SBA To Provide Economic Injury Disaster Loans For Coronavirus Related Economic Disruptions



U.S. Small Business
Administration

SBA's Disaster Declaration Makes Loans Available Due to the Coronavirus (COVID-19)

The U.S. Small Business Administration (SBA) is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provide by the Coronavirus Preparedness and Response Supplement Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.



Administrator Jovita Carranza



SBA's Economic Injury Disaster Loan Basics

What businesses are eligible to apply?

SBA's Economic Injury Disaster Loans (or working capital loans) are available to small businesses, small agricultural cooperatives, small aquaculture businesses and most private non-profit organizations

This includes:

- Businesses directly affected by the disaster
- Businesses that offer services directly related to the businesses in the declaration
- Other businesses indirectly related the industry that are likely to be harmed by losses in their community
 - (Example: Manufacturer of widgets may be eligible as well as the wholesaler and retailer of the product.



SBA's Economic Injury Disaster Loan Basics

What is the criteria for a loan approval?

<u>Credit History</u>-Applicants must have a credit history acceptable to SBA.

Repayment – SBA must determine that the applicant business has the ability to repay the SBA loan.

<u>Eligibility-</u> The applicant business must be physically located in a declared county and suffered working capital losses due to the declared disaster, not due to a downturn in the economy or other reasons.







SBA's Economic Injury Disaster Loan Terms

How much can I borrow?

Eligible entities may qualify for loans up to \$2 million.

The interest rates for this disaster are 3.75 percent for small businesses and 2.75 percent for nonprofit organizations with terms up to 30 years.

Eligibility for these working capital loans are based on the size (must be a small business) and type of business and its financial resources.

How can I use the loan funds?

These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost sales or profits or for expansion.



Economic Injury Disaster Loan Terms



What are the collateral requirements?

- Economic Injury Disaster Loans over \$25,000 require collateral.
- SBA takes real estate as collateral when it is available.
- SBA will not decline a loan for lack of collateral, but requires borrowers to pledge what is available.



SBA's Economic Injury Disaster Loan Basics

What kinds of small businesses can apply?

Examples of eligible industries <u>include but are not</u> <u>limited to the following</u>: hotels, recreational facilities, charter boats, manufactures, sports vendors, owners of rental property, restaurants, retailers, souvenir shops, travel agencies, and wholesalers.





What other criteria is involved?

The applicant business <u>must</u> have a <u>physical presence</u> in the declared disaster area. An applicant's economic presence alone in a declared area does <u>not</u> meet this requirement. The physical presence must be tangible and significant. Merely having a P.O. Box in the disaster area would <u>not</u> qualify as a physical presence.

SBA's Working Capital Loans are Different from Other SBA Loans

SBA's Economic Injury Disaster Loan (EIDLs) funds come directly from the U.S. Treasury.

Applicants do not go through a bank to apply. Instead apply directly to SBA's Disaster Assistance Program at: DisasterLoan.sba.gov

There is no cost to apply.

There is no obligation to take the loan if offered.

The maximum unsecured loan amount is \$25,000.

Applicants can have an existing SBA Disaster Loan and still qualify for an EIDL for this disaster, but the loans cannot be consolidated.

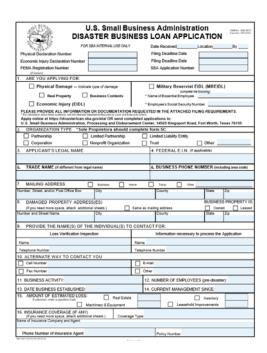


Basic Filing Requirements

- Completed SBA loan application (SBA Form 5).
- Tax Information Authorization (IRS Form 4506T)
 for the applicant, principals and affiliates.
- Complete copies of the most recent Federal Income Tax Return.
- Schedule of Liabilities (SBA Form 2202).
- Personal Financial Statement (SBA Form 413).

Other Information may also be requested.

*Although a paper application and forms are acceptable, filing electronically is easier, faster and more accurate.





Additional Filing Requirements



Other information that may be requested:

- Complete copy, including all schedules, of the most recent Federal income tax return for principals, general partners or managing member, and affiliates (see filing requirements for more information).
- If the most recent Federal income tax return has not been filed, a year-end profit-and-loss statement and balance sheet for that tax year.
- A current year-to-date profit-and-loss statement.
- Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. (This is especially important for Economic Injury Disaster Loans.)



Ineligible Entities

What are some of the businesses that are ineligible for an Economic Injury Disaster Loan?

- Agricultural Enterprises -If the primary activity of the business (including its affiliates) is as defined in Section 18(b)(1) of the Small Business Act, neither the business nor its affiliates are eligible for EIDL assistance.
- Religious Organizations
- Charitable Organizations
- Gambling Concerns (Ex: Concerns that derive more that 1/3 of their annual gross revenue from legal gambling activities)
- Casinos & Racetracks (Ex: Businesses whose purpose for being is gambling (e.g., casinos, racetracks, poker parlors, etc.) are not eligible for EIDL assistance regardless of 1/3 criteria above.





How to Apply

SBA's Customer Service Representatives are ready to serve.

- Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at https://disasterloan.sba.gov/ela.
- Paper loan applications can be downloaded from www.sba.gov/disaster.
 Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.
- Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov.



Assistance From SBA Partners

Free assistance with reconstructing financial records, preparing financial statements and submitting the loan application is available from any of SBA's partners: Small Business Development Centers (SBDCs), SCORE, Women's Business Centers (WBC), and Veteran's Business Outreach Centers and local Chambers of Commerce.

For the nearest office, visit: https://www.sba.gov/local-assistance



Submit Your Application As Soon As Possible

Recheck the filing requirements to ensure that all the needed information is submitted.

The biggest reason for delays in processing is due to missing information. Make sure to complete all filing requirements before submitting the application and forms.

If more funds are needed, applicants can submit supporting documents and a request for an increase. If less funds are needed, applicants can request a reduction in the loan amount.

If the loan request is denied, the applicant will be given up to six months in which to provide new information and submit a written request for reconsideration.



Any Questions?



More information concerning SBA and its programs visit our website at:

www.sba.gov/disaster



Disaster Loan Application Portal (DLAP)



Loan Information

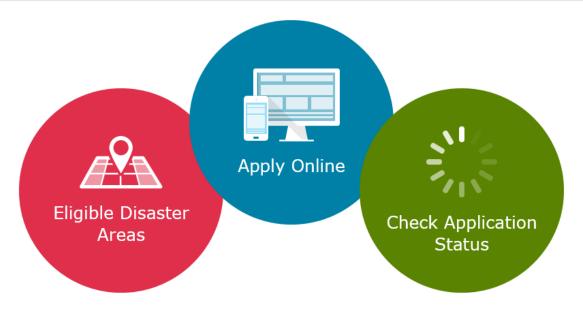
Help Contact Us Register

Search Declarations Ap

Apply Online

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters





Disaster Loan Application Portal

This presentation will provide guidance on how to complete an Electronic Business Application utilizing SBA Form 5 and SBA Form 5C. Before starting this process, please insure you have the filing requirements as defined in this document. These documents are required for processing an EIDL application.



Filing Requirements

Electronic Loan Application (Form 5)

Electronic Loan Application (Form 5C) Sole Proprietorship Only

Tax Authorization (Form 4506-T) 20% Owners/GP/50% Affiliate

Most recent Business Tax Return

Personal Financial Statement (Form 413) 20% Owners/GP

Schedule of Liabilities (Form 2202)

Monthly Sales (Form 1368) necessary but not a filing requirement



Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE

https://disasterloan.sba.gov/ela/





Register



Help Contact Us Register Login 🗥 Loan Information Search Declarations

From this page

1) Begin a new application by clicking on Register

you can:

2) Return to complete a started application by inputting a user name and password

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

1 Login	各 Register	🖯 Password Reset
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User Name	е	
*Password		
Password		
Login ▶		
System Rec	quirements	
		nternet Explorer 10 or later.

