# 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: <u>DisasterLoan.sba.gov</u>

There is no cost to apply.

There is no obligation to take the loan if offered.

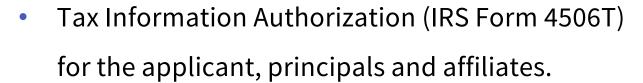
The maximum unsecured loan amount is \$25,000.

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**

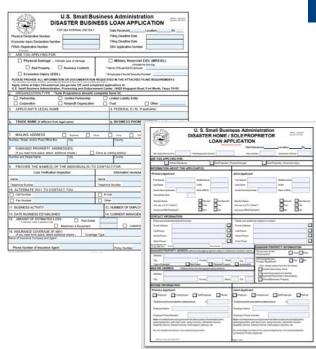




- Complete copies of the most recent Federal Income Tax Return.
- Schedule of Liabilities (SBA Form 2202).
- Personal Financial Statement (SBA Form 413).

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 <a href="https://disasterloan.sba.gov/ela.">https://disasterloan.sba.gov/ela.</a>
- Paper loan applications can be downloaded from <u>www.sba.gov/disaster</u>.
   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: <a href="https://www.sba.gov/local-assistance">https://www.sba.gov/local-assistance</a>



# 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)**



FAQs Help Contact Us Register Login A

Loan Information Search Declarations 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 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/





# Register



FAQs Help Contact Us Register Login 1

Loan Information Search Declarations Apply Onlin

## 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

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#### System Requirements

The recommended browser is Internet Explorer 10 or later.

- · If you have dial-up Internet service, you may experience delays.
- You must have cookies and JavaScript enabled.
- You should allow pop-up messages.
- You must have Adobe Reader installed



#### **Notice - Terms of Use**

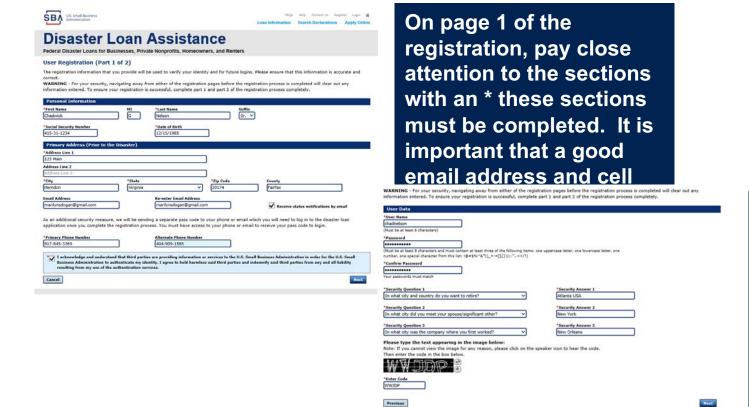
This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and 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 foreign.

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**



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**

**FEMA Disaster Assistance** 



FAQs Help Contact Us My Account Logout 名
Loan Information Search Declarations Apply Online Message Center

#### **Disaster Loan Assistance**

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

	Disaster	Loan App	lication
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Business Losses	
*Please select the type of organization that best describes your business.  O Sole-Proprietor (including individuals with income properties)	
○ Corporation	
O Partnership	
<ul> <li>Private Non-Profit Organization (e.g. religious, charitable, community organizations)</li> </ul>	
○ Limited Partnership	
○ Trust	
⑥ 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	Next

3-Step Loan Process

SBA Form 5 would be completed by:

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

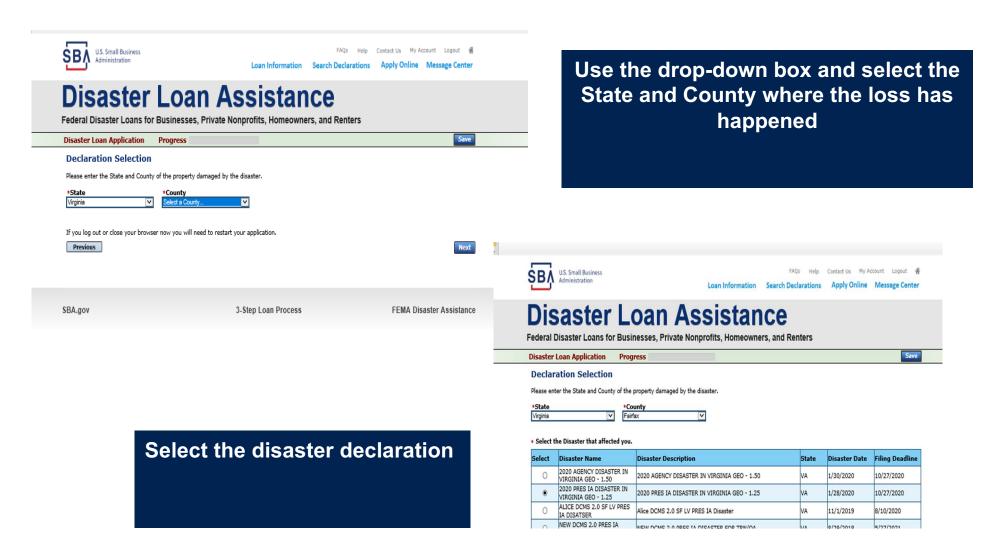
SBA Form 5C would be completed by: Sole Proprietorship

