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April 08, 2021

The Honorable Isabella Casillas Guzman Administrator U.S. Small Business Administration 409 3rd St., SW Washington, DC 20415

Dear Administrator Guzman:

On behalf of the 162,000 member dentists of the American Dental Association (ADA), we are writing to congratulate you on being confirmed as Administrator of the Small Business Administration (SBA). Your experience as a small business entrepreneur, as well as your past work at the California Office of the Small Business Advocate and the SBA, will prove invaluable to the Biden Administration as it assists small businesses recovering from the extremely challenging effects of the COVID-19 pandemic.

The majority of dental practices are small businesses, and dentists are small business leaders in their communities and employers. The ADA recommended that dentists close their offices during the spring of 2020 for all but urgent and emergency procedures. After dental offices reopened, the COVID-19 relief bills, and especially the Economic Injury Disaster Loan (EIDL) and Paycheck Protection Program (PPP), helped dentists to retain and rehire employees and make updates to their offices to keep everyone safe. While these programs were a much needed lifeline for dental offices, more assistance is needed in order to help ease the economic distress caused by the COVID-19 pandemic.

The ADA requests that the SBA work to ensure that lenders are not requiring overly burdensome documentation to apply for second draw PPP loans. Requiring information beyond the scope of what was enacted merely deters borrowers from seeking PPP funds that are critical to keeping their businesses open and their employees paid. We also ask that the loan forgiveness process be made simpler, and more uniform across all banks.

Thank you, and congratulations again. The ADA looks forward to working with you, and would welcome the opportunity to meet with you or your staff on this and other issues important to the small business dental community. We would be glad to serve as a resource for you on small business related topics. Please contact Ms. Roxanne Yaghoubi, the ADA's Director of Legislative and Regulatory Policy, at <u>yaghoubir@ada.org</u> with any questions.

Sincerely,

Daniel J. Klemmedson, D.D.S., M.D. President

Kathleen T. O'Loughlin, D.M.D., M.P.H. Executive Director

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