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

U.S. Small Business Administration
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.
Disaster Loan Application Portal (DLAP)

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

Eligible Disaster Areas
Apply Online
Check Application Status
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 and 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)
Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE
https://disasterloan.sba.gov/ela/

DOUBLE-CLICK APPLY ONLINE

Applying for Disaster Loan Assistance
Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Eligible Disaster Areas
Apply Online
Check Application Status
From this page you can:

1) Begin a new application by clicking on Register

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

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 number are supplied.

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.

To advance to the next page, go next.
Double Click on Business and Non Profit

Double Click on “Apply Online”

Apply Online
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.
Select State /County / Disaster Declaration

Use the drop-down box and select the State and County where the loss has happened

Select the disaster declaration
Complete Certifications

Read and Electronically Agree to the Certification of Truthful Information and the Executive Orders Document.
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.
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 be listed with the % of ownership until the combined entries equal 100%

Page 3 is used for any relevant comments.
Filing Requirements

Now that the application is complete, the filing requirements on this page must be submitted / uploaded to complete the process.
Personal Financial Statement

You can use this form to complete your personal financial statement or upload a financial statement you already have by scanning and uploading that document.

If you indicated you have real estate you must complete this form, supplying additional information.
The applicant and any partner would need to provide information on assets and debits.
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.
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
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.
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

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

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-and-one half times the original principal amount of the loan under 13 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. 3371, 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
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.
Input your user-name and password to complete a started application, once in click on “Continue”
A Sole-Proprietor will use “Sole-Proprietor” and “Economic Injury (EIDL)."
The Loan Application will walk you through the process. Click “Save” to save the input and click “Next” to navigate to the next page.
On the same line as the “Save” icon you also can see the “Progress” of the Disaster Loan Application.

Enter your “State” and “County”

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<table>
<thead>
<tr>
<th>Select</th>
<th>Disaster Name</th>
<th>Disaster Description</th>
<th>State</th>
<th>Disaster Date</th>
<th>Filing Deadline</th>
</tr>
</thead>
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<td>2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50</td>
<td>2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50</td>
<td>VA</td>
<td>1/30/2020</td>
<td>3/30/2020</td>
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<td>☐</td>
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<td>VA</td>
<td>1/28/2020</td>
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<td>5/13/2020</td>
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<td>NEW DCMS 2.0 PRES IA DISASTER FOR TRN/QA</td>
<td>VA</td>
<td>8/29/2018</td>
<td>10/29/2020</td>
</tr>
<tr>
<td>☐</td>
<td>AUGUST DCMS 2.0 PRES IA DISASTER IN VA</td>
<td>AUGUST DCMS 2.0 PRES IA DISASTER IN VA</td>
<td>VA</td>
<td>8/15/2018</td>
<td>10/15/2020</td>
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<tr>
<td>☐</td>
<td>NEW DCMS 2.0 PRES IA DISASTER IN VA</td>
<td>NEW DCMS 2.0 PRES IA DISASTER IN VA</td>
<td>VA</td>
<td>7/12/2018</td>
<td>9/10/2020</td>
</tr>
<tr>
<td>☐</td>
<td>NEW VA DISASTER IN DCMS 2.0 T2-DEVENT2</td>
<td>NEW VA DISASTER IN DCMS 2.0 T2-DEVENT2</td>
<td>VA</td>
<td>5/1/2018</td>
<td>7/2/2020</td>
</tr>
<tr>
<td>☐</td>
<td>ctp disaster desc</td>
<td>ctp disaster desc</td>
<td>VA</td>
<td>9/19/2006</td>
<td>11/20/2099</td>
</tr>
</tbody>
</table>

If you log out or close your browser now you will need to restart your application.
Certification and Executive Order

Read the “Warning”, check “I Certify” then click “Next”.

Read the information, check “I have read…” then click “Next”.

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

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 knowingly misrepresents 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. 1306(a). 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 18 U.S.C. 641, 10 U.S.C. 950, 18 U.S.C. 1004, 10 U.S.C. 2404, 10 U.S.C. 3972, 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. 3801; 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.

Next

Statements Required by Laws and Executive Orders

Coastal Barrier Resources Act (Public Law 95-346)

Applicants whose property has been determined by the Federal Emergency Management Agency’s Flood Insurance Rate Maps (FIRMs), to be in a Coastal Barrier Resources Area (CBRA), are ineligible for SBA disaster assistance due to Public Law.

