

# WBDC Applicant Guide for SBA Economic Injury Disaster Loans



WOMEN'S  
**BUSINESS**  
DEVELOPMENT  
CENTER

Your growth is our *business*.



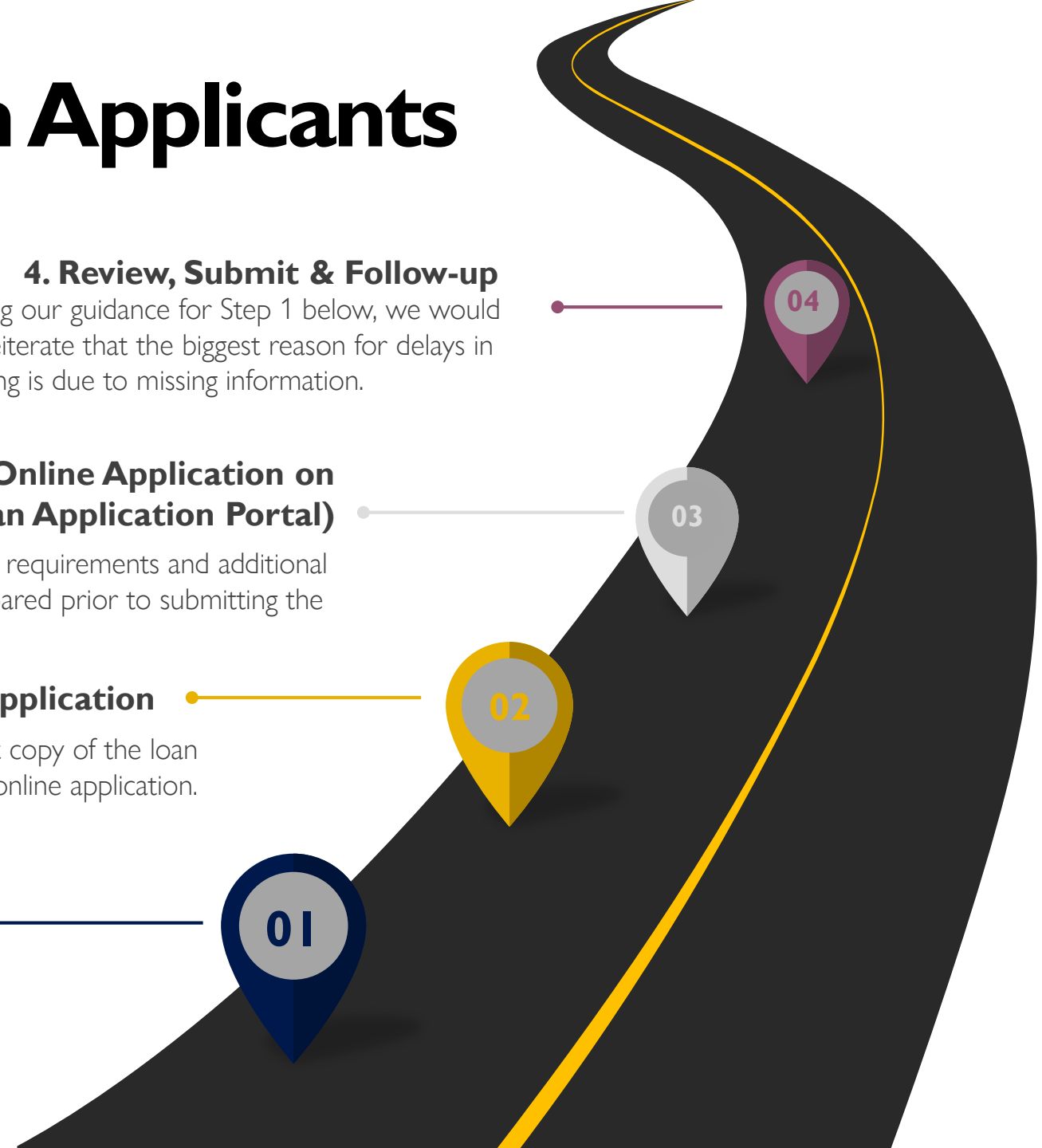




These low-interest federal disaster loans for working capital are being made available to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19) pandemic.



# Road Map for Loan Applicants

- 
- I. Review Mandatory Requirements & Check Your Credit**
    - The biggest reason for delays in processing is due to missing information.
  - 2. Download Copies of the Loan Application**
    - Our recommendation is to fill out a paper/ soft copy of the loan application as a reference prior to starting the online application.
  - 3. Prepare and Fill Out an Online Application on DLAP (Disaster Loan Application Portal)**
    - We will walk you through the filing requirements and additional information you need to have prepared prior to submitting the loan application.
  - 4. Review, Submit & Follow-up**
    - Repeating our guidance for Step 1 below, we would like to reiterate that the biggest reason for delays in processing is due to missing information.





# Why is a Step-by-Step Approach Important?

- If the Underwriters have any questions:
  - They will stop the loan review, go back to the business owner and clarify.
  - At this point your file is placed at the bottom of the pile until they get clarification.
  - Hence, it is very important to have all the relevant information prepared and ready.
- Paper / Online?
  - We recommend online submissions for expedited processing by the SBA.
  - We recommend getting all the physical paperwork ready and organized before starting the online application.



- Planning:
  - The SBA will be receiving EIDL loan applications from across the country.
  - It is very important to plan and make sure you complete all mandatory filing requirements before submitting the loan application.
  - The biggest reason for delays in processing is due to missing information.
- While the SBA does not require a credit score, they will check for it.
  - As part of the process, we urge that you take a moment to review credit for all owners being represented on the loan.
- Helps immensely with the final REVIEW process.
  - Remember, after you "submit" your online application you cannot edit it.
  - FYI, 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.



# Eligibility Requirements

First, check if the county your business is based in has been declared a disaster area at this link:

<https://disasterloan.sba.gov/ela/Declarations>

*It is important to note that the business **must have a physical presence** in the declared disaster area. **The physical presence must be tangible and significant!***

In a declared disaster area, businesses eligible to apply for SBA's Economic Injury Disaster Loans (**EIDL**) include:

1. Businesses directly affected by the disaster.
2. Businesses that offer services directly related to the businesses in the declaration.
3. Other businesses indirectly related to industries that are likely to be harmed by losses in their community.





# Small Business Definition

A small business is defined by the SBA either based on its average number of employees or average annual receipts.

**TRADITIONAL INDUSTRY SIZE MAX** (per North American Industry Classification System NAICS) to qualify as a small business entity:

- Manufacturing companies with 500 employees or fewer.
- Wholesale companies with 100 employees or fewer.
- Retail or Service companies with average annual receipts under \$7 million.

**ALTERNATE SIZE MAX:**

- Maximum tangible net worth is not more than \$15 million.
- AND, average net income after Federal income taxes is not more than \$5 million.

*You can look up whether your particular business is considered small, according to the SBA, at this link:*

<https://www.sba.gov/size-standards/>





# Ineligible Entities for Economic Injury Disaster Loans

- Agricultural Enterprises (certain smaller agricultural businesses might be eligible)
  - 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.
  - Section 18(b)(1) defines “agricultural enterprises” as those businesses engaged in the production of food and fiber, ranching, and raising of livestock, aquaculture, and all other farming and agricultural related industries.
- Religious Organizations
- Charitable Organizations (certain private non-profits might be eligible)
- Gambling Concerns
  - These are businesses that derive more than 1/3 of their annual gross revenue from legal gambling activities.
- Casinos & Racetracks
  - These are businesses whose primary business purpose is gambling (e.g., casinos, racetracks, poker parlors, etc.).
  - They are not eligible for EIDL assistance regardless of the 1/3 criteria above.



*If businesses are unsure of their eligibility, SBA advises “When in doubt, apply!”*



# Brief Overview of Loan Terms

Since this is an evolving situation, we will continuously update this page to reflect the latest terms.

## How Much Can I Borrow?

- ▶ Up to \$2 million.
- ▶ Loans up to \$25,000 are unsecured. Any loan request above \$25,000 requires collateral.
- ▶ Interest rate of 3.75% for small businesses.
- ▶ Interest rate of 2.75% for nonprofit organizations.
- ▶ Loan maturity terms up to a maximum of 30 years (determined on a case-by-case).
- ▶ 1 year deferment of principal payments (the deferral kicks in from the date on the promissory note of the approved loan).

## Allowed Use of Funds

- ▶ The loans are NOT intended for business expansion or to replace lost sales or profits.
- ▶ The EIDLs are intended as “keep your business in business” loans with a clear mandate to help fill the working capital gaps for small business owners impacted by the disaster.
- ▶ Eligible use of funds include operating expenses incurred because of the disaster:
  - Payment of fixed debts.
  - Payroll
  - Supply chain disruption expenses
  - Accounts payable, and other bills that could have been paid had the disaster not occurred.

## Economic Injury Disaster Loans





# Collateral Requirements

- Loan requests up to \$25,000
  - These are unsecured loans.
  - No collateral required.
- Loan requests greater than \$25,000
  - Secured loans.
  - Real estate is SBA's preferred collateral for EIDLs, even if they have to take a subordinated position on the lien.
  - While the SBA has noted that they will not decline a loan for lack of collateral, they do require borrowers to pledge what is available.



# Loan Amount

## How much should you ask for?

Preliminary guidance from the SBA indicates that businesses should evaluate their working capital needs for a benchmark 6 months, to determine how much money they need to keep their business in business.

2 forms are important during this evaluation phase (details provided later):

- **SBA Form 2202** (Schedule of Liabilities)
  - It will make you list all fixed debts for the business (Mortgage, Notes, Accounts Payable etc.).
- **SBA Form 1368** (Monthly Sales Figures)
  - In this form you are required to provide monthly sales figures beginning at least a year prior to the disaster and continuing through the most recent month available.
  - Important in helping SBA loan officers evaluate the before and after picture of COVID-19's impact on your business.
  - Required when requesting an increase in the amount of economic injury.

Make sure in the “Additional Space” section of the loan application form you document how much you think you need and the time frame for which it is needed.





# Processing Time

At present, the guidance from the SBA is that it will take them 21 days to process a loan application.

However, we would like to remind everyone that this is an unprecedented situation.

- Most disaster loans the SBA has made in its history were to individuals for homes damaged by natural disasters in a specific geographic region.
- The economic magnitude of the COVID-19 disaster is staggering since small businesses across the U.S. are impacted.
- Please be mindful of the fact that the SBA will be receiving EIDL loan applications from across the country.
- Plan and make sure you complete all mandatory filing requirements before submitting your loan application to prevent any delays in processing.



# Loan Approval Criteria

## CREDIT HISTORY

Applicants must have a credit history acceptable to the SBA.

- While the SBA does not require a credit score, they will check for it.
- If you have a low credit score – understand what's driving it in advance so that you can explain it if asked.

## REPAYMENT

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

- Repayment ability will be evaluated based on historical business performance.
- Fill out SBA Form 1368 (Monthly Sales Figures) right off the bat. It will help provide the loan officer a clear picture of your repayment ability.

## ELIGIBILITY

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

- If the decline in your business cannot be directly attributed to the COVID-19 crisis you are not eligible for the SBA Economic Injury Disaster Loans.



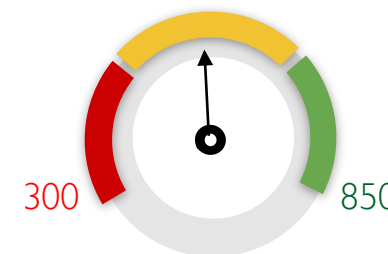


# Please Check Your Credit Score

While the SBA does not require a credit score and has no minimum threshold for disaster loans they will check for it. Review credit for all owners being represented on the loan.

Remember the movie, “Willie Wonka and the Chocolate Factory”? The only way into the factory was to find a Golden Ticket. Your credit report and FICO score do the same thing in the world of small business financing. To get additional capital for your small business and qualify for a loan, this is your pass.

