

PPP贷款简介

雇员少于500人的公司，个体户，合同工和自雇人员等都可以申请PPP贷款。各大银行都已经开通了这个贷款项目。你的商务账户在哪家银行那就去哪家银行申请。对于有雇员的单位需要提供支付的薪资证明。例如：工资单，工资税报表，FormW-3，Form1099等。可以要求你的发放工资单的公司提供。如果你的工资单是你的会计师做的。那么直接要求你的会计师提供。如果没有这些文件，那么必须提供其他支持文件例如银行流水单等来证明薪水支出。**贷款利息是1%，非常低。**最大贷款额计算方法基本是月平均工资乘以2.5倍。**贷款可以不用还的部分是从贷款生效日开始后的8周内支付的薪资 payroll cost), 房贷利息(mortgage interest), 房租(rent) 和 水电气等公共费用 (utilities).**这个项目计划开放到2020年6月30日，基于先到先得的原则，我们鼓励你尽快申请。

PPP表格填写

工资保障计划借款人申请表填写说明中文版，**仅供参考，具体请到银行与专业人员咨询。**

- A. Check One: 请选择您的公司类型，可以参考您之前的报税单上面的类型来选择。
- B. DBA or Tradename if Applicable 其他商号或者商业名称（如果没有可以不填）
- C. Business Legal Name 公司的合法名称
- D. Business Address 公司地址
- E. Business TIN (EIN, SSN) 公司联邦税号/个人税号
- F. Business Phone 公司电话号码
- G. Primary Contact 主要联系人姓名
- H. Email Address 邮箱地址
- I. Average Monthly Payroll: \$ 平均总月薪 \$

J. $x 2.5 + \text{EIDL, Net of Advance (if Applicable) Equals Loan Request: } \$$ 乘以2.5加上EIDL除去预支贷款就等于贷款申请金额 \$

K. Number of Employees: 员工人数

L. Purpose of the loan (select more than one): 贷款用途 (请选择多项) Payroll 工资 Lease / Mortgage Interest 租金/贷款利率 Utilities 水电等费用 Other (explain): 其他 (解释说明)

M. Applicant Ownership 申请人所有权

N. List all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary. 列出所有申请人中拥有20%或者更多股权的所有者。如有必要, 请另附一张纸。

O. Owner Name 所有者姓名

P. Title 职位名称

Q. Ownership % 股权百分比

R. TIN (EIN, SSN) 税号

S. Address 地址

T. If questions (1) or (2) below are answered "Yes," the loan will not be approved. 如果以下问题(1) 或者 (2) 回答“是”, 则该贷款将不获批准。

U. Question Yes No 问题, 回答“是”或者“不是”

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

申请人或申请人的任何所有人目前是否被暂停、被禁止、被提议被禁止、被宣布为不合格、被任何联邦部门或机构自愿拒绝参与本事项、或目前涉及任何破产?

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted in the last 7 years and caused a loss to the government?

在过去的7年申请人, 或者任何所有者目前拖欠或违约联邦政府贷款, 给政府造成损失?

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management with, any other business? If yes, list all such businesses and describe the relationship on a separate sheet identified as addendum A.

申请人或申请人的任何拥有人是否是其他业务的拥有人或与其他业务有共同管理? 如果是, 请列出所有此类业务, 并在附录A中单独列出关系描述。

4. Has the Applicant received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.

申请人是否在2020年1月31日至2020年4月3日之间获得了SBA经济伤害灾害贷款? 如有, 请在附录B的另一页提供详细资料。

V. If questions (5) or (6) are answered “Yes,” the loan will not be approved. 如果以下问题 (5) 或者 (6) 回答“是”, 则该贷款将不获批准。

W. Question Yes No 问题, 回答“是”或者“不是”

5. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, or on probation or parole?

申请人(如果是个人)或任何个人拥有申请人20%或以上的股权, 是否受到控告起诉书或刑事起诉书、或经过传讯或受到任何司法管辖区的犯罪指控书, 或目前被监禁、缓刑或假释?

Initial here to confirm your response to question 5 → 横线上首字母缩写签名确认你对第5题的回答

6. Within the last 5 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?

在过去5年内, 申请人(如属个人)或申请人的任何拥有人1) 曾因任何重罪被定罪; 2) 认罪; 3) 无异议答辩; 4) 被列为审前改弦易辙计划; 或5) 以任何形式被假释或缓刑(包括判决前的缓刑)?

Initial here to confirm your response to question 6 → 横线上首字母缩写签名确认你对第6题的回答

7. Is the United States the principal place of residence for all employees of the Applicant included in the Applicant's payroll calculation above?

美国是上述申请人工资单计算中包含的所有雇员的主要居住地吗?

8. Is the Applicant a franchise that is listed in the SBA's Franchise Directory?

申请人是否在SBA名录中列出的特许经营?