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



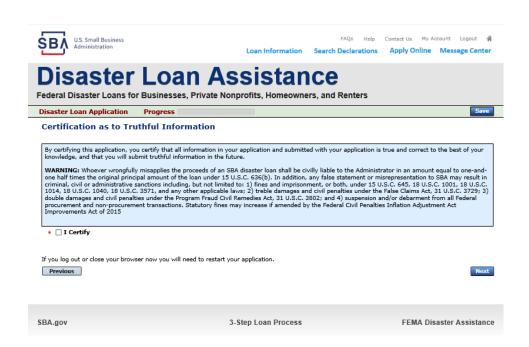
SBA.gov

# **Select State / County / Disaster Declaration**





# **Complete Certifications**



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



Loan Information Search Declarations Apply Online Message Cente

FAQs Help Contact Us My Account Logout -

#### Disaster Loan Assistance

#### STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

To comply with legislation passed by the Congress and Executive Orders issued by the President, Federal executive agencies, including the Small Business Administration (SBA), must notify you of certain information. You can find the regulations and policies implementing these laws and Executive Orders in Title 3. Code of Federal Regulations (CPN), 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 Disasterloan absolute.

#### 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 our disaster loan programs and other information such as names of borrowers (and their officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledeged, and the general purpose of loan 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 unevarranted invision 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 <a href="mailto:roign@sba.gov">roign@sba.gov</a>.

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 identifiers; such as name or social security number is protected by the Privacy Act, which means request for information about you may be denied unless we have your written permission to release the information to the requestor or unless the information is subject to disclosure under the Preedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclosure under the Preedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclosure under the Preedom of Information and the Preedom of Information and Preedom resulting from this collection to state, local or private disaster relief services.

The Privary Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of 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 Debt Collection Act below) We use social security numbers to distinguish between people with a similar or the same name for credit decisions 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 when adverse credit information applies and to keep accurate loan records.

Note: Any person concerned with the collection, use and disclosure of information, under the Privacy Act may contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416 or by e-mail at fola@sba.gov for information about the Agency's procedures relating to the Privacy 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.

  \*Report by the first reporting bureaus arounds due to you from the Federal Government.

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

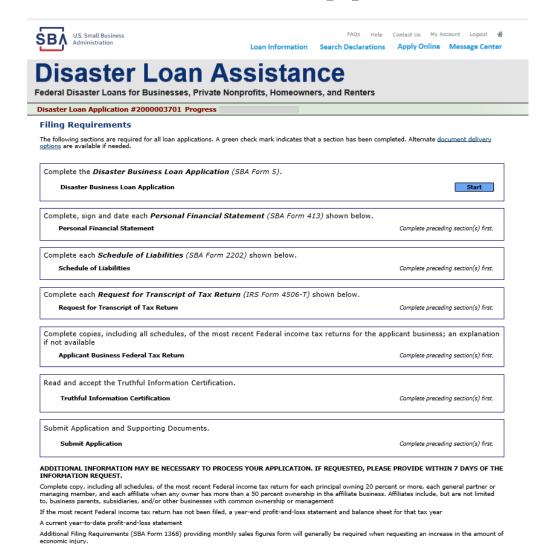
  \*Suspend or debar you from doing business with the Federal Government.

  \*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**

OMB Control No. 3245-0013



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.