- If there is something on your credit that the lender finds questionable, it may drag the loan process out. Know before you go!
- Free credit report sites:
  - [www.creditkarma.com](http://www.creditkarma.com)
  - [www.CreditScoreCard.com](http://www.CreditScoreCard.com)
  - [www.annualcreditreport.com](http://www.annualcreditreport.com)





# Simplified Application Process

- The SBA has made it as easy as possible to apply for these loans.
  - Apply directly to SBA's Disaster Assistance Program at: <https://disasterloan.sba.gov/ela>
  - No cost to apply.
- Fewer documents to fill out and submit compared to traditional bank loans.

## OUR RECOMMENDATION

If you need access to SBA's Economic Injury Disaster Loans to help you through these challenging and uncertain economic times **apply as soon as possible!** If down the road you realize you need more funds than you requested initially for – you can submit supporting documents and request for an increase.





GET STARTED with your  
SBA Economic Injury  
Disaster Loan Application



# **REQUIRED DOCUMENTS for the SBA Economic Injury Disaster Loans**



# Required Documents for Small Businesses

01

## **SBA DISASTER LOAN APPLICATION SBA FORM 5**

- For registered Business Applicants: SBA Form 5 has to be completed.

02

## **IRS FORM 4506-T Request for Transcript of Tax Returns**

To be completed and signed by:

- Each principal owning 20% or more of the applicant business.
- Any owner who has greater than 50% ownership in an affiliate business.

03

## **RECENT FEDERAL INCOME TAX RETURNS For the Applicant Business**

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

04

## **PERSONAL FINANCIAL STATEMENT SBA FORM 413D**

- To be filled out by each principal owning 20% or more of the applicant business and each general partner or managing member.

05

## **SCHEDULE OF LIABILITIES SBA FORM 2202**

- All fixed debts of the business to be listed (Mortgage, Notes, Accounts Payable etc.).





# Required Documents for Sole Proprietorships

01

## **SBA DISASTER LOAN APPLICATION SBA FORM 5C**

- For Sole Proprietorships: SBA Form 5C has to be completed.
- The form is fairly detailed.
- Requires the applicant to list all debt and assets.

02

## **IRS FORM 4506-T Request for Transcript of Tax Returns**

To be completed and signed by:

- The sole-proprietor.
- If the owner has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).



# **Loan Application Forms**

## ***Overview and Download Links***







# SBA FORM 5 or 5C

Simple loan application form! As you are filling it out make sure you check the box indicating that you are applying for an **ECONOMIC INJURY LOAN (EIDL)**.

## Business: SBA FORM 5

## Sole Proprietorships: SBA FORM 5C

U.S. Small Business Administration DISASTER BUSINESS LOAN APPLICATION		OMB No.: 3245-0017 Expiration: 09/31/2021
FOR SBA INTERNAL USE ONLY		
Physical Declaration Number		Date Received _____ Location _____ By _____
Economic Injury Declaration Number		Filing Deadline Date _____
FEMA Registration Number (if known)		Filing Deadline Date _____
		SBA Application Number _____
1. ARE YOU APPLYING FOR:		
<input type="checkbox"/> <b>Physical Damage</b> -- Indicate type of damage <input type="checkbox"/> <b>Real Property</b> <input type="checkbox"/> <b>Business Contents</b> <input checked="" type="checkbox"/> <b>Economic Injury (EIDL)</b>		<input type="checkbox"/> <b>Military Reservist EIDL (MREIDL)</b> <small>(complete the following)</small> * Name of Essential Employee _____ * Employee's Social Security Number _____
PLEASE PROVIDE ALL INFORMATION OR DOCUMENTATION REQUESTED IN THE ATTACHED FILING REQUIREMENTS. <small>* For information about these questions, see the attached Statements Required by Laws and Executive Orders.</small> <b>Apply online at <a href="https://disasterloan.sba.gov/ela/">https://disasterloan.sba.gov/ela/</a> OR send completed applications to:</b> <b>U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155</b>		
2. ORGANIZATION TYPE *Sole Proprietors should complete form 5C		
<input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Entity <input type="checkbox"/> Corporation <input type="checkbox"/> Nonprofit Organization <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____		
3. APPLICANT'S LEGAL NAME		4. FEDERAL E.I.N. (if applicable)
5. TRADE NAME (if different from legal name)		6. BUSINESS PHONE NUMBER (including area code)
7. MAILING ADDRESS <input type="checkbox"/> Business <input type="checkbox"/> Home <input type="checkbox"/> Temp <input type="checkbox"/> Other _____		
Number, Street, and/or Post Office Box	City	County State Zip

U. S. Small Business Administration DISASTER HOME / SOLE PROPRIETOR LOAN APPLICATION		OMB No.: 3245-0018 Expiration: 07/31/2021
SBA Internal Use Only:		
SBA Application Number: _____	FEMA Registration Number: _____	Date Received _____ Location _____ By _____
		Filing Deadline: _____ Declaration Number: _____
ARE YOU APPLYING FOR:		
<input type="checkbox"/> Primary Residence <input type="checkbox"/> Sole Proprietor - Physical Damage <input checked="" type="checkbox"/> <b>Sole Proprietor - Economic Injury</b>		
INFORMATION ABOUT THE APPLICANT(S)		
Primary Applicant		Joint Applicant
First Name _____	Middle Name _____	First Name _____ Middle Name _____
Last Name _____	Suffix _____	Last Name _____ Suffix _____
Social Security Number _____	Date of Birth _____	Social Security Number _____ Date of Birth _____
Household Size _____		
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Not Married		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Not Married
Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you an SBA Employee? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you an SBA Employee? <input type="checkbox"/> Yes <input type="checkbox"/> No
CONTACT INFORMATION		
Check your preferred method of contact:		Check your preferred method of contact:
E-mail Address _____ <input type="checkbox"/>		E-mail Address _____ <input type="checkbox"/>
Cell Phone _____ <input type="checkbox"/>		Cell Phone _____ <input type="checkbox"/>
Home Phone _____ <input type="checkbox"/>		Home Phone _____ <input type="checkbox"/>
Work Phone _____ <input type="checkbox"/>		Work Phone _____ <input type="checkbox"/>
Closest Relative Not Living With You: Name: _____ Phone Number: _____		
DAMAGED PROPERTY INFORMATION		





# DOWNLOAD SBA FORM 5 or 5C

The PDF forms are editable!

## SBA FORM 5 for Business Applicants

- English:  
[https://disasterloan.sba.gov/ela/Documents/Disaster%20Business%20Loan%20Application%20\(SBA%20Form%205\).aspx](https://disasterloan.sba.gov/ela/Documents/Disaster%20Business%20Loan%20Application%20(SBA%20Form%205).aspx)
- Spanish:  
[https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Business%20Spanish%20\(Form%205\).pdf](https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Business%20Spanish%20(Form%205).pdf)

## SBA FORM 5C for Sole Proprietorships

- English:  
[https://disasterloan.sba.gov/ela/Documents/Disaster%20Home%20Loan%20Application%20\(SBA%20Form%205c\).aspx](https://disasterloan.sba.gov/ela/Documents/Disaster%20Home%20Loan%20Application%20(SBA%20Form%205c).aspx)
- Spanish:  
[https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Home%20Spanish%20\(Form%205C\).pdf](https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Home%20Spanish%20(Form%205C).pdf)







# IRS FORM 4506-T

An **individual** IRS Form 4506-T (Tax Information Authorization) has to be completed and signed by:

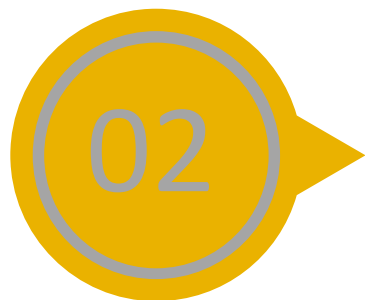
- Applicant Business.
- Each principal owning 20% or more of the applicant business.
- Each general partner or managing member
- Any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).

If taxes were not filed, we recommended that you provide a Copy of Extension and explanation by CPA / accountant or a Letter of Explanation by the owner.

*Verify filing status and address format from previous year's taxes to ensure it matches what is registered with the IRS.*

<b>Form 4506-T</b> <small>(September 2018)</small> <small>Department of the Treasury</small> <small>Internal Revenue Service</small>		<b>Disaster</b> <b>Request for Transcript of Tax Return</b> <small>► Do not sign this form unless all applicable lines have been completed.</small> <small>► Request may be rejected if the form is incomplete or illegible.</small> <small>► For more information about Form 4506-T, visit <a href="http://www.irs.gov/form4506t">www.irs.gov/form4506t</a>.</small>	OMB No. 1545-1872
<b>Tip.</b> Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at <a href="http://IRS.gov">IRS.gov</a> and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use <b>Form 4506, Request for Copy of Tax Return</b> . There is a fee to get a copy of your return.			
<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.		<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)	
<b>2a</b> If a joint return, enter spouse's name shown on tax return.		<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return	
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)			
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)			
<b>5a</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.			
<b>U.S. Small Business Administration Office of Disaster Assistance</b>			
<b>5b</b> Customer file number (if applicable) (see instructions)			
<b>Caution:</b> If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.			
<b>6 Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.			
<b>a Return Transcript</b> , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.			
<b>b Account Transcript</b> , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days.			
<b>c Record of Account</b> , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days.			





# DOWNLOAD IRS FORM 4506-T

## IRS Form 4506-T (Tax Information Authorization Form)

- English:  
[https://disasterloan.sba.gov/ela/Documents/Request%20for%20Transcript%20of%20Tax%20Return%20\(IRS%20Form%204506T\).aspx?pt=Home&sp=1](https://disasterloan.sba.gov/ela/Documents/Request%20for%20Transcript%20of%20Tax%20Return%20(IRS%20Form%204506T).aspx?pt=Home&sp=1)
- Instructions in English:  
[https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Business%20Spanish%20\(Form%205\).pdf](https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Business%20Spanish%20(Form%205).pdf)
- Instructions in Spanish:  
<https://disasterloan.sba.gov/ela/Documents/Instrucciones%20para%20Completar%20el%20Formulario%204506-T%20del%20IRS%202018.pdf>



03

# RECENT FEDERAL INCOME TAX RETURNS for the BUSINESS

Complete copies, [including all schedules](#), of the most recent Federal income tax returns for the applicant business are required.

- An explanation if not available.

DO NOT LEAVE OUT ANY PAGES!

(Ex: If document states, “Page 3 of 4” and paper is blank or states “PAGE INTENTIONALLY LEFT BLANK”, still include this page in the packet.)

[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 is acceptable.](#)

The image displays three overlapping U.S. tax forms from the Department of the Treasury, Internal Revenue Service. The top form is Form 1065, 'U.S. Return of Partnership Income', for calendar year 2005. Below it is Form 1120S, 'U.S. Income Tax Return for an S Corporation', also for calendar year 2005. The bottom form is Form 1120, 'U.S. Corporation Income Tax Return', for calendar year 2005. Each form includes fields for the taxpayer's name, address, and tax year, along with instructions and checkboxes for various filing options.








# SBA FORM 413

An **individual** Personal Financial Statement (SBA Form 413) completed, signed and dated by:

- The applicant.
- Each principal owning 20% or more of the applicant business.
- Each general partner or managing member.