- · You must have cookies and JavaScript enabled.
- · You should allow pop-up messages.
- · You must have Adobe Reader installed.



Notice - Terms of Use

This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and intranet use. Any or all uses of this system (including all peripheral devices and output media) and all files on this system may be intercepted, monitored, read, captured, recorded, disclosed, copied, audited, and/or inspected by authorized Small Business Administration (SBA) personnel, the Office of Inspector General (OIG), and/or other law enforcement personnel, as well as authorized officials of other agencies, both domestic and

Access or use of this computer system by any person, whether authorized or unauthorized, constitutes consent to such interception, monitoring, reading, capturing, recording, disclosure, copying, auditing, and/or inspection at the discretion of authorized SBA personnel, law enforcement personnel (including the OIG), and/or authorized officials of other agencies, both domestic and foreign. Unauthorized use of, or exceeding authorized access to, this system is prohibited and may constitute a violation of 18 U.S.C. § 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action. By continuing to use this system, you indicate your awareness of, and consent to, these terms and conditions and acknowledge that there is no reasonable expectation of privacy in the access or use of this computer system.

PLEASE NOTE: Your responses to the requested information are required in order to obtain a benefit under our Disaster Loan Program. However, you are not required to respond to any collection of information unless it displays a currently valid OMB control number.



Complete Registration Information

Federal Disaster Loans for Bu	sinesses, Priva	ite Nonprofits, Homeow	ners, and Renters			
User Registration (Part The registration information that correct. NARMING - For your security, in information entered. To ensure y	you provide will b	om either of the registratio	n pages before the	registration process is o	ompleted will clear out an	
Personal Information						
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Social Security Number		*Date of Birth 12/15/1985				
Primary Address (Prior to th	e Disaster)		_			
Primary Address (Prior to th Address Line 1 23 Main Sdress Line 2 ddress Line 2]			
Primary Address (Prior to the	*State		*Zip Code	County		
Primary Address (Prior to the Middress Line 1 233 Main Miross Line 2 ddmss Line 2 City		V	*Zw Code 20174	County Fairfax		
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On page 1 of the registration, pay close attention to the sections with an * these sections must be completed. It is important that a good email address and cell

minimacon entered. To ensure your repetitation is soccessial, complete	
User Data	
*User Name	
chadnelson	
(Must be at least 6 characters)	
Password	
(Must be at least 8 characters and must contain at least three of the following items: o number, one special character from this lists (⊕+\$10^&*()_++=[](}\];::"-<>/?)	ne uppercase letter, one lowercase letter, one
*Confirm Password	

Your passwords must match	
Security Question 1	"Security Answer 1
In what city and country do you want to retire?	Atlanta USA
Security Question 2	*Security Answer 2
In what city did you meet your spouse/significant other?	New York
*Security Question 3	Security Answer 3
In what city was the company where you first worked?	New Orleans
Please type the text appearing in the image below:	
Note: If you cannot view the image for any reason, please click on the s	peaker icon to hear the code.
Then enter the code in the box below.	
WWDDP :	
*Enter Code (WW/DDP	
Previous	Next

To advance to the next page, go next

On page 2 of the registration you will create your unique user-name and password. When creating your security questions, make sure to use information you won't likely forget. If your password ever requires a reset, you would need this information



Apply Online





Business Type

FAQs Help Contact Us My Account Logout #

FEMA Disaster Assistance



Administration	Loan Information	Search Declarations	Apply Online	Message Center			
Disaster Loan Assistance Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters							
Disaster Loan Application				Save			
Business Losses							
• Please select the type of organization that best do O Sole-Proprietor (including individuals with income pro							
○ Corporation							
O Partnership							
 Private Non-Profit Organization (e.g. religious, charita 	able, community organizations)						
○ Limited Partnership							
○ Trust							
 Limited Liability Entity (LLC, LLP, etc.) 							
*Are you applying for: (check all that apply) ☐ Real Property (including Leasehold Improvements)							
☐ Business Contents (Machinery & Equipment, Furnitu	re & Fixtures, and Other Business /	Assets, i.e. Inventory)					
Economic Injury (EIDL)							
☐ Military Reservist Economic Injury (MREIDL)							
If you log out or close your browser now you will need to n Previous	estart your application.			Next			

3-Step Loan Process

SBA Form 5 would be completed by:

- Corporations
- Partnership
- Private Non-Profit Organizations
- Limited Partnership
- Trust
- Limited Liability Entity

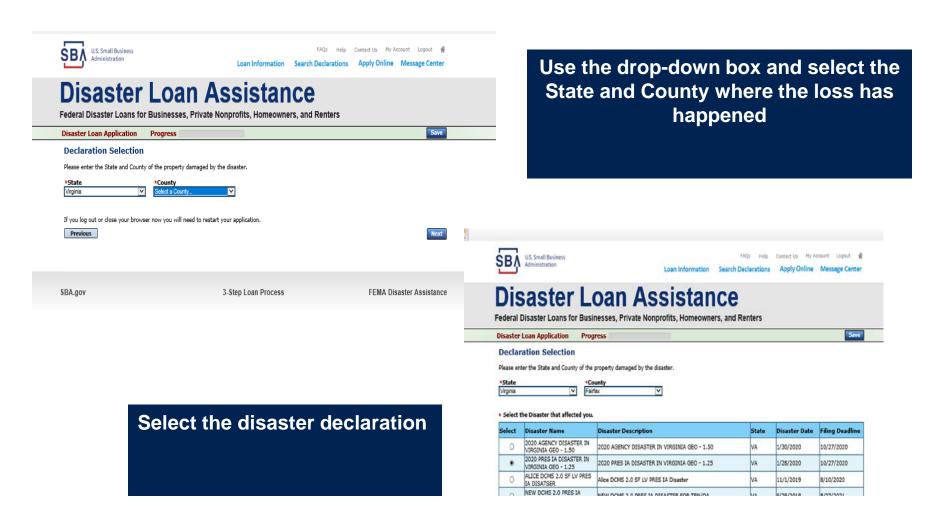
SBA Form 5C would be completed by: Sole Proprietorship

Once you make your selection the system will automatically direct you to the form.



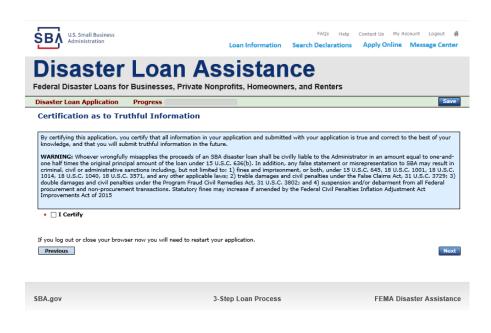
SBA.gov

Select State / County / Disaster Declaration





Complete Certifications



Read and Electronically Agree to the Certification of Truthful Information and the Executive **Orders Document.**



Business Administration (SRA), must notify you of certain information. You can find the negulations and policies implementing these laws and Executive Orders in Steady of the negulations and policies implementing these laws and Executive Orders in Title 3.1, Code of Federal Regulations (CPR). Chapter 1, or our Standard Operating Procedures (SDPS). In order to provide the required notices, the following is a brief summary of the various laws and Executive Orders that affect SBA's Disaster Loan Programs. A glossary of terms can be found at Disasterform.