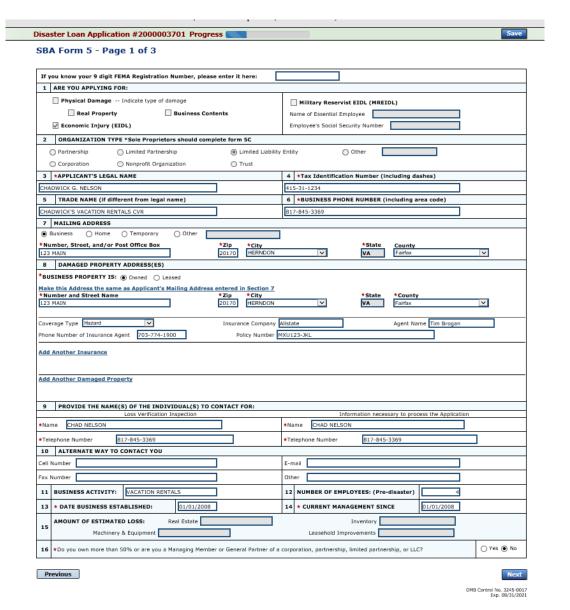
To begin depress START



Previous

# **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.

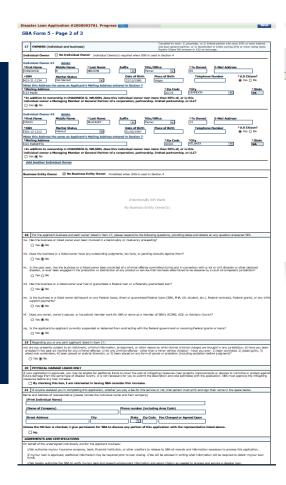




# Form 5 – Pages 2 and 3

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%

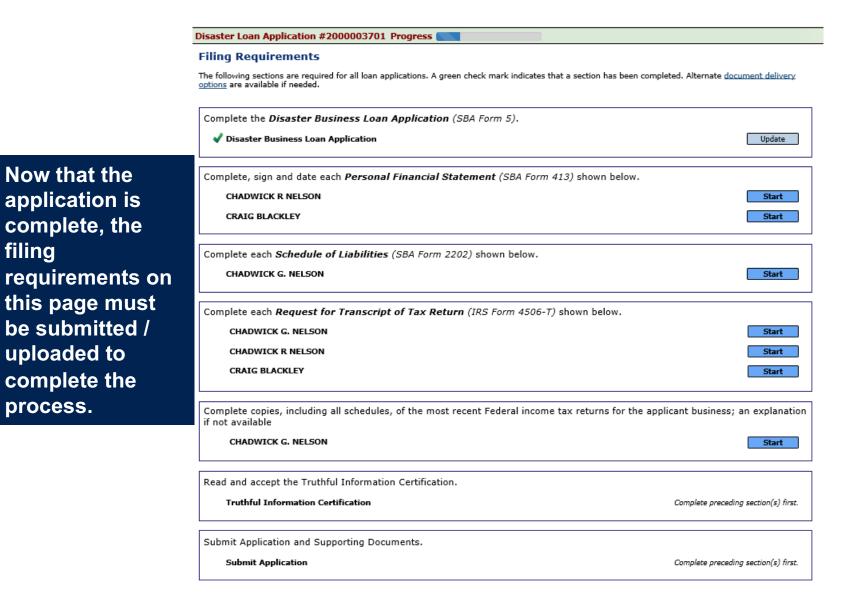




Page 3 is used for any relevant comme nts



# **Filing Requirements**





Now that the

application is

complete, the

this page must

be submitted /

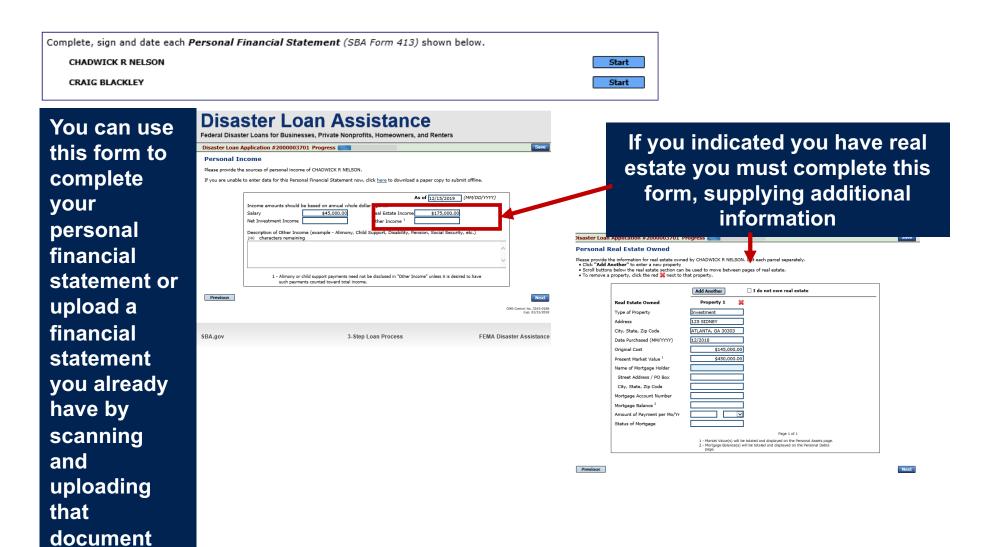
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process.

complete the

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## **Personal Financial Statement**