*This form is extensive. So please make sure you have taken the time to fill it out on paper before starting the online application.*

 <b>PERSONAL FINANCIAL STATEMENT DISASTER PROGRAMS</b>		OMB APPROVAL NO. 3245-0188 EXPIRATION DATE: 03-31-2021
U.S. SMALL BUSINESS ADMINISTRATION		As of _____, _____
SBA uses the information required by SBA form 413D as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA disaster loan. Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan. <b>Return completed form to: Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243 or FAX to 1-202-481-1505.</b>		
Name	Business Phone	
Residence Address	Residence Phone	
City, State, & Zip Code		
Business Name of Applicant/Borrower		
ASSETS	(Omit Cents)	LIABILITIES
Cash on hand & in Banks .....	\$	Accounts Payable.....
Savings Accounts.....	\$	Notes Payable to Banks and Others.....
IRA or Other Retirement Account.....	\$	(Describe in Section 2)
(Describe in Section 5)		Installment Account (Auto).....
Accounts & Notes Receivable.....	\$	Mo. Payments \$
(Describe in Section 5)		Installment Account (Other).....
Life Insurance-Cash Surrender Value Only.....	\$	Mo. Payments \$
(Complete Section 8)		Loan on Life Insurance.....
Stocks and Bonds.....	\$	Mortgages on Real Estate.....
(Describe in Section 3)		(Describe in Section 4)
Real Estate.....	\$	Unpaid Taxes.....
(Describe in Section 4)		(Describe in Section 6)
Automobiles - Total Present Value.....	\$	Other Liabilities.....
(Describe in Section 5, and include Year/Make/Model)		(Describe in Section 7)
Other Personal Property.....	\$	Total Liabilities.....
(Describe in Section 5)		Net Worth.....
Other Assets.....	\$	
(Describe in Section 5)		





# DOWNLOAD SBA FORM 413

SBA Form 413 (Personal Financial Statement Form)

- English:  
[https://disasterloan.sba.gov/ela/Documents/Personal\\_Financial\\_Statement.aspx](https://disasterloan.sba.gov/ela/Documents/Personal_Financial_Statement.aspx)
- Spanish:  
[https://disasterloan.sba.gov/ela/Documents/Personal%20Financial%20Statement%20Spanish%20\(413\).pdf](https://disasterloan.sba.gov/ela/Documents/Personal%20Financial%20Statement%20Spanish%20(413).pdf)



**Schedule of Liabilities** (SBA Form 2202) listing all fixed debts (Mortgage, Notes, Accounts Payable etc.).

*Very important in SBA's evaluation of your working capital needs (to keep your business in business).*

You will need to know the following information for each debt / liability:

- Name of Creditor
- Original Loan Amount or Max Credit Line (if revolving line of credit or CC)
- Date account opened
- Current Balance
- Are you current or delinquent for each liability?
- Maturity Date
- Payment Amount, is this monthly or yearly?
- Is it secured and, if so, what collateral was used?

Applicant's Name

### SUGGESTED FORMAT

## SCHEDULE OF LIABILITIES

(Notes, Mortgages and Accounts Payable)

Date of Schedule[illegible]



Signed

Title

This form is provided for your convenience in responding to filing requirements in Item 2 on the application, SBA Form 5. You may use your own form if you prefer. The information contained in this schedule is a supplement to your balance sheet and should balance to the liabilities presented on that form.





# DOWNLOAD SBA FORM 2202

## SBA Form 2022 (Schedule of Liabilities)

- English:  
[https://disasterloan.sba.gov/ela/Documents/Schedule\\_of\\_Liabilities.aspx](https://disasterloan.sba.gov/ela/Documents/Schedule_of_Liabilities.aspx)
- Spanish:  
<https://disasterloan.sba.gov/ela/Documents/Schedule%20of%20Liabilities%20Spanish.pdf>
- Instructions in English:  
<https://disasterloan.sba.gov/ela/Documents/SBA%20Form%202202%20Instructions.pdf>



# ADDITIONAL INFORMATION

(may be requested)

As soon as you SUBMIT your online application you will receive an email from the SBA.

- Email Subject: SBA Application No. XXXXXXXXXXXX - Submission Pending Documents
  - In this email pay attention to the section titled: "Additional information may be necessary to process your application. You should be prepared, if requested, to provide these documents within seven (7) days of the information request."
- Details on next page.



# ADDITIONAL INFORMATION

Our recommendation is to have this prepared and ready prior to submitting the application.  
(If the SBA underwriters request for it, you'll already have it completed and ready to provide.)

- Personal Federal Income Tax Returns
  - 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.
    - Each affiliate when any owner has more than 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.
- A current year-to-date profit-and-loss statement for the applicant business.
- If the most recent Federal income tax return has not been filed for the business (required document #3), a year-end profit-and-loss statement and balance sheet for that tax year may be requested.
- Additional Filing Requirements (**SBA Form 1368**) providing monthly sales figures, will be required when requesting an increase in the amount of economic injury.
  - It is very useful as an additional document to provide to the SBA to paint a clear picture of the impact of COVID-19 on monthly sales.
- Supporting information **ODA Form P-019**.
- Fee disclosure form and compensation agreement **SBA159D**.
  - Requires that the loan applicant identify the names of persons engaged by or on behalf of the applicant for the purpose of expediting the application and the fees paid or to be paid to any such person.








# SBA Form 1368

## An Important Additional Filing Requirement

Required when requesting an increase in the amount of economic injury.

- In this form you are required to provide monthly sales figures beginning, at minimum, a year prior to the disaster and continuing through the most recent month available.
  - Important in helping SBA evaluate the before and after picture of COVID-19's impact on your business.
- In Form 1368, you can also provide a financial forecast.
  - The forecast is not required, simply recommended.



U. S. Small Business Administration

OMB No. 3245-0017  
Expiration Date: 08/31/2021

**ADDITIONAL FILING REQUIREMENTS  
ECONOMIC INJURY DISASTER LOAN (EIDL), and  
MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN (MREIDL)**

- \* An EIDL is limited to providing working capital that is unavailable from other sources, as determined by the U.S. Small Business Administration (SBA), for an eligible business to continue operations until the effects of the declared disaster have passed.
- \* A MREIDL is limited to providing working capital that is unavailable from other sources, as determined by the SBA, for an eligible business to continue operations until the effects of a call-up to active duty (as a result of a military conflict) of an essential employee have passed.
- \* The APPLICANT must be a small business or small agricultural cooperative, as defined in SBA's published size standards, or an eligible private non-profit organization of any size.
- \* The APPLICANT must establish that the claimed economic injury is substantial and is a direct result of the declared disaster. For MREIDL, the applicant must establish the claimed economic injury is substantial and is a direct result of the call-up of an essential employee. Substantial economic injury generally means a decrease in income from operations or working capital with the result that the business is unable to meet its obligations and pay ordinary and necessary operating expenses in the normal course of business.
- \* The 1368 is required for an economic injury loan increase requests when supporting documentation is not available.

**PROVIDE THE FOLLOWING INFORMATION IN ADDITION TO THE REQUIREMENTS ON THE  
"DISASTER BUSINESS LOAN APPLICATION," SBA FORM 5  
Monthly Sales Figures**

Provide monthly sales figures (you may estimate if actual figures are not available) beginning 3 years prior to the disaster and continuing through the most recent month available.

**PLEASE NOTE: Identify any estimates with a small letter "e" after the number.**

Month	Fiscal year	Fiscal year	Fiscal year	Current year/ to date

# Download SBA Form 1368

SBA Form 1368 (Additional Filing Requirements to provide monthly sales figures, when requesting an increase in the amount of economic injury)

- English:  
[https://disasterloan.sba.gov/ela/Documents/Monthly\\_Sales\\_Figures\\_\(1368\).aspx](https://disasterloan.sba.gov/ela/Documents/Monthly_Sales_Figures_(1368).aspx)
- Spanish:  
[https://disasterloan.sba.gov/ela/Documents/Monthly%20Sales%20Figures%20Spanish%20\(1368\).pdf](https://disasterloan.sba.gov/ela/Documents/Monthly%20Sales%20Figures%20Spanish%20(1368).pdf)





# EIDL Supporting Information ODA Form P-019

For expedited loan application processing the SBA might want to look at the following additional information:

- The business being operational for at least one year prior to the disaster.
- Whether the business is being compensated from other sources to offset the economic injury. Other sources include but are not limited to:
  - Grants or other reimbursement (including loans) from government agencies or private organizations.
  - Claims for civil liability against other individuals, organizations or governmental entities.

## U.S. SMALL BUSINESS ADMINISTRATION

### ECONOMIC INJURY DISASTER LOAN SUPPORTING INFORMATION

The U.S. Small Business Administration Economic Injury Disaster Loan provides immediate working capital to eligible applicants. For expedited loan application processing, the business must have been operating for at least one year prior to the disaster. Eligibility for this disaster Loan must consider compensated from other sources to offset the economic injury. Other sources include but are not limited to: (1) grants or other reimbursement (including loans) from government agencies or private organizations, and (2) claims for civil liability against other individuals, organizations or governmental entities.

Was the business in operation one year prior to the disaster?

☐ Yes

☐ No

Gross Revenues for the twelve (12) month period prior to the disaster:

\$

Cost of Goods Sold for the twelve (12) month period prior to the disaster:

\$

Rental properties (residential and commercial) only.  
Lost rents due to the disaster:

\$

Compensation **from other sources** received as a result of the disaster (provide a brief description below) :

\$

\$

\$



# Download ODA Form P-019

## ODA Form P-019

- English:  
[https://disasterloan.sba.gov/ela/Documents/EIDL%20Supporting%20Information%20\(P-019\).pdf](https://disasterloan.sba.gov/ela/Documents/EIDL%20Supporting%20Information%20(P-019).pdf)



# SBA Form 159D

The fee disclosure form and compensation agreement (SBA Form 159D) requires that the loan applicant identify the names of persons engaged by the applicant for the purpose of expediting the loan application and the fees paid or to be paid to any such person.

## **FEE DISCLOSURE FORM AND COMPENSATION AGREEMENT** **For Agent Services In Connection With an SBA Disaster Assistance Loan**

Loan applicant name:

Business Name (if different from Loan Applicant):

**Agent's Agreement:** By signing this Agreement, the undersigned Agent agrees that it has not nor will not directly or indirectly charge or receive any payment in connection with the application for or making of the SBA loan except for services actually performed on behalf of Applicant and identified in this Agreement. The undersigned Agent certifies that the information provided in this Agreement accurately describes the type of services it has provided to the Applicant and that the compensation described in this Agreement is the only compensation that has been charged to or received from the Applicant or that will be charged to the Applicant as an Agent for services covered by this Agreement. False certifications can result in criminal prosecution under 18 U.S.C. § 1001 and other penalties provided under law.

### **Type of services Agent provided to applicant:**

☐ Loan packaging

☐ Financial statements or tax returns prepared specifically for the application

☐ Legal services performed specifically for loan closing

☐ Other (describe):

**Total compensation charged to applicant:** \$

If the compensation exceeds \$500 for a disaster home loan or \$2500 for a disaster business loan, the Agent must attach a separate schedule itemizing 1) services performed, and 2) the hourly rate and the number of hours billed for that service.

**Agent Name and Signature:**

By

(Signature of agent)

(Date)

(Name of agent – please print)

(Phone number of Agent)

(Business name of agent – please print)



# Download SBA Form 159D

SBA Form 159D (Fee Disclosure Form and Compensation Agreement )

- English:  
[https://disasterloan.sba.gov/ela/Documents/Fee\\_Disclosure\\_Form\\_and\\_Compensation\\_Agreement\\_\(159D\).aspx](https://disasterloan.sba.gov/ela/Documents/Fee_Disclosure_Form_and_Compensation_Agreement_(159D).aspx)







# DISASTER LOAN APPLICATION

Name/Address

Last:

*Applicant last Name*

Name of Business

Address:

City:

*1234 my Address*  
*Urban*

First:

*Business Name*

State:

*One*

Middle Initial:

*Doe*

Company Information

Type of Business:

*Typ*

Legal Form 11

ZIP:

*12*

APPLY ONLINE  
on DLAP  
(Disaster Loan  
Application Portal)



# The Disaster Loan Application Portal (DLAP)

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

The screenshot displays the Disaster Loan Assistance (DLAP) website. At the top left is the SBA U.S. Small Business Administration logo. To the right are navigation links: FAQs, Help, Contact Us, Register, Login, and a home icon. Below these are three prominent blue links: Loan Information, Search Declarations, and Apply Online. The main heading is "Disaster Loan Assistance" in large blue font, with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters" in smaller black font. The central content area features three overlapping circles: a red circle on the left with a location pin icon and the text "Eligible Disaster Areas"; a blue circle in the middle with a computer and smartphone icon and the text "Apply Online"; and a green circle on the right with a loading spinner icon and the text "Check Application Status".

