

June 22, 2020

Via Electronic Mail

Chrisopher Gravagna founder  
USAFunding.com  
3002 48th Ave.  
Long Island City, NY 111013432  
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Re: Misleading Small Businesses About Emergency Assistance in the  
Coronavirus Aid, Relief, and Economic Security Act

## WARNING LETTER

Dear Mr. Gravagna,

This letter is to advise you that your website, usafunding.com, may be unlawfully misleading small business consumers about federal loans or other temporary small business relief in violation of the Federal Trade Commission ("FTC Act"), 15 U.S.C. § 45.

The Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") is intended to provide

x Directly below, usafunding.com lists which companies qualify for PPP loans and immediately directs consumers to "APPLY NOW."

These and other claims suggest among other things that consumers can get PPP or other SBA loans by applying on your site. To the extent that any of these claims are not truthful, omit material information needed to prevent the claims from misleading consumers, or are not substantiated, they would violate Section 5 of the FTC Act, 15 U.S.C. § 45, which prohibits