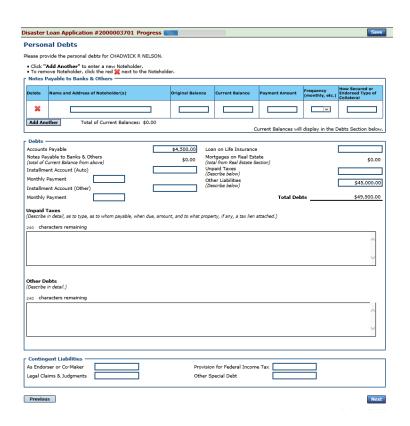




# **Personal Assets / Debits**

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

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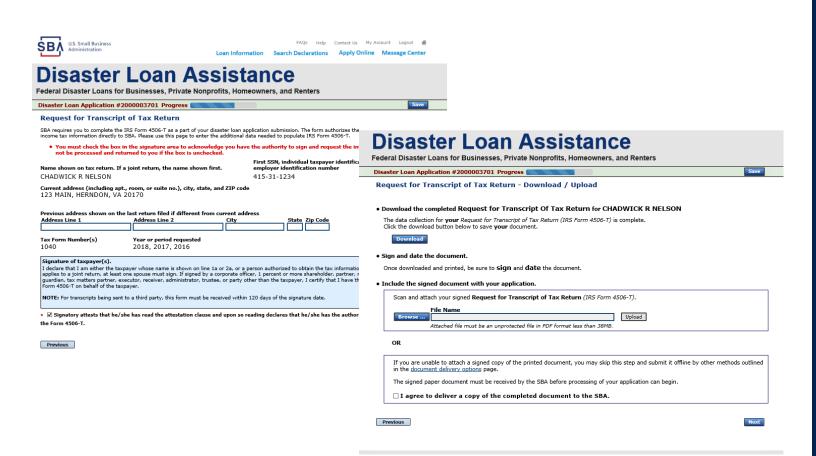
## Schedule of Liabilities – SBA form 2202

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

each <i>Sche</i>	edule of Liabil	<b>ities</b> (SBA F	orm 2202)	shown belo	w.				
WICK G. N	ELSON								
\$B/	U.S. Small Business Administration			Loan Info	rmation	FAQs Search Declar			Message Cente
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Federal	Disaster Loans	for Business	es, Private N	lonprofits, Ho	meowne	rs, and Rent	ers		
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	I have NO Debts								
• To re	"Add Another" to en emove a creditor, click dule of Liabilities —								
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Add A	nother	•	•			•		•	•
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# **Uploaded 4506T**



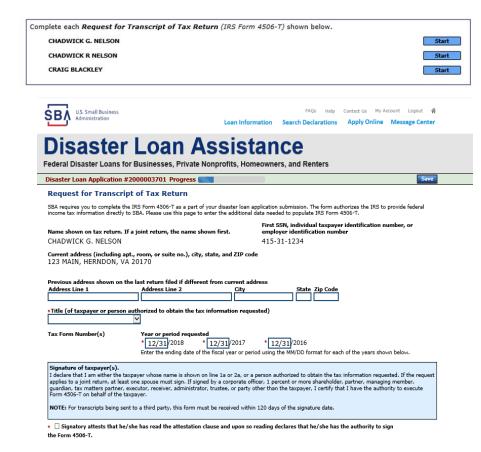
The 4506T can be uploaded once the form is printed and signed. You would need to save a copy on your desktop, once saved browse find the document and upload.

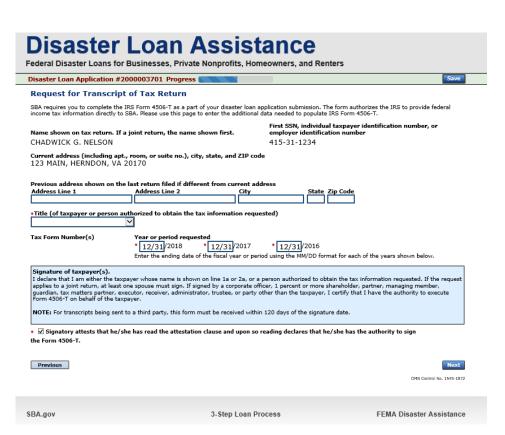
You could also opt to deliver offline



# **Electronically file 4506T**

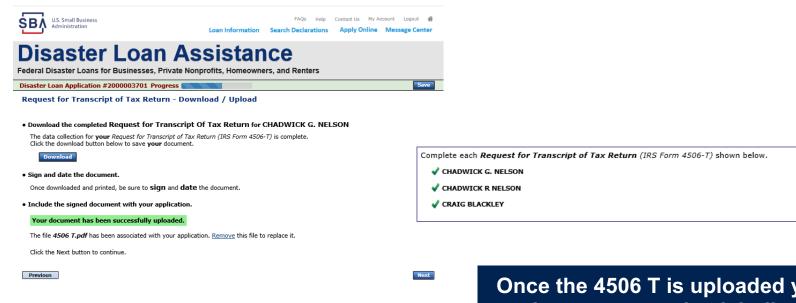
#### **Each Applicant and Partner must submit a 4506T**