FREEDOM OF INFORMATION ACT (5 U.S.C. § 552)

This law provides, with some exceptions, that we must make records or portions of records contained in our files available to persons requesting them. This generally includes aggregate statistical information on our disaster loan programs and other information such as names of borrowers (and their followers), statistical information and the statistical propose of loans. We do not routinely make available to third parties your proprietary data without first notifying you, required by Executive Order 12500, or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

Freedom of Information Act (FOIA) requests must describe the specific records you want. For information about the FOIA, contact the Chief, FOI/AP Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416, or by email at foia@sba.gov.

PRIVACY ACT (5 U.S.C. § 552a)

Anyone can request to see or get copies of any personal information that we have in your file. Any personal information in your file that is retrieved by individual identifies, such as name or social security number is producted by the Privacy Act, which means requests for information by you may be deried unless we have your written permission for release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclose the written and the permission and the permission are considered to the permission of the permission and the permission are not permission. resulting from this collection to state, local or private disaster relief services.

The Privacy Act authorises SBA to make certain "routine uses" of information protected by that Act. One such outline use for SBA's lean system of creacies is that when this information indicates a volubion or potential volubion of law, whether evol, crimical, or administrative in nation SBA may refer it to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for or otherwise involved in investigation, prosecution for information to result in Obtaining and Information is to assist in Obtaining credit bursaus reports, on the Dispater minor ment or prevention or such violations. Another routine use of personal information is to assist in obtaining credit bureau reports, on the Disaster Loan Applicants and guarantors for purposes of originating, servicing, and liquidating Disaster loans. See, 69 F.R. 58598, 58617 (and as amended from time to time) for additional background and other routine uses.

Under the provisions of the Privacy Act, you are not required to provide social security numbers. (But see the information under Dath Collection Act below) We use social security numbers to distripusible belowing because it is entired for the same name for credit clicitions and for debt collection purposes. Failure to provide this number may not affect any right, benefit or privilege to which you are entitled by law, but having the number makes it easier for us to more accurately identify to whom advances credit information applies and to keep accurate loan recently.

Note: Any person concerned with the collection, use and disclosure of information, under the Privacy Act may contact the Chief, FDI/PA Office, 409 3rd Street, SW, Suite 3000, Washington, DC 20416 or by e-mail at <u>fosiglisbs.gov</u> for information about the Agency's procedures relating to the Privacy Act and the Freedom of Information Act.

DEBT COLLECTION ACT OF 1982; DEFICIT REDUCTION ACT OF 1984; DEBT COLLECTION IMPROVEMENT ACT OF 1996 & other titles (31 U.S.C. 3701 et

These laws require us to aggressively collect any delinquent loan payments and to require you to give your taxpayer identification number to us when you apply for a loan. If you receive a loan and do not make payments when they become due, we may take one or more of the following actions (this list may not be exhaustive):

*Report the delinquency to credit reporting bureaus.

*Offset your income star exflunds or other amounts due to you from the Federal Government.

*Refer the account to a private collection agency or other agency operating a debt collection center.

*Suspend or debar you from doing business with the Federal Government.

*Refer your loan to the Department of Justice.

*Foreclose on collateral or take other actions permitted in the loan instruments.

■ I have read the Statements Required by Laws and Executive Orders

If you log out or close your browser now you will need to restart your application.





Start Application – Form 5



FAOs Help Contact Us My Account Logout &

Loan Information Search Declarations Apply Online Message Center

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Disaster Loan Application #2000003701 Progress

Filing Requirements

The following sections are required for all loan applications. A green check mark indicates that a section has been completed. Alternate document delivery

Complete the Disaster Business Loan Application (SBA Form 5).

Disaster Business Loan Application



Complete, sign and date each Personal Financial Statement (SBA Form 413) shown below.

Personal Financial Statement

Complete preceding section(s) first.

Complete each Schedule of Liabilities (SBA Form 2202) shown below.

Schedule of Liabilities

Complete preceding section(s) first.

Complete each Request for Transcript of Tax Return (IRS Form 4506-T) shown below

Request for Transcript of Tax Return

Complete preceding section(s) first.

Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation

Applicant Business Federal Tax Return

Complete preceding section(s) first.

Read and accept the Truthful Information Certification

Truthful Information Certification

Complete preceding section(s) first.

Submit Application and Supporting Documents

Submit Application

Complete preceding section(s) first.

ADDITIONAL INFORMATION MAY BE NECESSARY TO PROCESS YOUR APPLICATION. IF REQUESTED, PLEASE PROVIDE WITHIN 7 DAYS OF THE

Complete copy, including all schedules, of the most recent Federal income tax return for each principal owning 20 percent or more, each general partner or managing member, and each affiliate when any owner has more than a 50 percent ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management

If the most recent Federal income tax return has not been filed, a year-end profit-and-loss statement and balance sheet for that tax year

A current year-to-date profit-and-loss statement

Additional Filing Requirements (SBA Form 1368) providing monthly sales figures form will generally be required when requesting an increase in the amount of economic injury.

Previous

This business type for this example is an LLC.

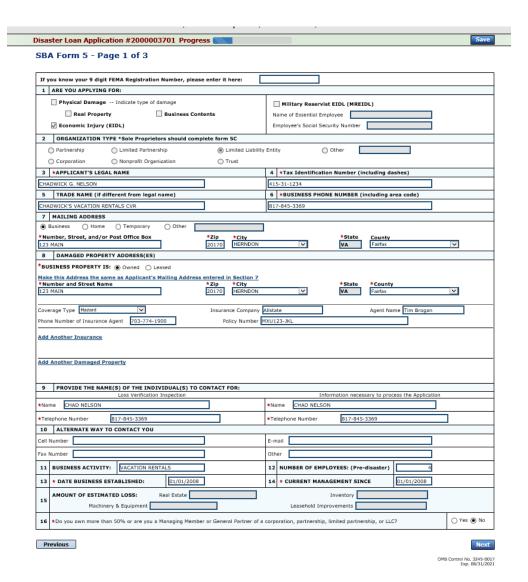
This page provides information on all the filing requirements necessary to have a successfully completed application.

> To begin depress START



Form 5 - Page 1

Fill in the information on this page as necessary, items with a red are mandatory field and you will not be able to advance to NEXT until these sections are completed.

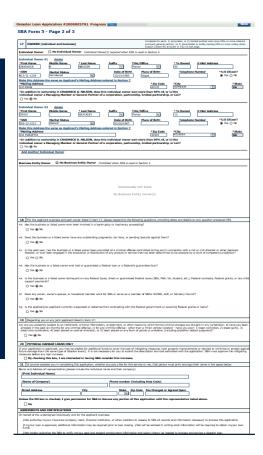




Form 5 – Pages 2 and 3

Page 2 of Form 5 allows the business owner to provide information about any Partners or Affiliate Businesses.

Note: If a business is a partnership all members must listed with the % of ownership until the combined entries equal 100%





Page 3 is used for any relevant comme nts



Filing Requirements

Disaster Loan Application #2000003701 Progress Filing Requirements The following sections are required for all loan applications. A green check mark indicates that a section has been completed. Alternate document delivery options are available if needed. Complete the Disaster Business Loan Application (SBA Form 5). √ Disaster Business Loan Application Update Complete, sign and date each Personal Financial Statement (SBA Form 413) shown below. CHADWICK R NELSON Start CRAIG BLACKLEY Start Complete each Schedule of Liabilities (SBA Form 2202) shown below. CHADWICK G. NELSON Start Complete each Request for Transcript of Tax Return (IRS Form 4506-T) shown below. CHADWICK G. NELSON Start CHADWICK R NELSON Start CRAIG BLACKLEY Start Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available CHADWICK G. NELSON Start Read and accept the Truthful Information Certification. Truthful Information Certification Complete preceding section(s) first. Submit Application and Supporting Documents. Submit Application Complete preceding section(s) first.