SBA U.S. Small Business Administration

FAQs Help Contact Us Register Login

[Loan Information](#) [Search Declarations](#) [Apply Online](#)

## Disaster Loan Assistance

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

Eligible Disaster Areas

Apply Online

Check Application Status

# I. Access the Online Loan Application

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

The screenshot shows the SBA Disaster Loan Assistance website. At the top left is the SBA U.S. Small Business Administration logo. To the right are links for FAQs, Help, Contact Us, Register, and Login. Below these are links for Loan Information, Search Declarations, and Apply Online. The main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this is a diagram with three overlapping circles. The left circle is red and labeled "Eligible Disaster Areas" with a location pin icon. The middle circle is blue and labeled "Apply Online" with a computer monitor icon. The right circle is green and labeled "Check Application Status" with a loading spinner icon. A red arrow points from the "Apply Online" button in the top navigation bar to the "Apply Online" circle in the diagram.

Double-Click  
to APPLY  
ONLINE.

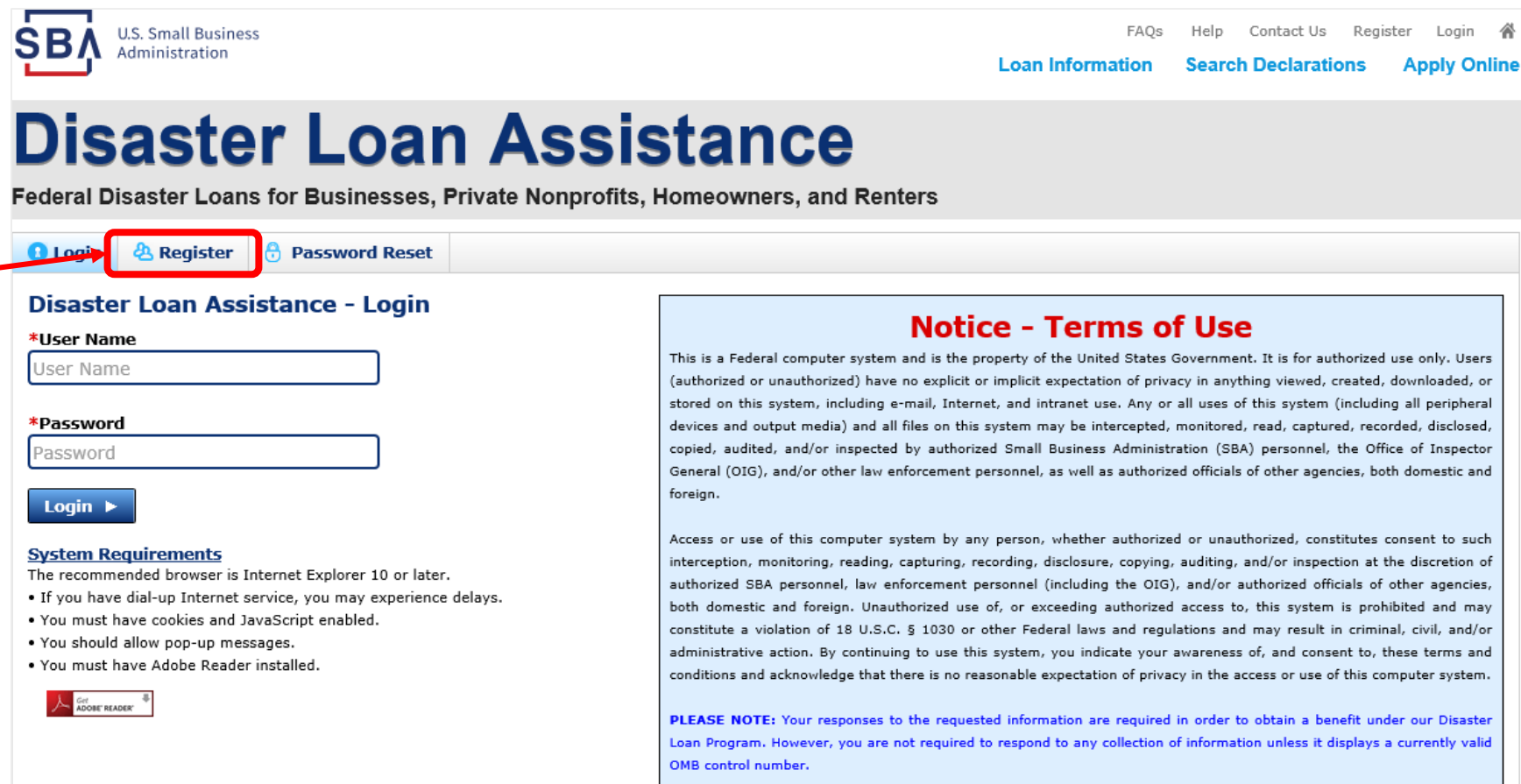




## 2a. Register New User

On this page you can:

- Begin a new application by clicking on Register.
- Return to complete a started application by entering your unique user name and password.



U.S. Small Business Administration

FAQs Help Contact Us Register Login

[Loan Information](#) [Search Declarations](#) [Apply Online](#)

# Disaster Loan Assistance

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

[Login](#) **Register** [Password Reset](#)

### Disaster Loan Assistance - Login


**\*User Name**

**\*Password**

[Login](#)

**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.





## 2b. Complete User Registration (Part I of 2)

[FAQs](#)
[Help](#)
[Contact Us](#)
[Register](#)
[Login](#)

[Loan Information](#)
[Search Declarations](#)
[Apply Online](#)

### Disaster Loan Assistance

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

#### User Registration (Part 1 of 2)

The registration information that you provide will be used to verify your identity and for future logins. Please ensure that this information is accurate and correct.

**WARNING** - For your security, navigating away from either of the registration pages before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

##### Personal Information

\*First Name

MI

\*Last Name

Suffix

Chadwick

G

Nelson

Sr. ▾

\*Social Security Number

\*Date of Birth

415-31-1234

12/15/1985

##### Primary Address (Prior to the Disaster)

\*Address Line 1

Address Line 2

123 Main

Address Line 2

\*City

\*State

\*Zip Code

County

Herndon

Virginia ▾

20174

Fairfax

Email Address

Re-enter Email Address

marilynsdogan@gmail.com

marilynsdogan@gmail.com

☒ Receive status notifications by email

As an additional security measure, we will be sending a separate pass code to your phone or email which you will need to log in to the disaster loan application once you complete the registration process. You must have access to your phone or email to receive your pass code to login.

\*Primary Phone Number

Alternate Phone Number

817-845-3369

404-909-1585

☒ I acknowledge and understand that third parties are providing information or services to the U.S. Small Business Administration in order for the U.S. Small Business Administration to authenticate my identity. I agree to hold harmless said third parties and indemnify said third parties from any and all liability resulting from my use of the authentication services.

Cancel

Next

On page 1 of the user registration:

- Pay close attention to the sections with an asterisk \*, these sections must be completed.
- It is important that a good email address and cell phone number are supplied.
- To advance to page 2, click Next.

## 2c. Complete User Registration (Part 2 of 2)

**WARNING** - For your security, navigating away from either of the registration pages before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

### User Data

**\*User Name**  
  
 (Must be at least 6 characters)

**\*Password**  
  
 (Must be at least 8 characters and must contain at least three of the following items: one uppercase letter, one lowercase letter, one number, one special character from this list: !@#\$%^&\*()\_+~[]{}|;:'.<.>/?)

**\*Confirm Password**  
  
 Your passwords must match

**\*Security Question 1**

**\*Security Answer 1**


**\*Security Question 2**

**\*Security Answer 2**

**\*Security Question 3**

**\*Security Answer 3**

**Please type the text appearing in the image below:**  
 Note: If you cannot view the image for any reason, please click on the speaker icon to hear the code.  
 Then enter the code in the box below.



**\*Enter Code**

On page 2 of the user registration you will:

- Create your unique user-name and password.
- When creating your security questions, make sure to use information you won't forget.
  - If your password ever requires a reset, you will need to enter the answers to your security questions.





# 3a. Get Ready to Start Your Online Application

## Disaster Loan Assistance

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

Hello, Chadwick



Eligible Disaster Areas



Apply Online

SBA.gov

3-Step Loan Process

FEMA Disaster Assistance

Upon logging in with your new user id, double-click on "Apply Online"







# Loan Application Guide for Small Businesses



# I. Start Your Online EIDL Application

Double-click to select your loan type as "Businesses and Non-Profits"

The screenshot shows the SBA Disaster Loan Assistance website. At the top is the SBA logo and "U.S. Small Business Administration". Navigation links include "Loan Information", "Search Declarations", "Apply Online", and "Message Center". The main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this is the "Loan Type Selection" section with two options:

- Businesses and Non-Profits**: Loans for repair or replacement of disaster damaged business property and/or contents and/or economic injury (including owners of rental properties). This option is highlighted with a red arrow from the instruction box.
- Homeowners and Renters**: Loans to Homeowners and Renters for the repair or replacement of disaster damaged real estate and/or personal property (including vehicles).

The footer contains "SBA.gov", "3-Step Loan Process", and "FEMA Disaster Assistance".



## 2. Select Your Business Type

**SBA** U.S. Small Business Administration

FAQs 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** [Save](#)

### Business Losses

**\*Please select the type of organization that best describes your business.**

- ☐ Sole-Proprietor (including individuals with income properties)
- ☐ Corporation
- ☐ Partnership
- ☐ 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](#)

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Selecting the type of organization at this step will determine which Loan Application form needs to be completed.

SBA Form 5 for:

- Corporation
- Partnership
- Private Non-Profit Organization
- Limited Partnership
- Trust
- Limited Liability Entity

SBA Form 5C for:

- Sole Proprietorship


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


Make sure you select Economic Injury Loan (EIDL).





## 3a. Select State / County Declaration



[FAQs](#) [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

Progress

Save

### Declaration Selection

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

\*State  
Virginia

\*County  
Select a County...

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

Previous


Next

SBA.gov

3-Step Loan Process

FEMA Disaster Assistance

## 3b. Select Disaster Declaration



[FAQs](#)
[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**
**Progress**
Save

### Declaration Selection

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

**\*State**

**\*County**

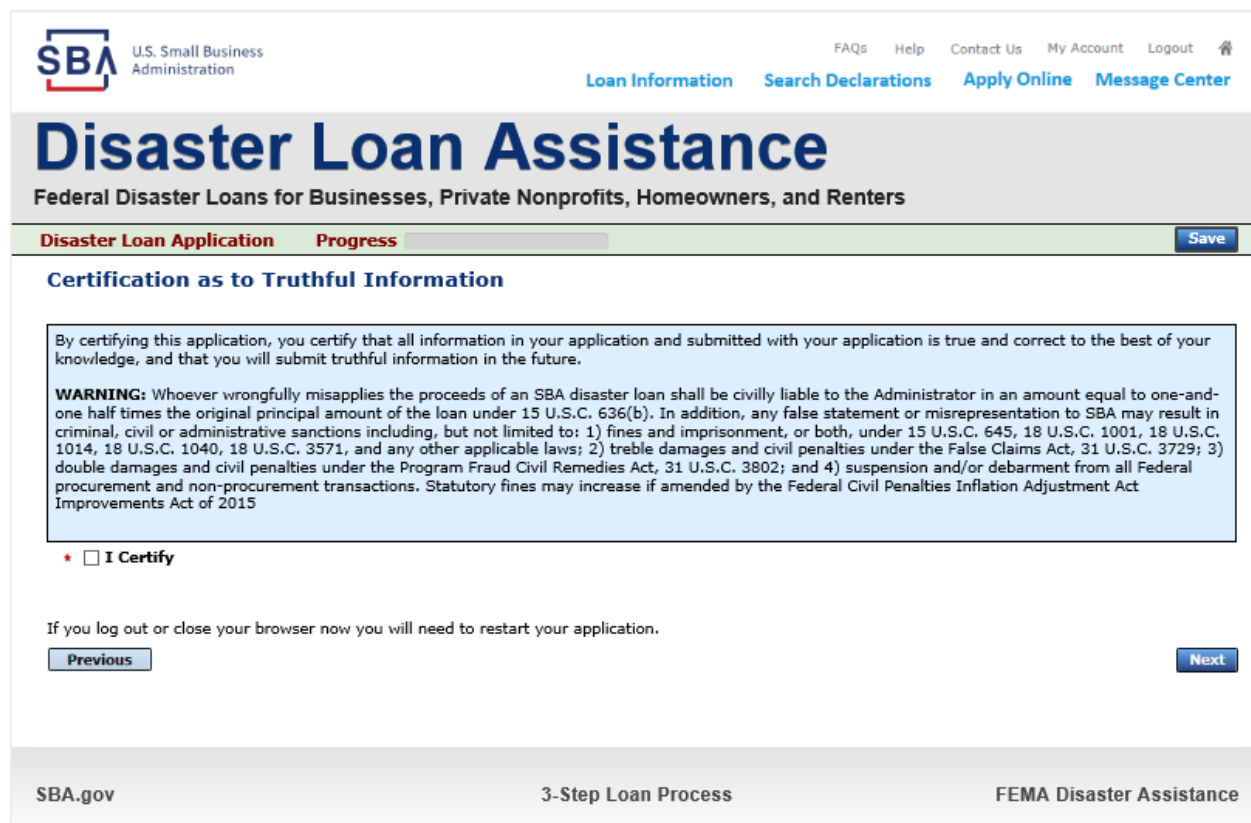
**\* Select the Disaster that affected you.**

