



Spencer Fane Team Addresses SBA and DOJ PPP Investigations in In Business Phoenix

Spencer Fane attorneys [Daniel M. \(Dan\) Nelson](#) and [Amanda \(Amy\) Lewandowski](#) authored the article [SBA, DOJ Intensify PPP Enforcement: Key Risks for Borrowers and Lenders](#), recently published by *In Business Phoenix*.

In the article, originally a firm [blog post](#), the authors discuss the ongoing federal scrutiny of both borrowers and lenders involved in Paycheck Protection Program loans, including audits, investigations, and False Claims Act inquiries related to eligibility, loan calculations, and use of funds. They explain that the SBA, DOJ, and private Qui Tam relators continue to examine whether applicants and financial institutions complied with evolving PPP requirements and acted in good faith. The authors also note that even businesses cleared of fraud allegations may still face repayment demands, reduced forgiveness, or settlement discussions if later reviews determine they were ineligible for some or all of the relief received.

“While most investigations are commenced to determine FCA liability, even a lender or borrower who is cleared of a potential FCA charge (after the government investigates and determines they applied in good faith) may not be out of the woods,” the team wrote. “There is still a question of eligibility; even if a borrower honestly believed they qualified for COVID relief, small oversights at the time of application could show otherwise.”

At the firm, Dan leans on his 12 years as an Assistant United States Attorney, and his vast experience in business law and case management, to provide clients with creative and efficient counsel focusing on complex, high-stakes litigation matters. Dan helps provide his clients with pathways to successful resolutions through preventive measures and the full spectrum of dispute resolution methods.

Amy, a former SBA attorney, helps individuals and businesses navigate complex litigation issues and explore dispute resolution tactics to ensure that clients can focus on their business needs. Versed in all stages of litigation, Amy is prepared to help clients every step of the way, from initial consultations, through hearings, to settlement, and beyond.

Read the team's full article [here](#).