Now that the

application is

complete, the

requirements on

this page must

be submitted /

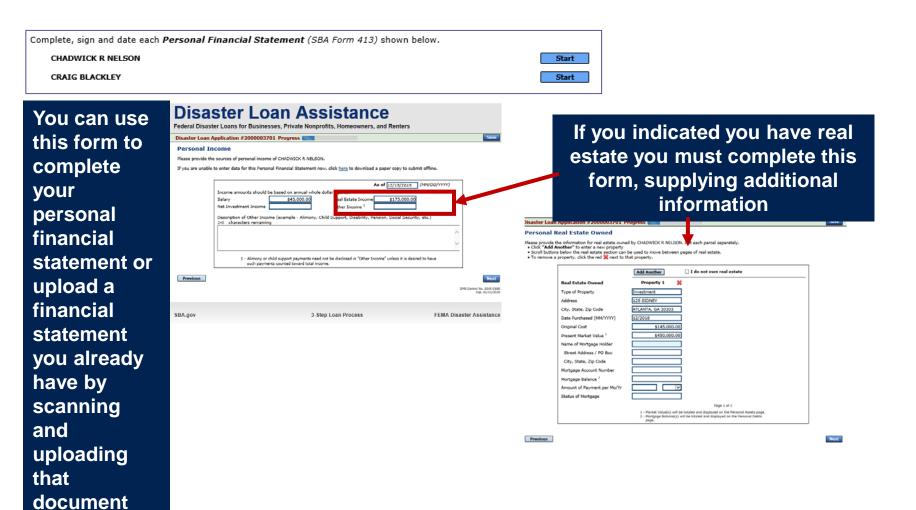
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filing

Personal Financial Statement

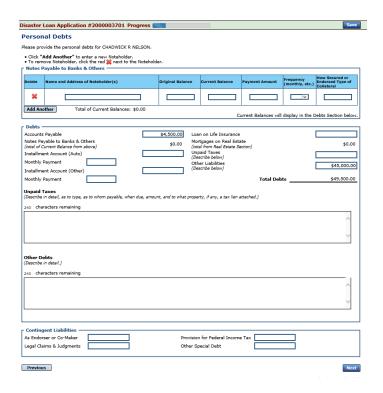




Personal Assets / Debits

The applicant and any partner would need to provide informati on on assets and debits

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 To ren 	nove a Security, cli	ck the red 💥 next to th	e Security (Stoc	ks and Bonds	:).				
Stocks	and Bonds								
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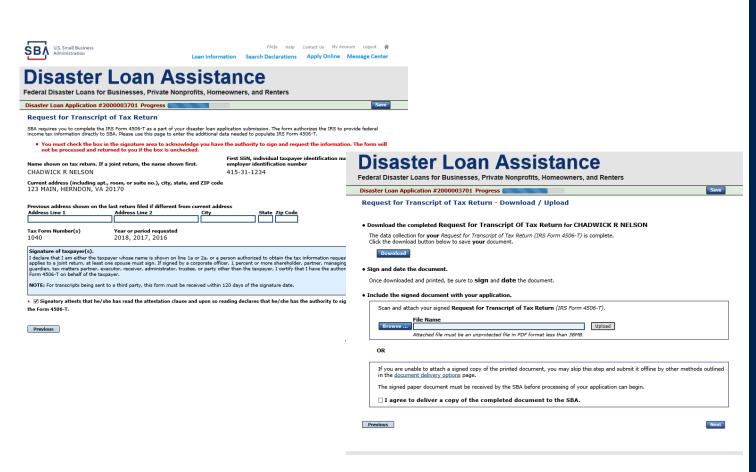
Schedule of Liabilities – SBA form 2202

Applicant would click on Schedule of Liabilities and either complete the SBA form or upload the applicant's document

SBA U.S. Small Business Administration		Loan Information	FAQs Help	Contact Us My Acc	ount Logout
Disaster L Federal Disaster Loans for Bu					
Disaster Loan Application #200	0003701 Progress 📰				Sav
Schedule of Liabilities -	(Notes, Mortgage	s and Accounts Pa	yable)		
This form is provided for your conveni prefer. The information contained in t					
If you are unable to enter data for the	Schedule of Liabilities now	v, click <u>here</u> to download a p	aper copy to submit offline	2.	
Name: CHADWICK G. Date of Schedule:	NELSON				
☐ I have NO Debts					
Click "Add Another" to enter a ne To remove a creditor, click the red Schedule of Liabilities					
Delete Name of Creditor Origina	ol Amount Original Date (MM/YYYY)	* Current Balance Current?	Maturity Date * Payme (MM/YYYY) Amount		How Secured
*					
Add Another				'	
					Ne
Previous					
Previous					
Previous					



Uploaded 4506T



The 4506T can be uploaded once the form is printed and signed. You would need to save a copy on your desktop, once saved browse find the document and upload.