Select	Disaster Name	Disaster Description	State	Disaster Date	Filing Deadline
<input type="radio"/>	2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50	2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50	VA	1/30/2020	10/27/2020
<input checked="" type="radio"/>	2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25	2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25	VA	1/28/2020	10/27/2020
<input type="radio"/>	ALICE DCMS 2.0 SF LV PRES IA DISASTER	Alice DCMS 2.0 SF LV PRES IA Disaster	VA	11/1/2019	8/10/2020
<input type="radio"/>	NEW DCMS 2.0 PRES IA	NEW DCMS 2.0 PRES IA DISASTER FOR TBM/CA	VA	6/28/2019	5/27/2021



# 4. Complete Certifications

Read and electronically agree to the Certification of Truthful Information and the Executive Orders documents.



**SBA** 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 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.

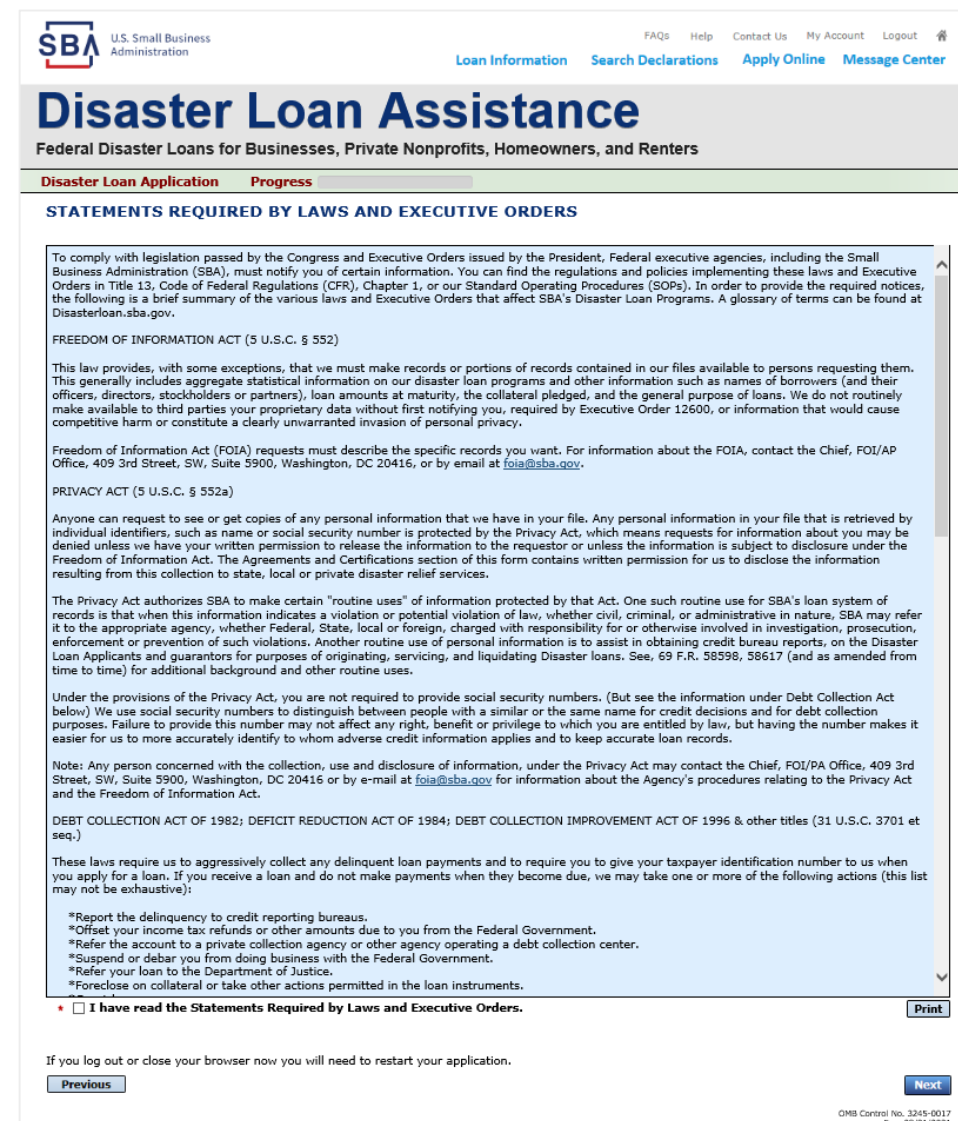
**WARNING:** Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may 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

☒ I Certify

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

Previous Next

SBA.gov 3-Step Loan Process FEMA Disaster Assistance



**SBA** 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 Progress

### 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 13, Code of Federal Regulations (CFR), Chapter 1, or our Standard Operating Procedures (SOPs). 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.sba.gov](https://disasterloan.sba.gov).

**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 officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledged, and the general purpose of loans. We do not routinely make available to third parties your proprietary data without first notifying you, required by Executive Order 12600, 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](mailto: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 identifiers, such as name or social security number is protected by the Privacy Act, which means requests 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 Freedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclose the information resulting from this collection to state, local or private disaster relief services.

The Privacy 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 it 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 whom 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/AP Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416 or by e-mail at [foia@sba.gov](mailto:foia@sba.gov) 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 seq.)**

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 tax refunds 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.

Previous Next

OMB Control No. 3245-0017  
Exp. 08/31/2021

# 5. Start Application

- The business type for this example is an LLC.
  - Loan Application [SBA Form 5](#) needs to be completed.
- This page provides summary information on all the filing requirements necessary to successfully complete the application.
- To begin click the **START** button


[FAQs](#)
[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 options](#) are available if needed.

Complete the <b>Disaster Business Loan Application</b> (SBA Form 5).	<b>Disaster Business Loan Application</b>	<a href="#">Start</a>
Complete, sign and date each <b>Personal Financial Statement</b> (SBA Form 413) shown below.	<b>Personal Financial Statement</b>	<a href="#">Complete preceding section(s) first.</a>
Complete each <b>Schedule of Liabilities</b> (SBA Form 2202) shown below.	<b>Schedule of Liabilities</b>	<a href="#">Complete preceding section(s) first.</a>
Complete each <b>Request for Transcript of Tax Return</b> (IRS Form 4506-T) shown below.	<b>Request for Transcript of Tax Return</b>	<a href="#">Complete preceding section(s) first.</a>
Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available	<b>Applicant Business Federal Tax Return</b>	<a href="#">Complete preceding section(s) first.</a>
Read and accept the Truthful Information Certification.	<b>Truthful Information Certification</b>	<a href="#">Complete preceding section(s) first.</a>
Submit Application and Supporting Documents.	<b>Submit Application</b>	<a href="#">Complete preceding section(s) first.</a>

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

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](#)

OMB Control No. 3245-0017  
 Exp. 08/31/2021



# 6a. Form 5 – Page 1

- Fill in the information on page 1 of Form 5 as necessary.
- Items with a red \* are mandatory fields
  - You will not be able to advance to the next page until these mandatory sections are completed.
- Make sure “Economic Injury (EIDL)” is checked as the loan type.

## SBA Form 5 - Page 1 of 3

If you know your 9 digit FEMA Registration Number, please enter it here: <input type="text"/>			
<b>1 ARE YOU APPLYING FOR:</b>			
<input type="checkbox"/> Physical Damage -- Indicate type of damage <input type="checkbox"/> Real Property <input type="checkbox"/> Business Contents <input checked="" type="checkbox"/> Economic Injury (EIDL)		<input type="checkbox"/> Military Reservist EIDL (MREIDL) Name of Essential Employee <input type="text"/> Employee's Social Security Number <input type="text"/>	
<b>2 ORGANIZATION TYPE *Sole Proprietors should complete form 5C</b>			
<input type="radio"/> Partnership <input type="radio"/> Limited Partnership <input checked="" type="radio"/> Limited Liability Entity <input type="radio"/> Other <input type="text"/> <input type="radio"/> Corporation <input type="radio"/> Nonprofit Organization <input type="radio"/> Trust			
<b>3 *APPLICANT'S LEGAL NAME</b>		<b>4 *Tax Identification Number (including dashes)</b>	
CHADWICK G. NELSON		415-31-1234	
<b>5 TRADE NAME (if different from legal name)</b>		<b>6 *BUSINESS PHONE NUMBER (including area code)</b>	
CHADWICK'S VACATION RENTALS CVR		817-845-3369	
<b>7 MAILING ADDRESS</b>			
<input checked="" type="radio"/> Business <input type="radio"/> Home <input type="radio"/> Temporary <input type="radio"/> Other <input type="text"/>			
<b>*Number, Street, and/or Post Office Box</b>		<b>*Zip</b>	<b>*City</b>
123 MAIN		20170	HERNDON
		<b>*State</b>	<b>County</b>
		VA	Fairfax
<b>8 DAMAGED PROPERTY ADDRESS(ES)</b>			
<b>*BUSINESS PROPERTY IS:</b> <input checked="" type="radio"/> Owned <input type="radio"/> Leased			
<a href="#">Make this Address the same as Applicant's Mailing Address entered in Section 7</a>			
<b>*Number and Street Name</b>		<b>*Zip</b>	<b>*City</b>
123 MAIN		20170	HERNDON
		<b>*State</b>	<b>*County</b>
		VA	Fairfax
Coverage Type <input type="text"/>		Insurance Company <input type="text"/>	Agent Name <input type="text"/>
Phone Number of Insurance Agent <input type="text"/>		Policy Number <input type="text"/>	
<a href="#">Add Another Insurance</a>			
<a href="#">Add Another Damaged Property</a>			
<b>9 PROVIDE THE NAME(S) OF THE INDIVIDUAL(S) TO CONTACT FOR:</b>			
Loss Verification Inspection		Information necessary to process the Application	
<b>*Name</b> CHAD NELSON		<b>*Name</b> CHAD NELSON	
<b>*Telephone Number</b> 817-845-3369		<b>*Telephone Number</b> 817-845-3369	
<b>10 ALTERNATE WAY TO CONTACT YOU</b>			
Cell Number <input type="text"/>		E-mail <input type="text"/>	
Fax Number <input type="text"/>		Other <input type="text"/>	
<b>11 BUSINESS ACTIVITY:</b> VACATION RENTALS		<b>12 NUMBER OF EMPLOYEES: (Pre-disaster)</b> 4	
<b>13 * DATE BUSINESS ESTABLISHED:</b> 01/01/2008		<b>14 * CURRENT MANAGEMENT SINCE</b> 01/01/2008	
<b>15 AMOUNT OF ESTIMATED LOSS:</b>			
Real Estate <input type="text"/>		Inventory <input type="text"/>	
Machinery & Equipment <input type="text"/>		Leasehold Improvements <input type="text"/>	
<b>16 *Do you own more than 50% or are you a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC?</b>			
<input type="radio"/> Yes <input checked="" type="radio"/> No			

Previous

Next



# 6b. Form 5 – Page 2

- Page 2 of Form 5 allows the business owner to provide information about any Partners or Affiliate Businesses.
- If a business is a partnership, all members must be listed with the % of ownership until the combined entries equal 100%.