工资保障计划借款人申请表 (第二页)

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

通过在下面签名, 您可以进行以下表示、授权和认证

CERTIFICATIONS AND AUTHORIZATIONS 认证和授权

I certify that: 兹证明 :

I have read the statements included in this form, including the Statements Required by Law and Executive Orders, and I understand them. 本人已阅读本表格所载的声明, 包括法律及行政命令所要求的声明, 并明白有关规定。

The Applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (the Paycheck Protection Program Rule). 依据新冠病毒的援助、救援和经济安全法案(工资保护程序规则), 小型企业管理局(SBA)实行工资保障计划, 在有限期内递交申请的申请人有资格获得贷款。

The Applicant (1) is an independent contractor, eligible self-employed individual, or sole proprietor or (2) employs no more than the greater of 500 or employees or, if applicable, the size standard in number of employees established by the SBA in 13 C.F.R. 121.201 for the Applicant's industry. 申请人(1)是独立承建商、合格的自雇人士、独资经营者或(2)聘用不多于500人或雇员, 或(如适用的话)由小型企业管理局在第121.201号C.F.R.表格第13号为申请人所属行业订立的雇员人数标准。

I will comply, whenever applicable, with the civil rights and other limitations in this form. 在任何情况下, 我将遵守本表格中的民事权利和其他限制。

All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule. 所有SBA贷款收益将仅用于贷款申请中指定的与业务相关的用途, 并符合工资保障计划规则。

To the extent feasible, I will purchase only American-made equipment and products. 如果可能的话, 我只会购买美国制造的设备 and 产品。

The Applicant is not engaged in any activity that is illegal under federal, state or local law. 申请人未从事任何违反联邦、州或地方法律的活动。

Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses

loans under the Paycheck Protection Program Rule. 在2020年1月31日至2020年4月3日之间，申请人根据《小企业法》第7(b)(2)条收到的任何贷款都是用于支付工资成本和工资保障计划规则下的其他许可用途之外的贷款。

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended. 对于个人申请人:我授权SBA向刑事司法机构索取关于我的犯罪记录信息，以确定我是否有资格参加经修订的《小企业法》(Small Business Act)授权的项目。

CERTIFICATIONS 认证

The authorized representative of the Applicant must certify in good faith to all of the below by initialing next to each one: 申请人的授权代表必须如实地在下列各项的旁边用名字首字母缩写签在横线上:

_____ The Applicant was in operation on February 15, 2020 and had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC. 申请人自2020年2月15日起有进行经营，支付其雇员的工资和工资税或支付独立承包商，如表格(s) 1099-MISC所述。

_____ Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant. 当前的经济不确定性使得该贷款申请成为支持申请人持续经营的必要条件。

_____ The funds will be used to retain workers and maintain payroll or make mortgage interest payments, lease payments, and utility payments, as specified under the Paycheck Protection Program Rule; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud. 这些资金将用于留住员工和维持工资或支付抵押贷款利息、租赁付款和公用事业付款，如工资保障计划规则所规定的;我理解，如果这些资金被故意用于未经授权的目的，联邦政府可能会追究我的法律责任，比如欺诈的指控。

_____ The Applicant will provide to the Lender documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight-week period following this loan. 申请人将向贷款人提供文件，以证实申请人工资单上的全职雇员人数，以及工资单上的美元金额，包括抵押贷款利息支付、房租支付以及贷款后八周内的水电费。

_____ I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities, and not more than 25% of the forgiven amount may be for non-payroll costs. 本人明白，贷款宽免将提供给本公司为所

有已登记在册的工资支出、按揭利息支出、租金支出及水电等支出，而非工资支出可能不超过宽免金额的25%。

_____ During the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under the Paycheck Protection Program. 从2020年2月15日开始到2020年12月31日结束的这段时间内，申请人没有也不会再从工资保障计划中获得一笔贷款。

_____ I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. 本人进一步证明本申请表所提供的资料及所有证明文件及表格所提供的资料在所有重要方面均属真实及准确。本人明白在知情情况下作出虚假陈述，以取得小型企业管理局的贷款保证，可根据法例受到惩罚，其中包括在18 USC 1001及3571条例下，一经定罪，最高可被判入狱不超过五年及/或罚款25万元;在15 USC 645条例下，监禁不多于两年及/或罚款不多于5,000元;如果提交给联邦保险机构，在18 USC 1014条例下，则被处以不超过30年的监禁和/或不超过100万美元的罚款。

_____ I acknowledge that the lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews. 本人明白贷款机构会根据申请人所提供的资料，确认贷款金额。本人明白、承认并同意，贷款人可以与SBA的授权代表(包括SBA监察长办公室的授权代表)共享本人为遵守SBA贷款计划要求和所有SBA审核而提供的任何税务信息。

Signature of Authorized Representative of Applicant 申请人授权代表签字 Date 日期

Print Name 姓名 (用大写字母)

Title 职位名称