You could also opt to deliver offline

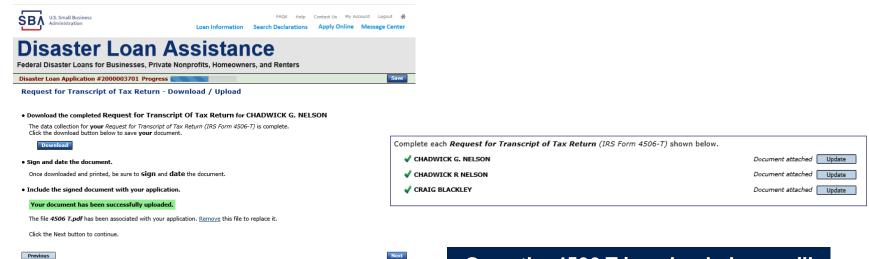
Electronically file 4506T

Each Applicant and Partner must submit a 4506T

Complete each Request for Transcript of Tax Return (IRS Form 4506-T) shown below.		
CHADWICK G. NELSON Start		
CHADWICK R NELSON Start		
CRAIG BLACKLEY Start	Disaster Loan Assistance	
	Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters	
	Disaster Loan Application #2000003701 Progress	Save
SBA U.S. Small Business FAQs Help Contact Us My Account Logout 44	Request for Transcript of Tax Return	
Loan Information Search Declarations Apply Online Message Center	SBA requires you to complete the IRS Form 4506-T as a part of your disaster loan application submission. The form authorizes the IRS to provi income tax information directly to SBA. Please use this page to enter the additional data needed to populate IRS Form 4506-T.	ide federal
Disaster Loan Assistance	First SSN, individual taxpayer identification number Name shown on tax return. If a joint return, the name shown first. employer identification number	er, or
Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters	CHADWICK G. NELSON 415-31-1234	
Disaster Loan Application #2000003701 Progress Save	Current address (including apt., room, or suite no.), city, state, and ZIP code 123 MAIN. HERNDON. VA 20170	
Request for Transcript of Tax Return		
SBA requires you to complete the IRS Form 4506-T as a part of your disaster loan application submission. The form authorizes the IRS to provide federal income tax information directly to SBA. Please use this page to enter the additional data needed to populate IRS Form 4506-T.	Previous address shown on the last return filed if different from current address Address Line 1 Address Line 2 City State Zip Code	
First SSN, individual taxpayer identification number, or employer identification number.		
CHADWICK G. NELSON 415-31-1234	*Title (of taxpayer or person authorized to obtain the tax information requested)	
Current address (including apt., room, or suite no.), city, state, and ZIP code 123 MAIN. HERNDON. VA 20170	Tax Form Number(s) Year or period requested	
123 PIMIN, RENADON, VA 20170	• 12/31/2018 • 12/31/2017 • 12/31/2016	
Previous address shown on the last return filed if different from current address Address Line 1 Address Line 2 City State Zip Code	Enter the ending date of the fiscal year or period using the MM/DD format for each of the years shown be	low.
Address Line 1 Address Line 2 City State Zip Code	Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested.	. If the request
• Title (of taxpayer or person authorized to obtain the tax information requested)	applies to a joint return, at least one spouse must sign. If signed by a corporate officer, I percent or more shareholder, partner, managing me guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority t form 450-67 on behalf of the taxpayer.	
Tax Form Number(s) Year or period requested 12/31/2018 12/31/2017 12/31/2016	NOTE: For transcripts being sent to a third party, this form must be received within 120 days of the signature date.	
Enter the ending date of the fiscal year or period using the MM/DD format for each of the years shown below.	 Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. 	
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request	uie roiii 4300°1.	
applies to a joint return, at least one spouse must sign. If signed by a corporate officer, I percent or more shareholder, partner, managing member, quardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpaver, I certify that I have the authority to execute	Previous	Next
Form 4506-T on behalf of the taxpayer.	CM8 C	Control No. 1545-187
NOTE: For transcripts being sent to a third party, this form must be received within 120 days of the signature date.		
• 🗌 Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign		
the Form 4506-T.	SBA.gov 3-Step Loan Process FEMA Disaste	r Assistance



4506T Uploaded Successful



FEMA Disaster Assistance

3-Step Loan Process

Once the 4506 T is uploaded you will receive a message back indicating the transmittal was successful. Make sure all fields are complete. All partners must submit this form for their individual and business taxes.



\$BA.gov

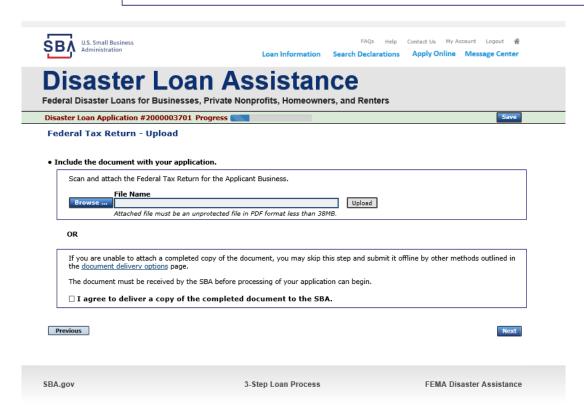
Tax Returns

To complete your application you must upload your most recent tax returns.

Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available

CHADWICK G. NELSON

Start



Taxes would be scanned and saved on the desktop. You would browse your desktop and then upload the tax returns.



Certificate as to Truthful Information

Read and accept the Truthful Information Certification. **Truthful Information Certification** Start Contact Us My Account U.S. Small Business Administration Loan Information Search Declarations Apply Online Message Center Disaster Loan Assistance Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters Disaster Loan Application #2000003701 Progress Save Certification as to Truthful Information By certifying this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future. WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-andone half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 I Certify

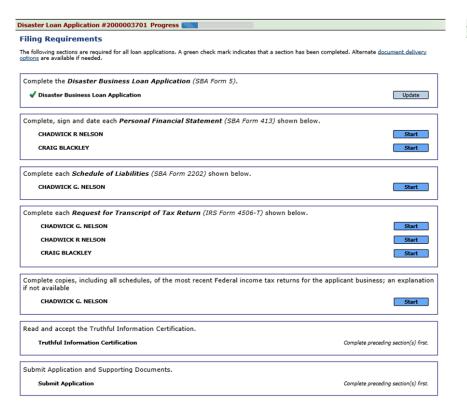


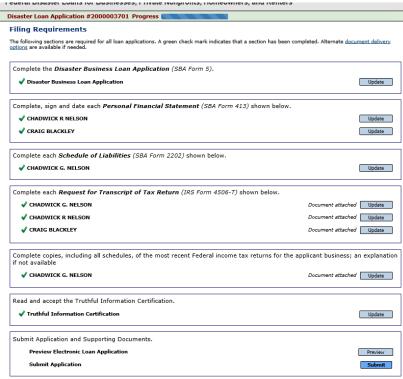
Previous

Next

Filing Requirements Complete

You can see that all filing requirements no longer say "start" what shows now is all filing requirements have been updated and the application is ready to submit







Application Successfully Submitted

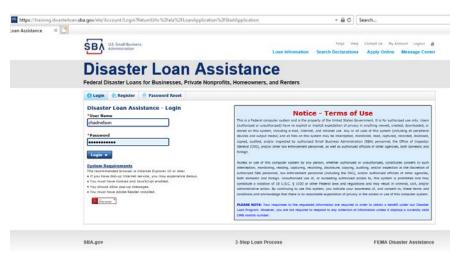


Once the application is successfully submitted you will get this page. In the right hand corner a message indicator will appear. The message confirms submittal of the application

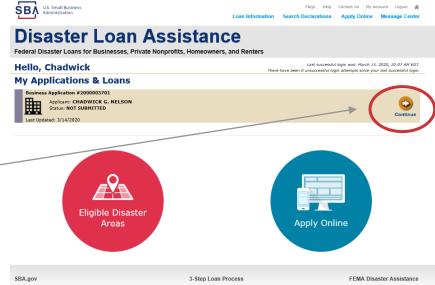




Returning to Complete Application



Input your user-name and password to complete a started application, once in click on "Continue"





Business Losses

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Disaster Loan Application

Save

A Sole-Proprietor will use "Sole-Proprietor" and "Economic Injury (EIDL).

Business Losses

*Please select the type of organization that best describes your business.
Sole-Proprietor (including individuals with income properties)
○ Corporation
○ Partnership
O Private Non-Profit Organization (e.g. religious, charitable, community organizations)
○ Limited Partnership
○ Trust
○ Limited Liability Entity (LLC, LLP, etc.)
*Are you applying for: (check all that apply) Real Property (including Leasehold Improvements)
☐ Business Contents (Machinery & Equipment, Furniture & Fixtures, and Other Business Assets, i.e. Inventory)
☑ Economic Injury (EIDL)
☐ Military Reservist Economic Injury (MREIDL)
If you log out or close your browser now you will need to restart your application. Previous



Home/Personal Losses

The Loan Application will walk you though the process. Click "Save" to save the input and click "Next" to navigate to the next page.

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Disaster Loan Application



Home/Personal Property Losses

*Was the damaged property your primary residence at the time of the disaster?



 \bigcirc No

If you log out or close your browser now you will need to restart your application.

Previous





Declaration Selection

Disaster Loan Assistance Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters Disaster Loan Application Progress Save !!! ALERT !!! Please save your data by clicking the SAVE button shown in the upper right.

On the same line as the "Save" icon you also can see the "Progress" of the Disaster Loan Application.

Enter your "State" and "County"

Declaration Selection

Please enter the State and County of the property damaged by the disaster.

*State		*County	
Virginia	~	Fairfax	~
,		•	

* Select the Disaster that affected you.

