

PAYCHECK PROTECTION LOAN DATA NOW AVAILABLE — FederalPay is now hosting the latest publicly released PPP loan company data from the SBA

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PPP Loan Data — Oswaldo Villalobos-Ostos, *Cutler Bay, FL*

Oswaldo Villalobos-Ostos

Entity: Sole Proprietorship (Business legal structure)

Industry: New Single-Family Housing Construction (except For-Sale Builders)

Location: Cutler Bay, FL

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Oswaldo Villalobos-Ostos is a sole proprietorship located in Cutler Bay, Florida that received a Coronavirus-related PPP loan from the SBA of **\$20,832.00** in February, 2021.

The company has reported itself as a male owned business, and employed at least one person during the applicable loan loan period.



PPP Loan Information

Loan #5014378501

Loan Size:

\$20,832

Loan Approved:

2021-02-26

Lender:

Cross River Bank

Jobs Retained:

1

Loan Status:

Paid in Full or Forgiven

Oswaldo Villalobos-Ostos in Cutler Bay, FL received a Paycheck Protection Loan of \$20,832 through Cross River Bank, which was approved in February, 2021.

This loan's status is reported by the SBA as "Paid in Full", which includes both loans repaid and those fully forgiven from repayment under PPP guidelines. The loan's status was last updated by the SBA in October, 2021.

PPP Calculation Note: The total PPP loan an eligible business or individual can receive is based on 2.5 times their *average monthly 2019 payroll expenses*, capped at \$100,000 annually per employee.

Reported PPP Proceed Usage:

On the PPP application, Oswaldo Villalobos-Ostos reported intending to use the proceeds of their PPP loan for the following

expenses:

- Payroll: \$20,828
- Utilities: \$1



Business Information - Oswaldo Villalobos-Ostos in Cutler Bay, FL

Oswaldo Villalobos-Ostos

Cutler Bay, FL

* Full address is redacted to protect the privacy of individuals.

Business Industry:

New Single-Family Housing Construction (except For-Sale Builders)

NAICS code 236115

Business Owner Demographics

Race: Unreported

Ethnicity: Hispanic or Latino

Gender: Male Owned

Veteran Status: Unreported

Business Demographics

Business Age: Existing or more than 2 years old

LMI Zone: (SBA classification for Low/Moderate Income (LMI) Zones) N

HUBZone: (SBA classification for Historically Under-utilized Business Zones) N

Rural / Urban: Urban

Miami-dade County, FL — SBA Office 0455 — Congressional District: FL-27



Similar Companies near Cutler Bay

In the Cutler Bay area, 18 businesses in the "New Single-Family Housing Construction (except For-Sale Builders)" industry received a PPP loan. These local businesses reported an average of **3 employees** (compared to this company's 1) and received an average PPP loan of **\$19,632** (compared to this company's \$20,832).

Similar Nearby Businesses Who Received PPP Funding:

Andres Garrido

Cutler Bay, FL

\$20,832 PPP Loan

Claudia Marcela Ramirez

Cutler Bay, FL

\$10,000 PPP Loan

Ricardo Hernandez

Cutler Bay, FL

\$20,750 PPP Loan

Ruben Ochoa

Cutler Bay, FL

\$1,385 PPP Loan

Anderson Sierra Vargas

Cutler Bay, FL

\$5,197 PPP Loan

Kristoffer A Rodriguez

Cutler Bay, FL

\$20,832 PPP Loan

Ramon Torres Olivera

Cutler Bay, FL

\$20,832 PPP Loan

Royland Falcon

Cutler Bay, FL

\$10,035 PPP Loan

South Dade Service LLC

Cutler Bay, FL

\$19,190 PPP Loan



Industry PPP Comparison Statistics

Nationwide, 125,393 businesses in the "New Single-Family Housing Construction (except For-Sale Builders)" industry received a total of **\$5.71B** in PPP loans. These businesses account for 1% of total PPP applications submitted, and received 1% of the total PPP funding allocated.

PPP recipients in this industry report an average of **5 employees**, 400% **higher** than Oswaldo Villalobos-Ostos' reported 1 employees, and received an average **PPP loan of \$45,498**, 118% **higher** than this company's loan of \$20,832.

FederalPay's PPP Information Policy

Paycheck Protection Loan data has been made public by the Small Business Administration (SBA) for all private companies that received a PPP loan.

All information displayed on this page is publicly available information under PPP loan guidelines, in compliance with 5 U.S.C. § 552 (Freedom of Information Act) and 5 U.S.C. § 552a (the Privacy Act) and is published unmodified, as provided by the SBA. FederalPay does not modify the data and makes no claims regarding its accuracy.

Any corrections or modifications to this data can only be made via the SBA. For more information, please see the FederalPay PPP Data Policy.

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Footnotes & Information

1. *Estimations for informational purposes only. Payroll and salary estimates assume the borrower used the standard PPP calculation of 2.5 x average 2019 monthly payroll costs to determine PPP loan eligibility. Calculation methods vary based on entity type. Please read the latest official SBA PPP calculation rules for a full explanation of PPP loan amount calculation methods.*

2. *If a company's reported number of employees divided by the maximum PPP range amount per the SBA is greater than \$100,000, the estimated maximum PPP loan received by the company can be adjusted down to assume no more than \$100,000 yearly salary per employee was used in the PPP application. While employees at the company may earn more, \$100k / employee is the maximum amount that can be used in PPP eligibility calculations.*

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