**Disaster Loan Application #2000003701 Progress** Save

**SBA Form 5 - Page 2 of 3**

**17 OWNERS (Individual and business)** Complete for each: 1) proprietor, or 2) limited partner who owns 20% or more interest and each general partner, or 3) stockholder or entity owning 20% or more voting stock. Explain CITIZEN NO answers in #22 on last page.

☐ Individual Owner ☐ No Individual Owner Individual Owner(s) required when SSN is used in Section 4

**Individual Owner #1** [delete](#)

\*First Name: CHADWICK Middle Name: R Last Name: NELSON Suffix: Title/Office: Partner % Owned: 85 E-Mail Address: \*SSN: 415-31-1234 Marital Status: Not Married Date of Birth: 12/15/1985 Place of Birth: Vegas Telephone Number: \*U.S. Citizen? ☒ Yes ☐ No

**Make this Address the same as Applicant's Mailing Address entered in Section 7**

\*Mailing Address: 123 MAIN \*Zip Code: 20170 \*City: HERNDON \*State: VA

\*In addition to ownership in CHADWICK G. NELSON, does this individual owner own more than 50% of, or is this individual owner a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC? ☐ Yes ☒ No

**Individual Owner #2** [delete](#)

\*First Name: CRAIG Middle Name: Last Name: BLACKLEY Suffix: Title/Office: Partner % Owned: 15 E-Mail Address: \*SSN: 365-12-1212 Marital Status: Married Date of Birth: 01/02/1967 Place of Birth: Telephone Number: \*U.S. Citizen? ☒ Yes ☐ No

**Make this Address the same as Applicant's Mailing Address entered in Section 7**

\*Mailing Address: 101 MARQUETTA \*Zip Code: 30303 \*City: ATLANTA \*State: GA

\*In addition to ownership in CHADWICK G. NELSON, does this individual owner own more than 50% of, or is this individual owner a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC? ☐ Yes ☒ No

[Add Another Individual Owner](#)

**Business Entity Owner** ☒ No Business Entity Owner Provided when SSN is used in Section 4

Intentionally left blank

No Business Entity Owner(s)

**18** For the applicant business and each owner listed in Item 17, please respond to the following questions, providing dates and details on any question answered YES.

\*a. Has the business or listed owner ever been involved in a bankruptcy or insolvency proceeding?  
☐ Yes ☒ No

\*b. Does the business or a listed owner have any outstanding judgments, tax liens, or pending lawsuits against them?  
☐ Yes ☒ No

\*c. In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?  
☐ Yes ☒ No

\*d. Has the business or a listed owner ever had or guaranteed a Federal loan or a Federally guaranteed loan?  
☐ Yes ☒ No

\*e. Is the business or a listed owner delinquent on any Federal taxes, direct or guaranteed Federal loans (SBA, FHA, VA, student, etc.), Federal contracts, Federal grants, or any child support payments?  
☐ Yes ☒ No

\*f. Does any owner, owner's spouse, or household member work for SBA or serve as a member of SBA's SCORE, ACE, or Advisory Council?  
☐ Yes ☒ No

\*g. Is the applicant/co-applicant currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?  
☐ Yes ☒ No

**19** Regarding you or any joint applicant listed in Item 17:

\*a) are you presently 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 pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgment)?  
☐ Yes ☒ No

**20 PHYSICAL DAMAGE LOANS ONLY**

If your application is approved, you may be eligible for additional funds to cover the cost of mitigating measures (real property improvements or devices to minimize or protect against future damage from the same type of disaster event). It is not necessary for you to submit the description and cost estimates with the application. SBA must approve the mitigating measures before any loan increase.

☐ By checking this box, I am interested in having SBA consider this increase.

**21** If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must print and sign their name in the space below.

Name and Address of representative (please include the individual name and their company)

(Print Individual Name) \_\_\_\_\_

(Name of Company) \_\_\_\_\_ Phone number (including Area Code) \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Fee Charged or Agreed Upon \_\_\_\_\_

Unless the NO box is checked, I give permission for SBA to discuss any portion of this application with the representative listed above.

☐ No

**AGREEMENTS AND CERTIFICATIONS**

On behalf of the undersigned individually and for the applicant business:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds.

I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan.



# 6c. Form 5 – Page 3

**SBA** U.S. Small Business Administration

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## Disaster Loan Assistance

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

Disaster Loan Application #2000003701 Progress Save

**SBA Form 5 - Page 3 of 3**

**22** **ADDITIONAL SPACE:**

*Please refer to Item Number and Title*

4000 characters remaining

Previous Next

- On Page 3 of SBA Form 5 you are provided with space to enter relevant comments, if any.
- Make sure in the “Additional Space” section of the loan application form you document:
  - How much you think you need.
  - And the time frame for which you need it.



# 7. Continue to SBA Form 413

Congratulations you have completed filling out  
SBA Form 5!


You are now back on the Filing Requirements Summary Overview page.

NEXT STEP:

- An [individual](#) Personal Financial Statement ([SBA Form 413](#)) has to be completed for:
  - The applicant
  - Each principal owning 20% or more of the applicant business
  - Each general partner or managing member


You can use this online Form 413 to complete your personal financial statement **or** upload a financial statement you have already prepared by scanning and uploading that document

Click "Start" to begin.

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 <b>Disaster Business Loan Application</b> (SBA Form 5).	 <b>Disaster Business Loan Application</b>	<a href="#">Update</a>
Complete, sign and date each <b>Personal Financial Statement</b> (SBA Form 413) shown below.	<b>CHADWICK R NELSON</b> <b>CRAIG BLACKLEY</b>	<a href="#">Start</a> <a href="#">Start</a>
Complete each <b>Schedule of Liabilities</b> (SBA Form 2202) shown below.	<b>CHADWICK G. NELSON</b>	<a href="#">Start</a>
Complete each <b>Request for Transcript of Tax Return</b> (IRS Form 4506-T) shown below.	<b>CHADWICK G. NELSON</b> <b>CHADWICK R NELSON</b> <b>CRAIG BLACKLEY</b>	<a href="#">Start</a> <a href="#">Start</a> <a href="#">Start</a>
Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available	<b>CHADWICK G. NELSON</b>	<a href="#">Start</a>
Read and accept the Truthful Information Certification.	<b>Truthful Information Certification</b>	<i>Complete preceding section(s) first.</i>
Submit Application and Supporting Documents.	<b>Submit Application</b>	<i>Complete preceding section(s) first.</i>



# 8a. SBA Form 413 – Personal Financial Statement

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

CHADWICK R NELSON

CRAIG BLACKLEY

Start

Start

A Personal Financial Statement needs to be filled out for each individual listed here.  
Click "Start" to begin.

If you indicated you have real estate, you will be prompted to supply additional information on the personal real estate owned

## Disaster Loan Assistance

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

Disaster Loan Application #2000003701 Progress

Save

Disaster Loan Application #2000003701 Progress

Save

### Personal Income

Please provide the sources of personal income of CHADWICK R NELSON.

If you are unable to enter data for this Personal Financial Statement now, click [here](#) to download a paper copy to submit offline.

Income amounts should be based on annual whole dollar figures.

As of  (MM/DD/YYYY)

Salary	<input type="text" value="\$45,000.00"/>	Real Estate Income	<input type="text" value="\$175,000.00"/>
Net Investment Income	<input type="text"/>	Other Income <sup>1</sup>	<input type="text"/>

Description of Other Income (example - Alimony, Child Support, Disability, Pension, Social Security, etc.)  
240 characters remaining

1 - Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Previous

Next

### Personal Real Estate Owned

Please provide the information for real estate owned by CHADWICK R NELSON. List each parcel separately.

- Click "Add Another" to enter a new property
- Scroll buttons below the real estate section can be used to move between pages of real estate.
- To remove a property, click the red X next to that property.

☐ I do not own real estate

<b>Real Estate Owned</b>	<b>Property 1</b> X
Type of Property	<input type="text" value="Investment"/>
Address	<input type="text" value="125 SIDNEY"/>
City, State, Zip Code	<input type="text" value="ATLANTA, GA 30303"/>
Date Purchased (MM/YYYY)	<input type="text" value="12/2018"/>
Original Cost	<input type="text" value="\$145,000.00"/>
Present Market Value <sup>1</sup>	<input type="text" value="\$450,000.00"/>
Name of Mortgage Holder	<input type="text"/>
Street Address / PO Box	<input type="text"/>
City, State, Zip Code	<input type="text"/>
Mortgage Account Number	<input type="text"/>
Mortgage Balance <sup>2</sup>	<input type="text"/>
Amount of Payment per Mo/Yr	<input type="text"/> <input type="text"/>
Status of Mortgage	<input type="text"/>

Page 1 of 1

1 - Market Value(s) will be totaled and displayed on the Personal Assets page.  
2 - Mortgage Balance(s) will be totaled and displayed on the Personal Debts page.

Previous

Next



# 8b. SBA Form 413 – Personal Assets & Debts

The applicant and any partner in the business needs to provide detailed information on personal assets and debts.

Disaster Loan Application #2000003701 Progress Save

### Personal Assets

Please provide the personal assets for CHADWICK R NELSON.

- Click "Add Another" to enter a new Security (Stocks and Bonds).
- To remove a Security, click the red X next to the Security (Stocks and Bonds).

#### Stocks and Bonds

Delete	Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value
X						\$0.00

Add Another Total Value of Stocks & Bonds: \$0.00  
Total Value for All Stocks and Bonds will display in Assets section below.

#### Assets

Cash on Hand & in Banks	\$35,000.00	Stocks & Bonds (Total from Stocks and Bonds Section)	\$0.00
Savings Accounts	\$45,000.00	Real Estate (Total from Real Estate Section)	\$450,000.00
IRA or Other Retirement Account	\$1,000,564.00	Automobiles - Total Present Value (Describe below, and include Year/Make/Model)	
Accounts & Notes Receivable		Other Personal Property (Describe below)	
Life Insurance - Cash Surrender Value Only (Describe below)		Other Assets (Describe below)	
<b>Total Assets</b>		<b>\$1,530,564.00</b>	

#### Life Insurance Held

(Give face amount and cash surrender value of policies - name of insurance company and beneficiaries.)

240 characters remaining

#### Other Personal Property and Other Assets

(Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency.)

240 characters remaining

Previous Next

Disaster Loan Application #2000003701 Progress Save

### Personal Debts

Please provide the personal debts for CHADWICK R NELSON.

- Click "Add Another" to enter a new Noteholder.
- To remove Noteholder, click the red X next to the Noteholder.

#### Notes Payable to Banks & Others

Delete	Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral
X						

Add Another Total of Current Balances: \$0.00  
Current Balances will display in the Debts Section below.

#### Debts

Accounts Payable	\$4,500.00	Loan on Life Insurance	
Notes Payable to Banks & Others (total of Current Balance from above)	\$0.00	Mortgages on Real Estate (total from Real Estate Section)	\$0.00
Installment Account (Auto)		Unpaid Taxes (Describe below)	
Monthly Payment		Other Liabilities (Describe below)	\$45,000.00
Installment Account (Other)		<b>Total Debts</b>	<b>\$49,500.00</b>
Monthly Payment			

#### Unpaid Taxes

(Describe in detail, as to type, as to whom payable, when due, amount, and to what property, if any, a tax lien attached.)

240 characters remaining

#### Other Debts

(Describe in detail.)

240 characters remaining

#### Contingent Liabilities

As Endorser or Co-Maker		Provision for Federal Income Tax	
Legal Claims & Judgments		Other Special Debt	

Previous Next



# 9. Continue to SBA Form 2022

Congratulations you have completed filling out  
SBA Form 413!

NEXT STEP:

Fill out [Schedule of Liabilities \(SBA Form 2202\)](#)

listing all fixed debts (Mortgage, Notes,  
Accounts Payable etc.) of the business entity.

[Click "Start" to begin.](#)

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.