Select	Disaster Name	Disaster Description	State	Disaster Date	Filing Deadline
•	2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50	2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50	VA	1/30/2020	3/30/2020
0	2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25	2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25	VA	1/28/2020	3/30/2020
0	ALICE DCMS 2.0 SF LV PRES IA DISATSER	Alice DCMS 2.0 SF LV PRES IA Disaster	VA	11/1/2019	5/13/2020
0	NEW DCMS 2.0 PRES IA DISASTER FOR TRN/QA	NEW DCMS 2.0 PRES IA DISASTER FOR TRN/QA	VA	8/29/2018	10/29/2020
0	AUGUST DCMS 2.0 PRES IA DISASTER IN VA	AUGUST DCMS 2.0 PRES IA DISASTER IN VA	VA	8/15/2018	10/15/2020
0	NEW DCMS 2.0 PRES IA DISASTER IN VA	NEW DCMS 2.0 PRES IA DISASTER IN VA	VA	7/12/2018	9/10/2020
0		FEMA SCR 14936 Testing for DCMS 2.0	VA	5/23/2018	7/23/2020
0		NEW VA DISASTER IN DCMS 2.0 T2-DEVEVINT2	VA	5/1/2018	7/2/2020
0		qtp disaster desc	VA	9/19/2006	11/20/2999

If you log out or close your browser now you will need to restart your application.

Previous

Next



Certification and Executive Order

Read the "Warning", check "I Certify" then click "Next".

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Disaster Loan Application Progress



Certification as to Truthful Information

By certifying this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-andone half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and divil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015

■ I Certify

If you log out or close your browser now you will need to restart your application.

Previous



Read the information, check "I have read..." then click "Next".

Disaster Loan Application Progress

STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

Coastal Barrier Resources Act (Public Law 97-348)

Applicants whose property has been determined by the Federal Emergency Management Agency's Flood Insurance Rate Maps (FIRM's), to be in a Coastal Barrier Resource Area (COBRA), are ineligible for SBA loan assistance due to Public Law.

The Coastal Barrier Resources Act (Public Law 97-348) prohibits Federal financial assistance to applicants located in the Coastal Barrier System. Consequently, under the provisions of the law, for those applicants in the Coastal Barrier Resource Area, SBA Disaster Assistance is prevented from making any loan for:

- (1.) replacement or repair of physical damages or,
- (2.) funds for economic injury losses or,
- (3.) funds for relocations out of the Coastal Barrier Resources Area.

If you are a vacationer, or transient staying in the area on vacation, you may have eligibility for your personal property losses. To establish this eligibility you will be asked to provide documentation of your presence in the area at the time of the disaster and to support that your stay was temporary in

REAL ESTATE REPAIRS/TEXAS HOMESTEAD LAW

If you intend to apply for any SBA funds to repair your home or family business, please carefully read and comply with the following. Texas law provides extensive protection for "homestead" property. Homestead property includes your personal residence, and, in many cases, your family business. Texas homestead law directly affects SBA, as well as other lenders, who provide funds for the repair or acquisition of homestead property.

In order for SBA to place a valid lien on homestead property, you and a contractor must: 1) sign a Mechanic's and Materialman's Lien Contract (M & M Lien), Mechanic's Lien Note and Assignment of Mechanic's Lien, before you begin your repairs, and; 2) file the signed contract for record in the County Recorder's office of the county where your property is located. If you are waiting on SBA funds to begin your repairs, SBA will prepare and include all required mechanic's lien documents with your closing papers, if and when your loan is approved.

I have read the Statements Required by Laws and Executive Orders.

Print

If you log out or close your browser now you will need to restart your application.

Previous





Filing Requirements

To continue with the application process click "Start" to complete SBA Form 5C.

Disaster Loan Application #2000003700 Progress

Filing Requirements

The following sections are required for all loan applications. A green check mark indicates that a section has been completed. Alternate document delivery options are available if needed.

Complete the Disaster Home / Sole Proprietor Loan Application (SBA Form 5C).

Disaster Home / Sole Proprietor Loan Application

Start

Complete and sign each **Request for Transcript of Tax Return** (IRS Form 4506-T) shown below. This income information, obtained from the IRS, will help us determine your repayment ability.

Request for Transcript of Tax Return

Complete preceding section(s) first.

Read and accept the Truthful Information Certification.

Truthful Information Certification

Complete preceding section(s) first.

Submit Application and Supporting Documents.

Submit Application

Complete preceding section(s) first.

WHILE NOT NECESSARY TO ACCEPT YOUR APPLICATION, YOU MAY BE REQUIRED TO SUPPLY THE FOLLOWING INFORMATION TO PROCESS THE APPLICATION. IF REQUESTED, PLEASE PROVIDE WITHIN 7 DAYS OF THE INFORMATION REQUEST:

If any applicant has changed employment within the past two years, provide a copy of a current (within 1 month of the application date) pay stub for all applicants

If we need additional income information, you may be asked to provide copies of your Federal income tax returns, including all schedules

IF SBA APPROVES YOUR LOAN, WE MAY REQUIRE THE FOLLOWING ITEMS BEFORE LOAN CLOSING. WE WILL ADVISE YOU IN WRITING, OF THE DOCUMENTS WE NEED.

If you own your residence, a COMPLETE legible copy of the deed, including the legal description of the property

If the damaged property is your primary residence, proof of residency at the damaged address

If you had damage to a manufactured home, a copy of the title. If you own the lot where the home is located, a COMPLETE legible copy of the deed, including the legal description of the property

If you have damage to an automobile or other vehicle, proof of ownership (a copy of the registration, title, bill of sale, etc.)

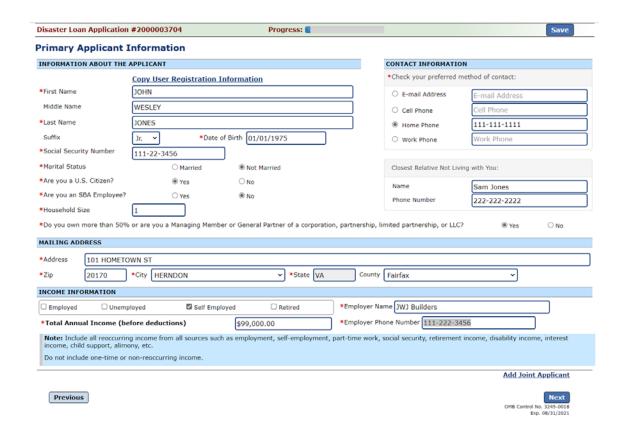
Previous

OMB Control No. 3245-0018



Completing Form 5C - Sole Proprietor Loan Application

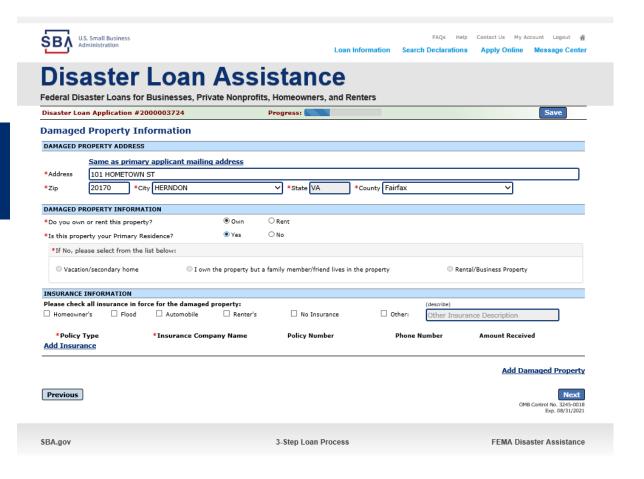
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.