# **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.



SBA.gov

Document attached Update

Document attached Update

Document attached Update

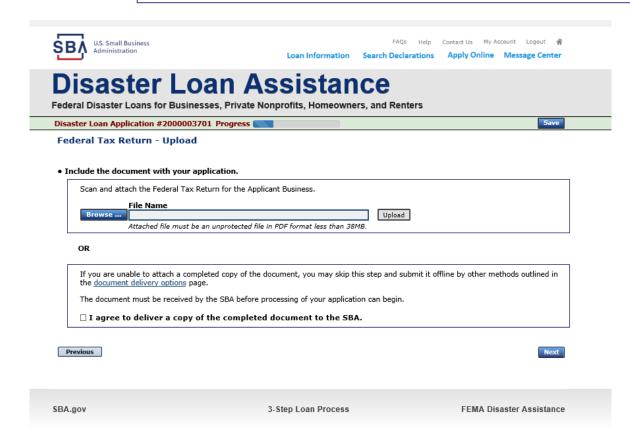
### **Tax Returns**

# 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.



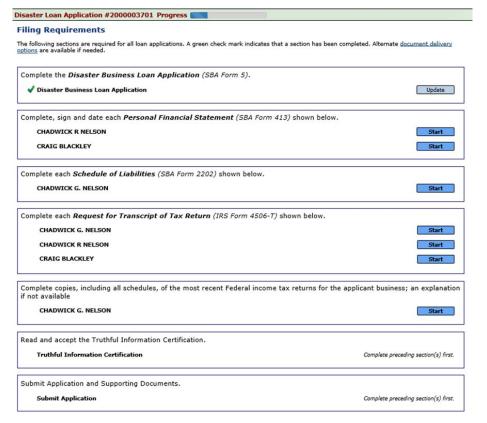
## **Certificate as to Truthful Information**

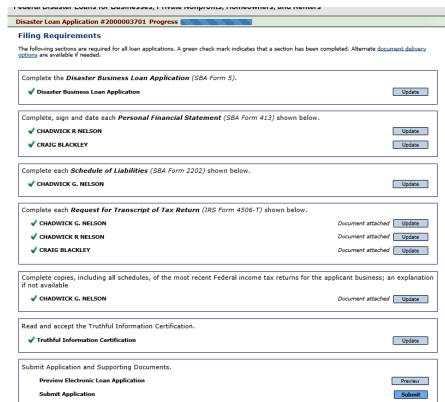
Read and accept the Truthful Information Certification. **Truthful Information Certification** Start U.S. Small Business Contact Us My Account Administration Loan Information Search Declarations Apply Online Message Center Disaster Loan Assistance Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters Save Disaster Loan Application #2000003701 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 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**

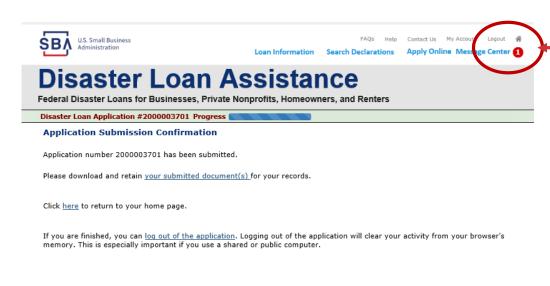
You can see that all filing requirements no longer say "start" what shows now is all filing requirements have been updated and the application is ready to submit







# **Application Successfully Submitted**

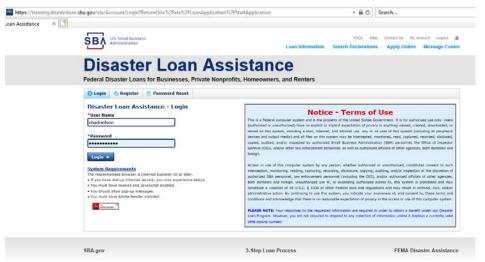


Once the application is successfully submitted you will get this page. In the right hand corner a message indicator will appear. The message confirms submittal of the application

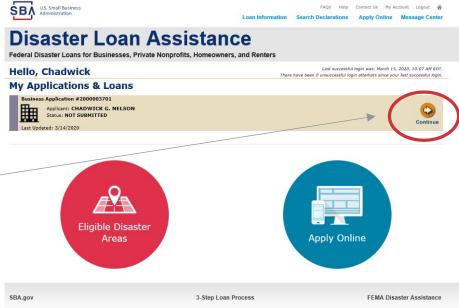




# **Returning to Complete Application**



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
O 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



Next

# **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?



O 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.

**Declaration Selection** 

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

 \*State
 \*County

 Virginia
 V

\* 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





On the same line as the

"Save" icon you also can see the "Progress" of the

Disaster Loan Application.

