William.Briggs@sba.gov



U.S. Small Business
Administration

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From: [Briggs, William J.](#)
To: [Jovita](#)
Cc: [Manger, William M.](#); [Billimoria, Jimmy F. \(Jim\)](#)
Subject: SBA versions of deck and press release sent to Treasury
Date: Saturday, May 2, 2020 8:44:50 PM
Attachments: [PPP2 Data 05012020 - near final SBA done.pptx](#)
[PPP2 Data Press release draft - SBA edits .docx](#)

DELIBERATIVE and PRE-DECISIONAL

Ma'am,

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(b) (5)

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

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From: [Briggs, William J.](#)
To: [Seaborn, Dianna L.](#); [Gibbs, Peter C.](#); [Miller, John A.](#); [Joyner, Eliza W.](#); [Kim, Jihoon](#); [Kucharski, Stephen W.](#); [Manger, William M.](#); [Martin, Dionna S.](#); [Streich, Susan E.](#)
Cc: [Threadgill, Emily K.](#); [Glaccum, David M.](#); [McCracken, Erin S.](#); [Billimoria, Jimmy F. \(Jim\)](#); [Vallante, Michael A.](#); [Scott III, Robert L.](#); [Contreras, Alejandro C.](#); [Gutierrez, Allen M.](#); [Koklanaris, George E.](#); [Koontz, William F.](#); [Gray, Christopher S.](#); [McShane, Kathleen M.](#); [Parker, Victor](#)
Subject: Trade association/business group engagement at this time.
Date: Thursday, March 26, 2020 8:45:55 PM

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[REDACTED]

Bill Briggs
Deputy Associate Administrator, Office of Capital Access
U.S. Small Business Administration

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