# 10. Schedule of Liabilities – SBA form 2202

You will need to know the following information for each liability:

- Name of Creditor
- Original Loan Amount or Max Credit Line (if revolving line of credit or CC)
- Date account opened
- Current Balance
- Are you current or delinquent for each liability?
- Maturity Date
- Payment Amount, is this monthly or yearly?
- Is it secured and, if so, what collateral was used?

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## Disaster Loan Assistance

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

**Disaster Loan Application #2000003701 Progress** Save

### Schedule of Liabilities - (Notes, Mortgages and Accounts Payable)

This form is provided for your convenience in responding to filing requirements in Item 2 on the application, SBA Form 5. You may use your own form if you prefer. The information contained in this schedule is a supplement to your balance sheet and should balance to the liabilities presented on that form.

If you are unable to enter data for the Schedule of Liabilities now, click [here](#) to download a paper copy to submit offline.

Name: CHADWICK G. NELSON  
Date of Schedule:

☐ I have NO Debts

- Click "Add Another" to enter a new creditor.
- To remove a creditor, click the red ✖ next to the creditor.

Delete	Name of Creditor	Original Amount	Original Date (MM/YYYY)	* Current Balance	Current?	Maturity Date (MM/YYYY)	* Payment Amount	* Month or Year	How Secured
✖	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Add Another

Previous Next



# II. Continue to IRS Form 4506-T

Congratulations you have completed filling out  
SBA Form 2202!

## NEXT STEP:

An [individual](#) IRS Form 4506-T (Tax Information Authorization) has to be completed and signed by:

- Applicant Business
- Each principal owning 20% or more of the applicant business
- Each general partner or managing member
- Any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).

Click "Start" to begin.

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.



# I 2a. IRS Form 4506-T

Each applicant and partner  
MUST complete and submit IRS  
Form 4506-T (Tax Information  
Authorization).



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## Disaster Loan Assistance

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

Disaster Loan Application #2000003701 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 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.

- You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.**

**Name shown on tax return. If a joint return, the name shown first.**

CHADWICK R NELSON

**First SSN, individual taxpayer identification number, or employer identification number**

415-31-1234

**Current address (including apt., room, or suite no.), city, state, and ZIP code**

123 MAIN, HERNDON, VA 20170

**Previous address shown on the last return filed if different from current address**

Address Line 1	Address Line 2	City	State	Zip Code

**Tax Form Number(s)**

1040

**Year or period requested**

2018, 2017, 2016

**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.

\* ☒ 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.

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Next





## I 2b. IRS Form 4506-T

IRS Form 4506-T (Tax  
Information

Authorization) can be  
uploaded once the form is  
printed, completed and  
signed.

### Disaster Loan Assistance

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

Disaster Loan Application #2000003701 Progress

Save

#### Request for Transcript of Tax Return - Download / Upload

- Download the completed Request for Transcript Of Tax Return for CHADWICK R NELSON

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.

Download

- 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).

File Name  
Browse ... Upload

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

Next

# I2c. Electronically file IRS Form 4506-T

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

✓ CHADWICK G. NELSON

Document attached

✓ CHADWICK R NELSON

Document attached

✓ CRAIG BLACKLEY

Document attached



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## Disaster Loan Assistance

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

Disaster Loan Application #2000003701 Progress

### Request for Transcript of Tax Return - Download / Upload

#### • Download the completed Request for Transcript Of Tax Return for CHADWICK G. NELSON

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.

**Your document has been successfully uploaded.**

The file **4506 T.pdf** has been associated with your application. [Remove](#) this file to replace it.

Click the Next button to continue.

- Once a 4506-T form is uploaded you will receive a message back indicating the transmittal was successful.
- Make sure all fields are complete.
- It is mandatory for all partners in the business to submit this form.





# 13. Continue to Federal Income Tax Returns

Congratulations you have completed filling out  
IRS Form 4506-T!

## NEXT STEP:

Submit completed copies, including all schedules, of the most recent [Federal income tax returns for the applicant business](#).

DO NOT LEAVE OUT ANY PAGES! INCLUDE ALL BLANK PAGES AS WELL. (Ex: If document states, "Page 3 of 4" and paper is blank or states "PAGE INTENTIONALLY LEFT BLANK", still include this page in the packet.)

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 is acceptable.

Click "Start" to begin.

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.

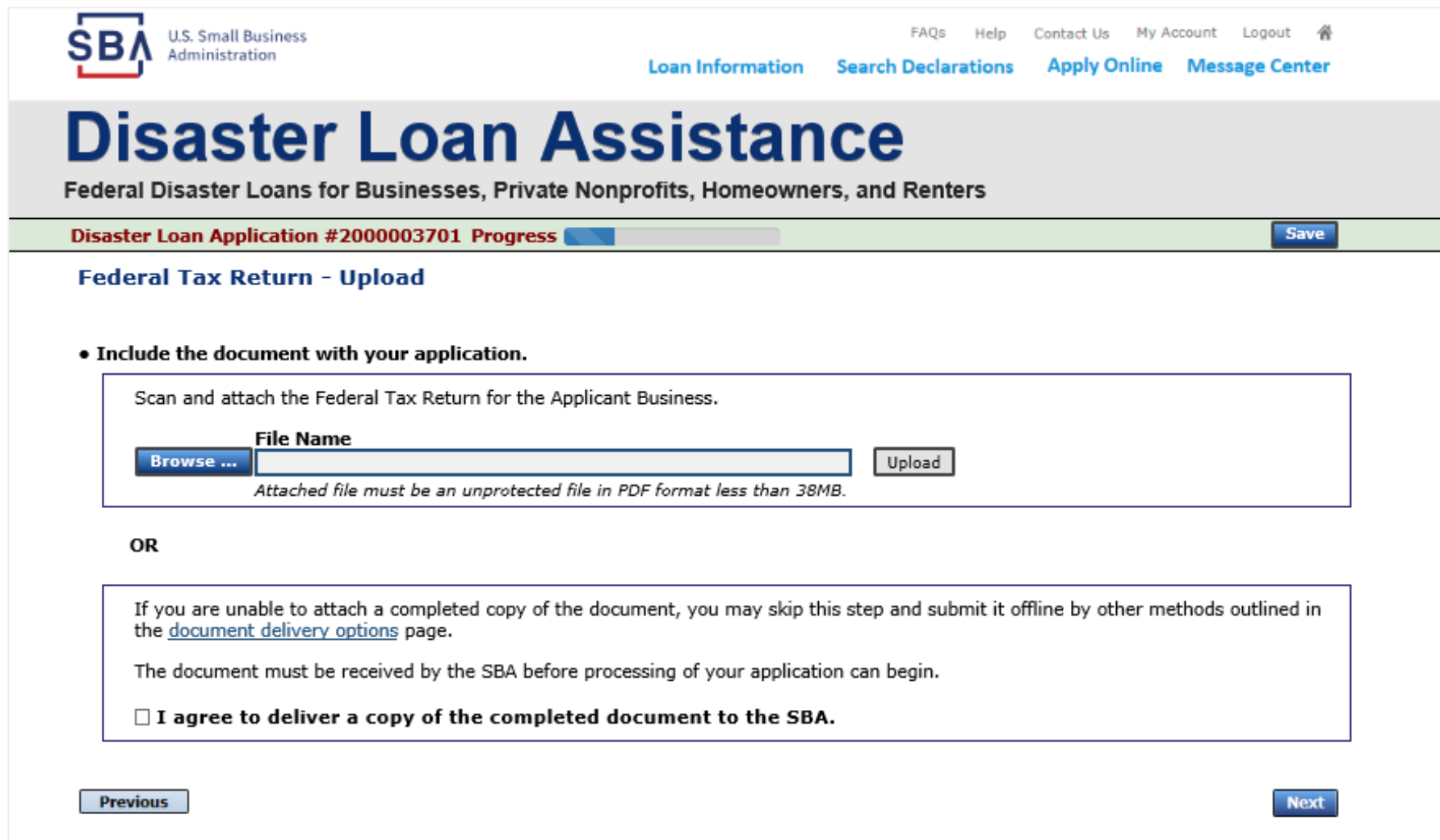
Submit Application and Supporting Documents.

Submit Application

Complete preceding section(s) first.



# 14. Applicant Business Federal Income Tax Returns



The screenshot shows the SBA's Disaster Loan Assistance portal. At the top, the SBA logo and navigation links (FAQs, Help, Contact Us, My Account, Logout) are visible. The main heading is 'Disaster Loan Assistance' with a subtitle 'Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters'. A progress bar indicates the current step is 'Disaster Loan Application #2000003701 Progress'. The specific step is 'Federal Tax Return - Upload'. The instructions state: 'Include the document with your application.' and 'Scan and attach the Federal Tax Return for the Applicant Business.' There is a 'Browse ...' button, a 'File Name' input field, and an 'Upload' button. A note specifies: 'Attached file must be an unprotected file in PDF format less than 38MB.' Below this, it says 'OR' and provides an alternative: 'If you are unable to attach a completed copy of the document, you may skip this step and submit it offline by other methods outlined in the [document delivery options](#) page.' It also states: 'The document must be received by the SBA before processing of your application can begin.' There is a checkbox for 'I agree to deliver a copy of the completed document to the SBA.' At the bottom are 'Previous' and 'Next' buttons.

- Upload your most recent Business Federal Income Tax Returns here.

This step completes all the mandatory forms that need to be submitted to the SBA to apply for an Economic Injury Disaster Loan.



# 15. Final Steps

**Congratulations you are almost done!**

At this point you need to complete two final steps:

1. Read and accept the Truthful Information Certification
2. And finally, submit your application along with any supporting documents.
  - We recommend that you upload SBA Form 1368 at this step, providing monthly sales figures, as a supporting document (even though it is not required).

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.



# 16. Certificate as to Truthful Information

Read and accept the Truthful Information Certification.

Truthful Information Certification

Start



[FAQs](#) [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

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-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

\* ☐ I Certify

Previous

Next





# 17. Review Your Loan Application

Almost there!

- You can see that all the mandatory filing requirements no longer say "Start"
  - That indicates that your application is ready to submit.

Preview your Electronic Loan Application and get ready to **SUBMIT**.