Form 5C continued - Damaged Property Information

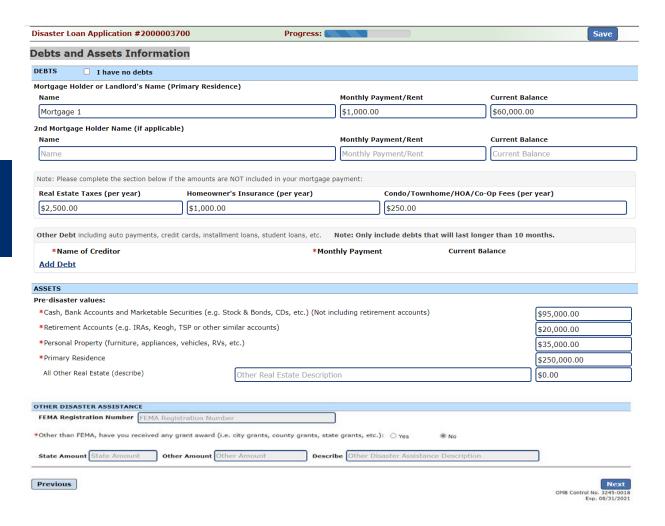
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.





Form 5C continued -Debts and Assets Information

Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.

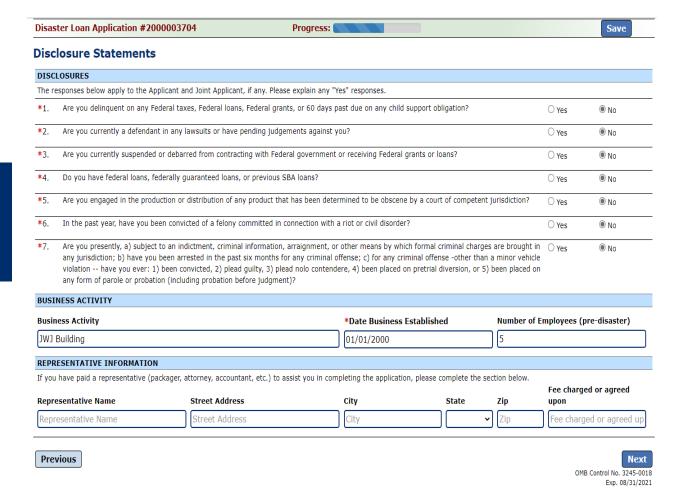




Form 5C continued - Disclosure Statements

Fill in the information as required and then hit next.

Fields marked with a red asterisk is a required field.





Form 5C continued - Consent and Additional Comments

Additional Comments are used for

clarifying or additional information.

Click "Next" to continue the process.

Read the information, check "All the information..." then click "Next".

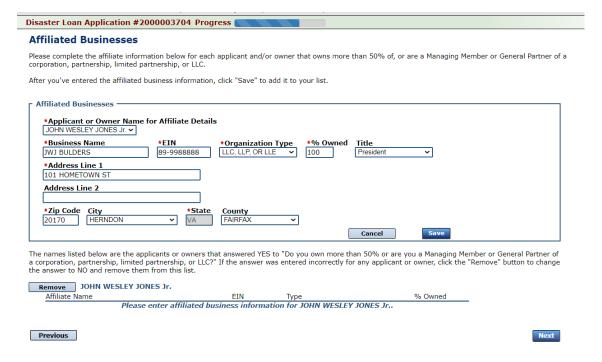
Disaster Loan Application #2000003700 Disaster Loan Application #2000003700 Consent Additional Comments CONSENT I authorize my insurance company, bank, financial institution, or other creditors to release to SBA all records and financial information necessary to process this application ADDITIONAL COMMENTS SBA has my permission, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross, Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my SBA application, evaluating my eligibility for additional disaster assistance, or notifying me of the availability of such assistance. If my loan is approved, I may be eligible for additional funds to safeguard my property from damages similar to those caused by this disaster. Although it is not necessary for me to provide with my application, a description and cost estimate will be required prior to SBA approval of the mitigation measure. I have received and read a copy of the "STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS" which was attached to this application. CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future. WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment All the information on this application and any documents provided is true to the best of my knowledge and you may rely on it to provide disaster loan 4000 character(s) left. assistance. All damages claimed are a direct result of the declared disaster. I understand that I could lose my benefits and could be prosecuted by the U.S. Attorney for making false statements, Reference 18 U.S.C. 1001 and / or 15 U.S.C. 645. OMB Control No. 3245-0018



Form 5C continued - Affiliated Businesses

Fill out the Affiliated Business information then click "Save".

To continue the process click "Next".





Completing IRS Form 4506-T

Filing Requirements

The following sections are required for all loan applications. A green check mark indicates that a section has been completed. Alternate <u>document delivery</u> options are available if needed.

Once you have finished the SBA Form 5C, the tax transcript information will need to be completed.



If any applicant has changed employment within the past two years, provide a copy of a current (within 1 month of the application date) pay stub for all applicants

If we need additional income information, you may be asked to provide copies of your Federal income tax returns, including all schedules

IF SBA APPROVES YOUR LOAN, WE MAY REQUIRE THE FOLLOWING ITEMS BEFORE LOAN CLOSING. WE WILL ADVISE YOU IN WRITING, OF THE DOCUMENTS WE NEED.



Request for Transcript of Tax Return

Form 4506T can be submitted electronically, via upload or offline. If the eSign option populates click through the options until the document is successfully completed. If you upload the document you would save it on your desktop, select browse and then upload.

Disaster Loan Application #200	00003700 Progress	Save			
Request for Transcript	of Tax Return				
	S Form 4506-T as a part of your disaster loan apse use this page to enter the additional data nee	oplication submission. The form authorizes the IRS to provide federal income eded to populate IRS Form 4506-T.			
Name shown on tax return. If a joint return, the name shown first. ${\sf JOHN\ W\ JONES\ Jr.}$		First SSN, individual taxpayer identification number, or employer identification number 123-45-6789			
Current address (including apt., 101 HOMETOWN ST, HERND	room, or suite no.), city, state, and ZIP cod ON, VA 20170	е			
Previous address shown on the la Address Line 1	ast return filed if different from current add Address Line 2 City	State Zip Code			
Tax Form Number(s) 1040	Year or period requested 2018, 2017				
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. NOTE: For transcripts being sent to a third party, this form must be received within 120 days of the signature date.					
to sign the Form 4506-T.					
Previous		Next			
		OMR Control No. 1545-1872			



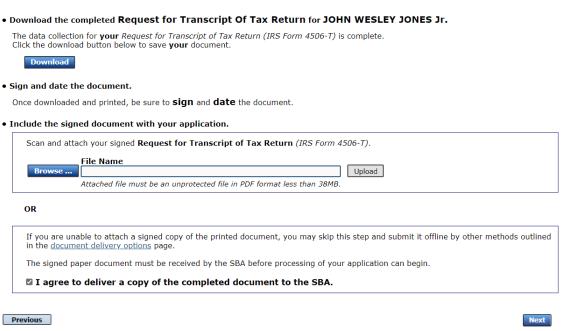
Request for Transcript of Tax Return - Download / Upload

Disaster Loan Application #2000003700 Progress

Request for Transcript of Tax Return - Download / Upload

If you chose to deliver a copy this alert will appear. And you will no longer be able to upload information. The document will have to be submitted offline.