Enter your "State" and

"County"

## **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 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

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





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**

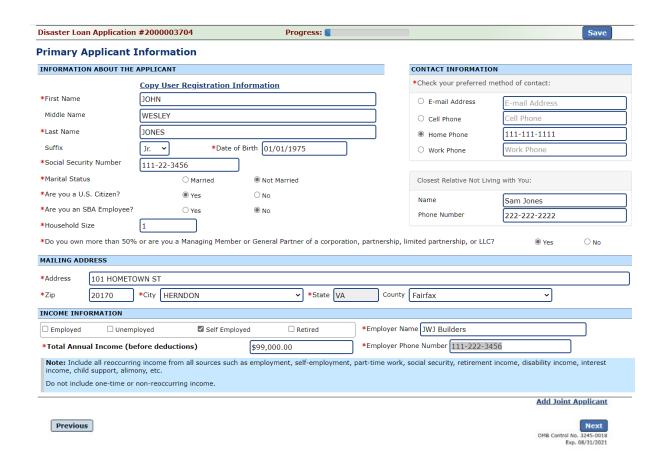
To continue with the application process click "Start" to complete SBA Form 5C.

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 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 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



## **Completing Form 5C - Sole Proprietor Loan Application**

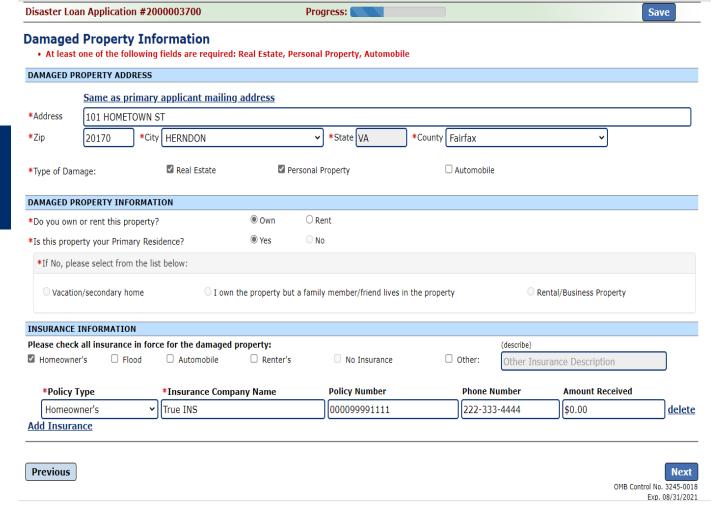
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.





## Form 5C continued - Damaged Property Information

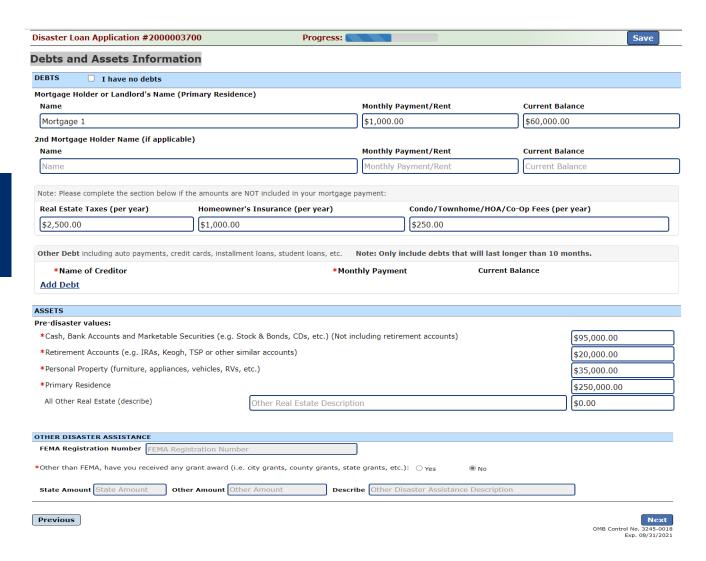
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.





### 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

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

Are you currently a defendant in any lawsuits or have pending judgements against you?

Are you delinquent on any Federal taxes, Federal loans, Federal grants, or 60 days past due on any child support obligation?

Progress:

City

Disaster Loan Application #2000003704

**Disclosure Statements** 

DISCLOSURES

Fill in the information as required and then hit next.

Are you currently suspended or debarred from contracting with Federal government or receiving Federal grants or loans? O Yes No Do you have federal loans, federally guaranteed loans, or previous SBA loans? O Yes No Are you engaged in the production or distribution of any product that has been determined to be obscene by a court of competent jurisdiction? No In the past year, have you been convicted of a felony committed in connection with a riot or civil disorder? O Yes No Fields marked with a red Are you presently, a) subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in Oyes No 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 asterisk is a required field. violation -- have you ever: 1) been convicted, 2) plead guilty, 3) plead nolo contendere, 4) been placed on pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgment)? **BUSINESS ACTIVITY Business Activity** \*Date Business Established Number of Employees (pre-disaster) JWJ Building 01/01/2000 REPRESENTATIVE INFORMATION If you have paid a representative (packager, attorney, accountant, etc.) to assist you in completing the application, please complete the section below. Fee charged or agreed Representative Name Street Address City State Zip

Street Address



epresentative Name

OMB Control No. 3245-0018 Exp. 08/31/2021

ee charged or agreed u

O Yes

O Yes

No

No



### Form 5C continued - Consent and Additional Comments

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

Disaster Loan Application #2000003700 Consent 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. 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 Act Improvements Act of 2015. 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 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. Previous OMB Control No. 3245-0018 Exp. 08/31/2021 Additional Comments are used for clarifying or additional information.