The Coastal Barrier Resources Act (Public Law 95-346) 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 prohibited from making any loan for:

1. replacement or repair of physical damages;
2. funds for economic injury loans; or
3. funds for relocations 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 your stay was temporary in nature.

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 a vacationer or seasonal property owner, 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.

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

Next
To continue with the application process click “Start” to complete SBA Form 5C.
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.
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.
Fill in the information as required and then hit next.

Fields marked with a red asterisk is a required field.

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**Disclosure Statements**

**DISCLOSURES**

The responses below apply to the Applicant and Joint Applicant, if any. Please explain any “Yes” responses.

1. Are you delinquent on any Federal taxes, Federal loans, Federal grants, or 60 days past due on any child support obligation?
   - **Yes**
   - **No**

2. Are you currently a defendant in any lawsuits or have pending judgements against you?
   - **Yes**
   - **No**

3. Are you currently suspended or debarred from contracting with Federal government or receiving Federal grants or loans?
   - **Yes**
   - **No**

4. Do you have federal loans, federally guaranteed loans, or previous SBA loans?
   - **Yes**
   - **No**

5. Are you engaged in the production or distribution of any product that has been determined to be obscene by a court of competent jurisdiction?
   - **Yes**
   - **No**

6. In the past year, have you been convicted of a felony committed in connection with a riot or civil disorder?
   - **Yes**
   - **No**

7. Are you presently, a) subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; b) have you been arrested in the past six months for any criminal offense; c) for any criminal offense--other than a minor vehicle violation--have you ever: 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on probation or suspended; or 5) been placed on any form of parole or probation (including probation before judgment)?
   - **Yes**
   - **No**

**BUSINESS ACTIVITY**

<table>
<thead>
<tr>
<th>Business Activity</th>
<th>*Date Business Established</th>
<th>Number of Employees (pre-disaster)</th>
</tr>
</thead>
<tbody>
<tr>
<td>[W] Building</td>
<td>01/01/2000</td>
<td>5</td>
</tr>
</tbody>
</table>

**REPRESENTATIVE INFORMATION**

If you have paid a representative (package, attorney, accountant, etc.) to assist you in completing the application, please complete the section below.

<table>
<thead>
<tr>
<th>Fee charged or agreed upon</th>
<th>Representative Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Read the information, check “All the information…” then click “Next”.

Additional Comments are used for clarifying or additional information.

Click “Next” to continue the process.
Form 5C continued - Affiliated Businesses

Fill out the Affiliated Business information then click “Save”. To continue the process click “Next”.

<table>
<thead>
<tr>
<th>Business Name</th>
<th>EIN</th>
<th>Organization Type</th>
<th>% Owned</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>JW Builders</td>
<td>89-9098888</td>
<td>LLC, LLP or PLLC</td>
<td>50%</td>
<td>President</td>
</tr>
</tbody>
</table>

The names listed below are the applicants or owners that answered YES to “Do you own more than 50% of or are you a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC?” If the answer was entered incorrectly for any applicant or owner, click the “Remove” button to change the answer to NO and remove them from this list.
Completing IRS Form 4506-T

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

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).

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.

John Wesley Jones Jr.
JWJ Builders

Read and accept the Truthful Information Certification.
Truthful Information Certification

Submit Application and Supporting Documents.
Submit Application

While not necessary to accept your application, you may be required to supply the following information to process your 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.
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.
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.
Once you have downloaded your tax returns you can upload.

Successfully Uploaded will appear when finished. Then click “Next” to continue the process.
Once the tax returns are complete, sign the final Truthful Information Statement.
Finally you can submit your application when the “Submit” icon appears.
After submission you will see that your application number has been submitted.

Application Submission Confirmation

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

Disaster Loan Application #2000003700 Progress

Application Submission Confirmation

Application number 2000003700 has been submitted.

Please download and retain your submitted document(s) for your records.

Click here to return to your home page.

If you are finished, you can log out of the application. Logging out of the application will clear your activity from your browser's memory. This is especially important if you use a shared or public computer.
**Message Center**

**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.

<table>
<thead>
<tr>
<th>Subject</th>
<th>Received</th>
<th>Delete</th>
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<tbody>
<tr>
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<td>3/14/2020 4:11:39 PM</td>
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« Home Page
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SBA.gov

3-Step Loan Process

FEMA Disaster Assistance
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
Federal 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

SBA.gov

3-Step Loan Process

FEMA Disaster Assistance
If you receive a message like the one below, depress “SAVE” so that you don’t lose your information.
Any Questions?

More information concerning SBA and its programs visit our website at: www.sba.gov/disaster