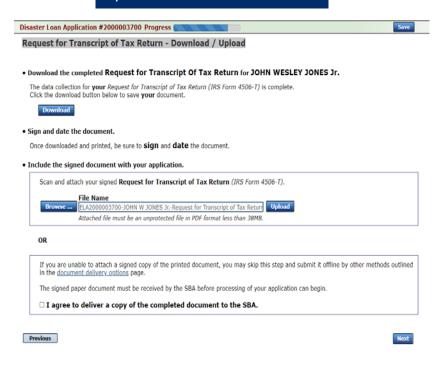




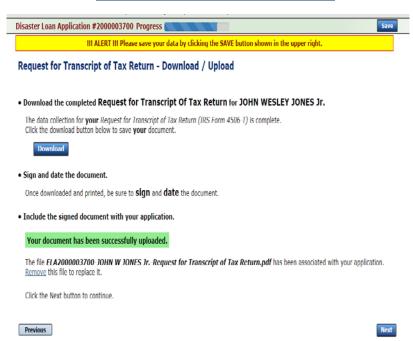


Request for Transcript of Tax Return - Download / Upload

Once you have downloaded your tax returns you can upload.



Successfully Uploaded will appear when finished.
Then click "Next" to continue the process.





Filing Requirements

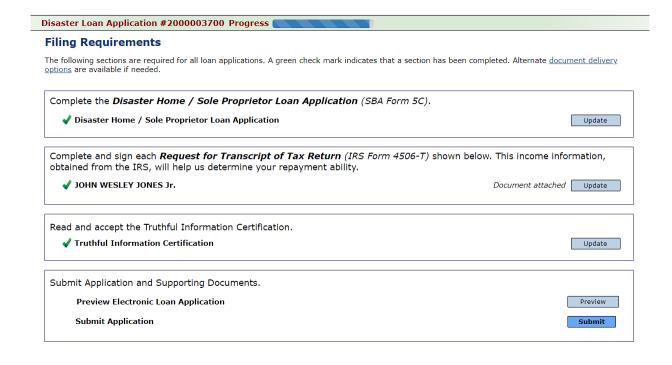
Once the tax returns are complete sign the final Truthful Information Statement.





Submit Application

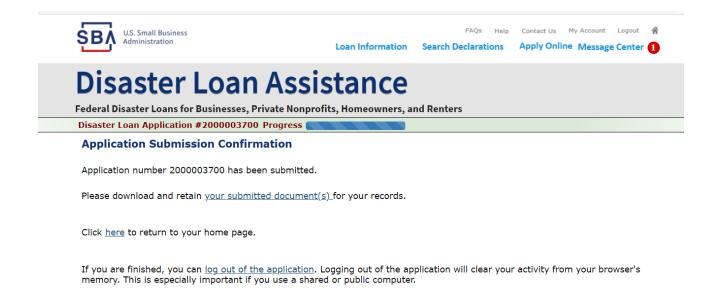
Finally you can submit your application when the "Submit" icon appears.





Application Submission Confirmation

After submission you will see that your application number has been submitted.





Message Center



FAQs Help Contact Us My Account Logout 🗥

Search Declarations

Loan Information

Apply Online Message Center 1



Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Message Center

Click on any message to view the contents. Clicking the Delete link will delete the message immediately.

Subject	Received	
SBA Application No. 2000003700 - Submit Confirmation	3/14/2020 4:11:39 PM	<u>Delete</u>

« Home Page

SBA.gov

3-Step Loan Process

FEMA Disaster Assistance



Home Page

After competing application you automatically return to the home page.

From here you can check the status of your application by clicking the "Status" icon.





Application Status

Disaster Loan Assistance

ederal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Application Status

Current Application Status: RECEIVED-IN REVIEW

Application Number: 2000003700
Loan Type: Home

Disaster Name: VA-00485 - 2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50

Status Change Date: March 14, 2020

Status Description: We received your SBA disaster loan application and we are reviewing it to make

sure you have submitted the required documents needed to process your loan request. We will contact you if you need to submit additional information in order

to complete your loan application.

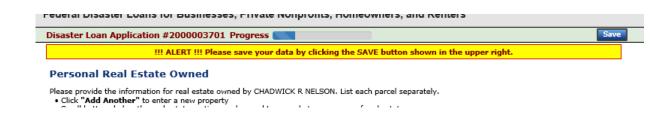
« Home Page

3BA.gov 3-Step Loan Process FEMA Disaster Assistance



Special Note

If you receive a message like the one below, depress "SAVE" so that you don't lose your information.

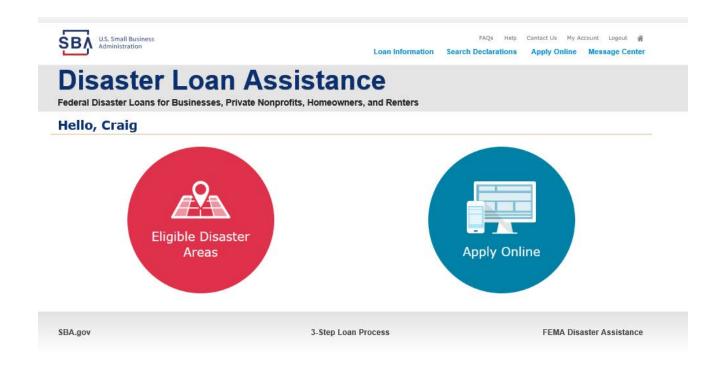




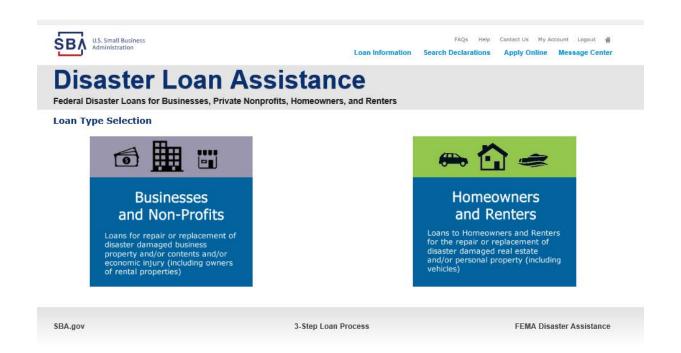


Administration Emphasis on Sole Proprietor Business

Sole Proprietorships Applying for the Coronavirus Economic Injury Loan

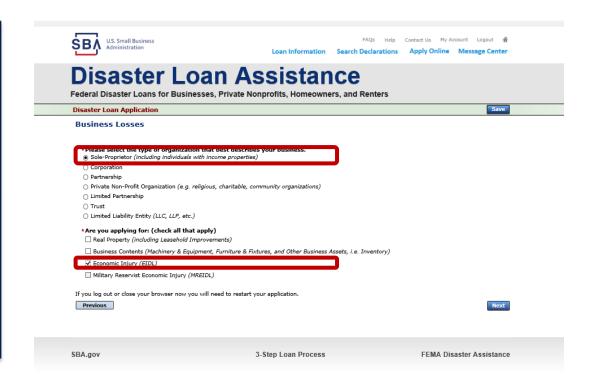


Sole Proprietorships Applying for the Coronavirus Economic Injury Loan



Sole Proprietorships Applying for the Coronavirus Economic Injury Loan

For Sole
Proprietorship
businesses it is
important that
only "Economic
Injury" be
checked. Please
do not check Real
Property or
Business Content
as this declaration
does not include
physical losses.





Example of Sole Proprietorship Business / What is needed?

Types of Sole Proprietorship Businesses:

- Rental Property
- Home base businesses.
- Self employed trades
- IT Consultation Services
- Tutoring
- Catering Service
- Music Instructor from the home

What is needed

- Completed Loan Application 5C
- All Filing Requirements Submitted
- Statement of Loss
- Monthly Sales
 - Submit SBA Form 1368
 - An excel worksheet with this information
 - A report from quick books
 Decision: From the time a completed
 application is received it can take up
 to 21 days for a decision to be made.







Thankyou