Click "Next" to continue the process.

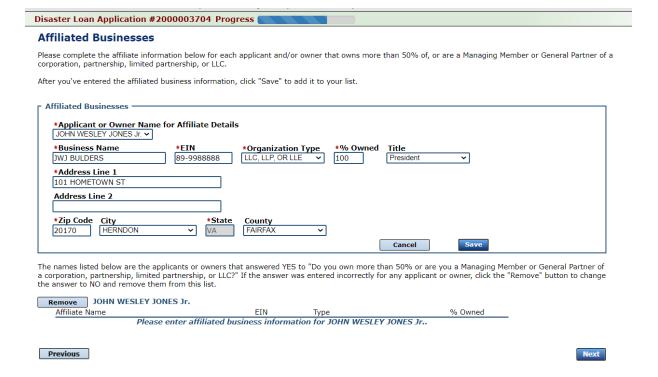




## Form 5C continued - Affiliated Businesses

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

To continue the process click "Next".



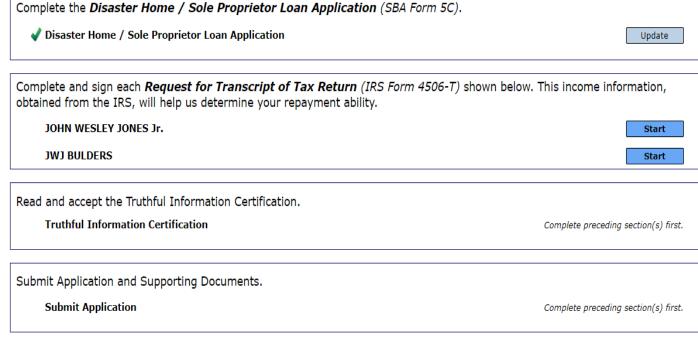


# **Completing IRS Form 4506-T**

#### **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.



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.



# **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.

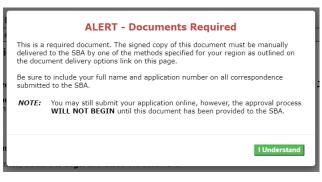
Disaster Loan Application #2000003700 Progress	Save
Request for Transcript of Tax Return	
SBA requires you to complete the IRS Form 4506-T as a part of your disaster loan tax information directly to SBA. Please use this page to enter the additional data	
Name shown on tax return. If a joint return, the name shown first. $\label{eq:john} \mbox{JOHN W JONES Jr.}$	First SSN, individual taxpayer identification number, or employer identification number 123-45-6789
Current address (including apt., room, or suite no.), city, state, and ZIP of 101 HOMETOWN ST, HERNDON, VA 20170	:ode
Previous address shown on the last return filed if different from current and Address Line 1 Address Line 2 City  Tax Form Number(s) Year or period requested 2018, 2017	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 request applies to a joint return, at least one spouse must sign. If signed by a conguardian, tax matters partner, executor, receiver, administrator, trustee, or parts Form 4506-T on behalf of the taxpayer.  NOTE: For transcripts being sent to a third party, this form must be received with	orporate officer, 1 percent or more shareholder, partner, managing member, or other than the taxpayer, I certify that I have the authority to execute
* $\blacksquare$ Signatory attests that he/she has read the attestation clause and $u_{\parallel}$	pon so reading declares that he/she has the authority
to sign the Form 4506-T.	
Previous	Next
	0100 1 111 155 157

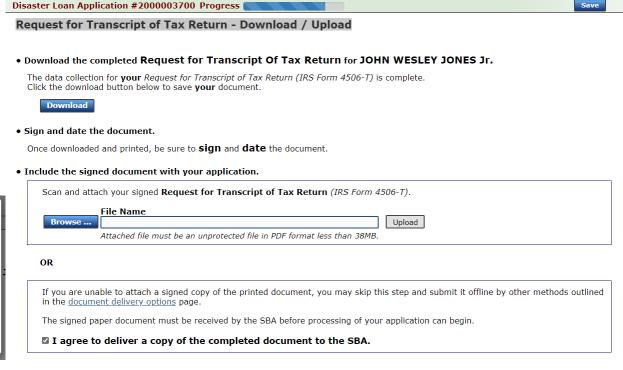


# Request for Transcript of Tax Return - Download / Upload

Previous

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.







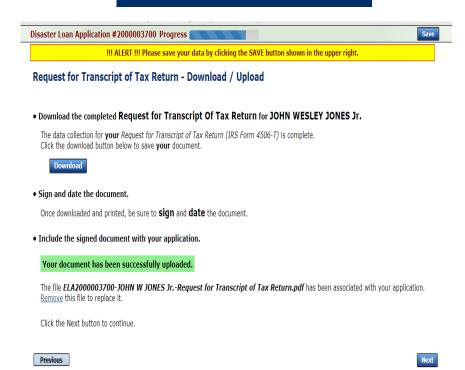
# Request for Transcript of Tax Return - Download / Upload

Once you have downloaded your tax returns you can upload.

Disaster Loan Application #2000003700 Progress

Request for Transcript of Tax Return - Download / Upload • Download the completed Request for Transcript Of Tax Return for JOHN WESLEY JONES Jr. The data collection for your Request for Transcript of Tax Return (IRS Form 4506-T) is complete. Click the download button below to save your document. . Sign and date the document. Once downloaded and printed, be sure to sign and date the document. • Include the signed document with your application. Scan and attach your signed Request for Transcript of Tax Return (IRS Form 4506-T). ELA2000003700-JOHN W JONES Jr.-Request for Transcript of Tax Return Attached file must be an unprotected file in PDF format less than 38MB. OR If you are unable to attach a signed copy of the printed document, you may skip this step and submit it offline by other methods outlined in the document delivery options page. The signed paper document must be received by the SBA before processing of your application can begin. ☐ I agree to deliver a copy of the completed document to the SBA. Previous

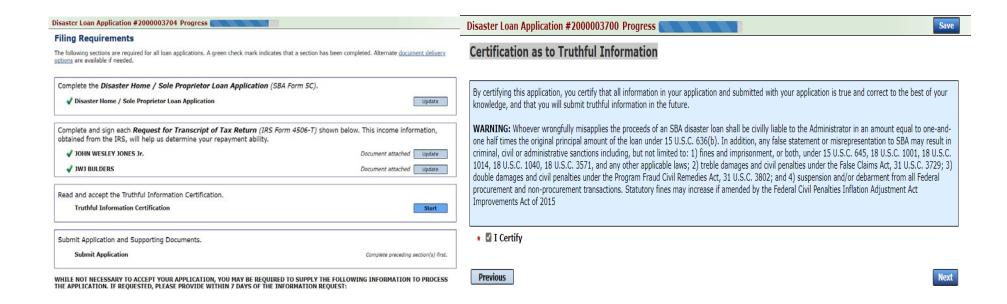
Successfully Uploaded will appear when finished. Then click "Next" to continue the process.





# **Filing Requirements**

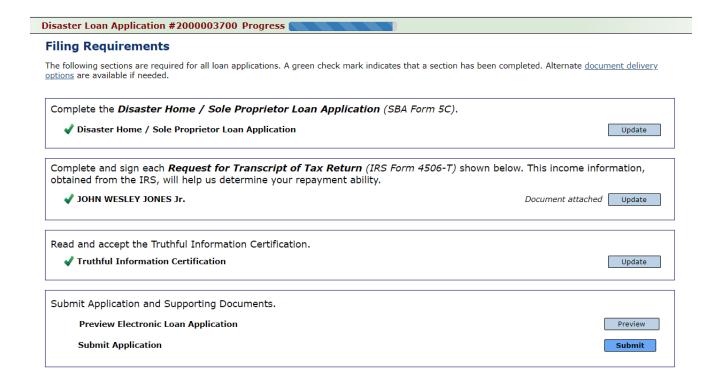
Once the tax returns are complete sign the final Truthful Information Statement.





# **Submit Application**

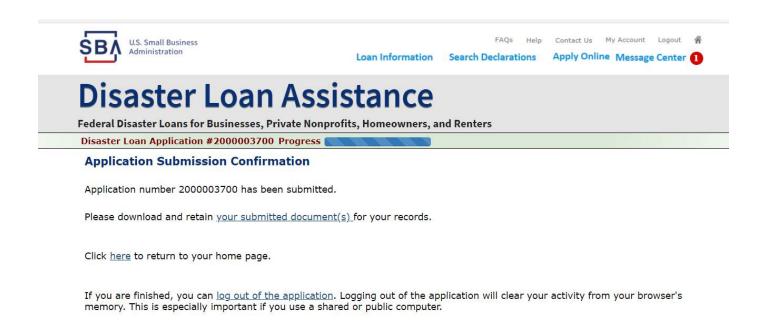
Finally you can submit your application when the "Submit" icon appears.





# **Application Submission Confirmation**

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





# **Message Center**





FAQs Help Contact Us My Account Logout



## **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**

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

#### **Application Status**

#### Current Application Status: RECEIVED-IN REVIEW

**Application Number:** 2000003700

Loan Type: Hom

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

5BA.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.