**Disaster Loan Application #2000003701 Progress**

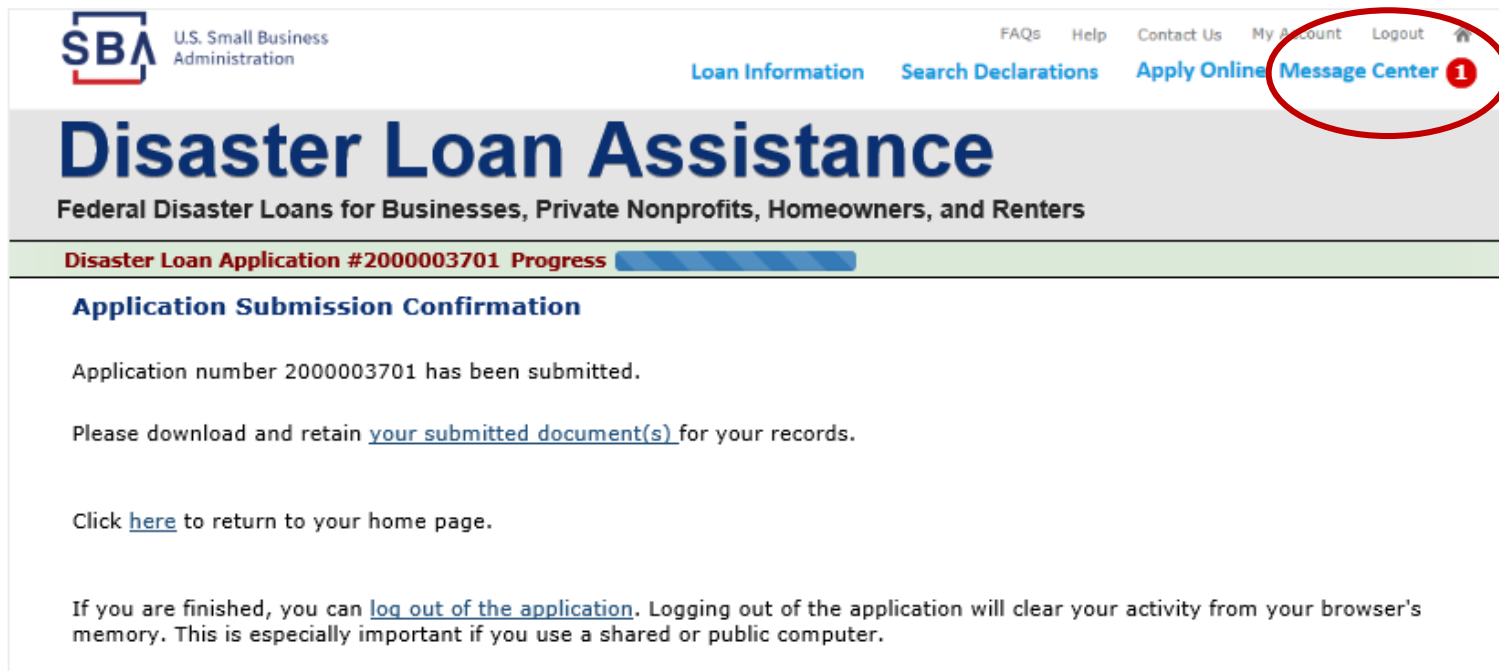
### Filing Requirements

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 <b>Disaster Business Loan Application</b> (SBA Form 5).	
✓ Disaster Business Loan Application	<a href="#">Update</a>
Complete, sign and date each <b>Personal Financial Statement</b> (SBA Form 413) shown below.	
✓ CHADWICK R NELSON	<a href="#">Update</a>
✓ CRAIG BLACKLEY	<a href="#">Update</a>
Complete each <b>Schedule of Liabilities</b> (SBA Form 2202) shown below.	
✓ CHADWICK G. NELSON	<a href="#">Update</a>
Complete each <b>Request for Transcript of Tax Return</b> (IRS Form 4506-T) shown below.	
✓ CHADWICK G. NELSON	Document attached <a href="#">Update</a>
✓ CHADWICK R NELSON	Document attached <a href="#">Update</a>
✓ CRAIG BLACKLEY	Document attached <a href="#">Update</a>
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	Document attached <a href="#">Update</a>
Read and accept the Truthful Information Certification.	
✓ Truthful Information Certification	<a href="#">Update</a>
Submit Application and Supporting Documents.	
<a href="#">Preview Electronic Loan Application</a> <a href="#">Submit Application</a>	<a href="#">Preview</a> <a href="#">Submit</a>



# 18. Submit Your Loan Application



**SBA** U.S. Small Business Administration

Loan Information Search Declarations Apply Online **Message Center** 1

## Disaster Loan Assistance

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

**Disaster Loan Application #2000003701 Progress**

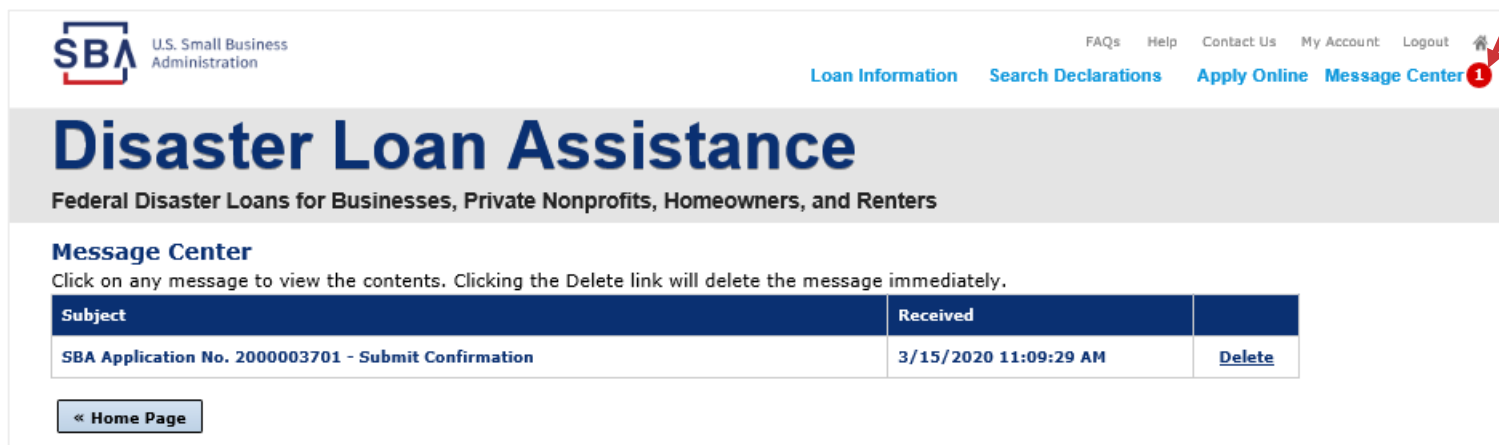
### Application Submission Confirmation

Application number 2000003701 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.



**SBA** U.S. Small Business Administration

Loan Information Search Declarations 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. 2000003701 - Submit Confirmation	3/15/2020 11:09:29 AM	<a href="#">Delete</a>

[« Home Page](#)


## Loan Application 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 a successful submission of the loan application.



# I 9a. Returning to an In-Process Application

Log back into your account



[FAQs](#)
[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

[Login](#)
[Register](#)
[Password Reset](#)

### Disaster Loan Assistance - Login

**\*User Name**


**\*Password**

[Login](#)

[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.

SBA.gov

3-Step Loan Process

FEMA Disaster Assistance



# I 9b. Returning to an In-Process Application

The screenshot shows the SBA Disaster Loan Assistance portal. At the top, the SBA logo and navigation links (FAQs, Help, Contact Us, My Account, Logout) are visible. The main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". A personalized greeting "Hello, Chadwick" is displayed, along with login information: "Last successful login was: March 15, 2020, 10:07 AM EDT. There have been 0 unsuccessful login attempts since your last successful login." Below this, the "My Applications & Loans" section features a card for "Business Application #2000003701" with applicant "CHADWICK G. NELSON", status "NOT SUBMITTED", and a "Last Updated: 3/14/2020" timestamp. A red circle highlights a "Continue" button with a right arrow icon on the right side of this card. At the bottom, there are two large circular buttons: "Eligible Disaster Areas" (red) and "Apply Online" (blue). The footer includes "SBA.gov", "3-Step Loan Process", and "FEMA Disaster Assistance".

**SBA** U.S. Small Business Administration

FAQs 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

**Hello, Chadwick**


*Last successful login was: March 15, 2020, 10:07 AM EDT.  
There have been 0 unsuccessful login attempts since your last successful login.*


### My Applications & Loans


**Business Application #2000003701**

 Applicant: **CHADWICK G. NELSON**  
Status: **NOT SUBMITTED**

Last Updated: 3/14/2020

 **Continue**

 **Eligible Disaster Areas**

 **Apply Online**

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

On this screen  
click continue to  
access your in-  
process electronic  
loan application.







# Loan Application Guide for Sole-Proprietors



# I. Select Your Business Type

- The business type for this example is a Sole Proprietorship.
  - Loan Application **SBA Form 5C** needs to be completed.
- Make the following selections on this page:
  - Type of organization as a **"Sole-Proprietor"**
  - Type of loan **"Economic Injury (EDIL)"**
- To begin click the **NEXT** button.

## 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 describes your business.**

☒ Sole-Proprietor (including individuals with income properties)

☐ Corporation

☐ Partnership

☐ 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



## 2. Indicate Incurring Losses

Please select "Yes" on incurring losses during this time.

### Disaster Loan Assistance

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

Disaster Loan Application

Save

#### Home/Personal Property Losses

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

☒ Yes

☐ No


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


Previous

Next



## 3a. Select State / County Declaration



[FAQs](#) [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

Progress

Save

### Declaration Selection

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

\*State

Virginia

\*County

Select a County...

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

Previous

Next


SBA.gov

3-Step Loan Process

FEMA Disaster Assistance



## 3b. Select Disaster Declaration



[FAQs](#)
[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
Progress
Save

### Declaration Selection

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

\*State

\*County

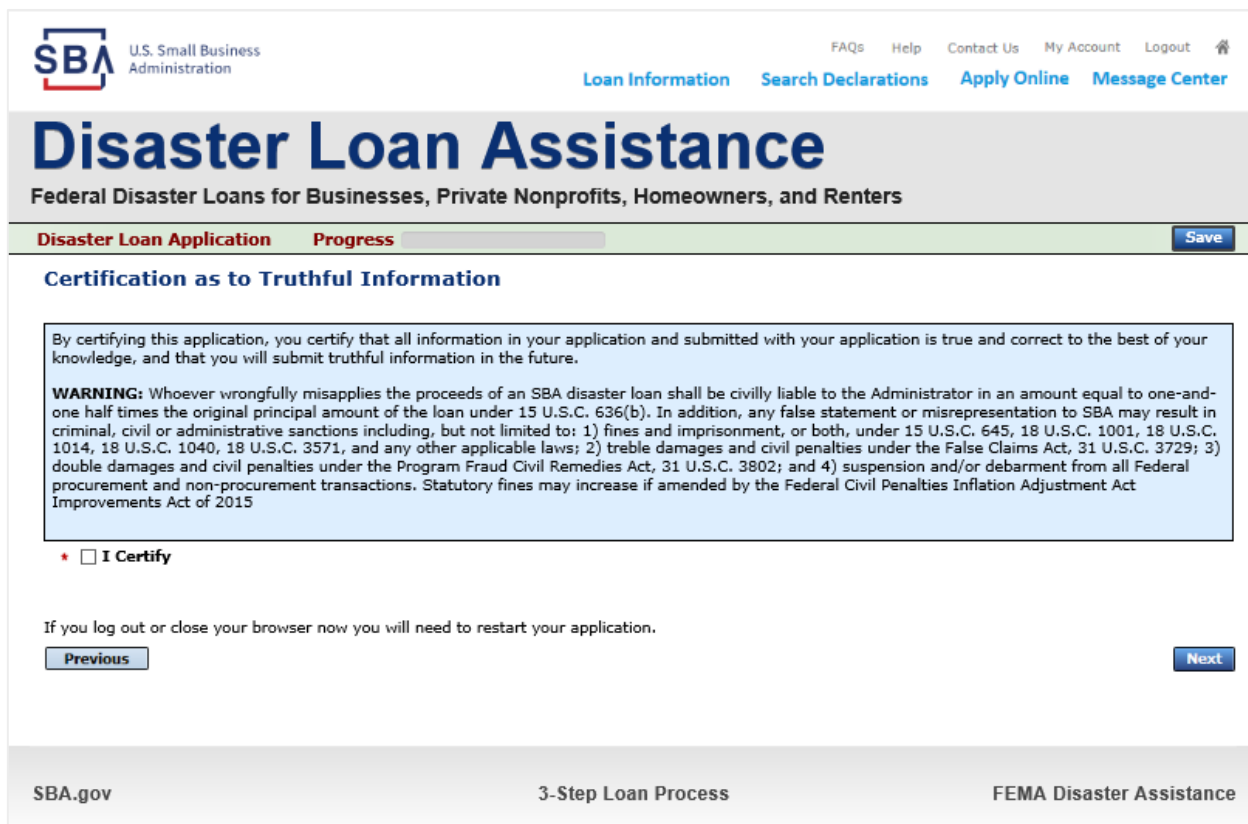
\* Select the Disaster that affected you.

Select	Disaster Name	Disaster Description	State	Disaster Date	Filing Deadline
<input type="radio"/>	2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50	2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50	VA	1/30/2020	10/27/2020
<input checked="" type="radio"/>	2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25	2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25	VA	1/28/2020	10/27/2020
<input type="radio"/>	ALICE DCMS 2.0 SF LV PRES IA DISASTER	Alice DCMS 2.0 SF LV PRES IA Disaster	VA	11/1/2019	8/10/2020
<input type="radio"/>	NEW DCMS 2.0 PRES IA	NEW DCMS 2.0 PRES IA DISASTER FOR TBM/CA	VA	6/28/2019	5/27/2021



# 4. Complete Certifications

Read and electronically agree to the Certification of Truthful Information and the Executive Orders documents.



**SBA** 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 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.

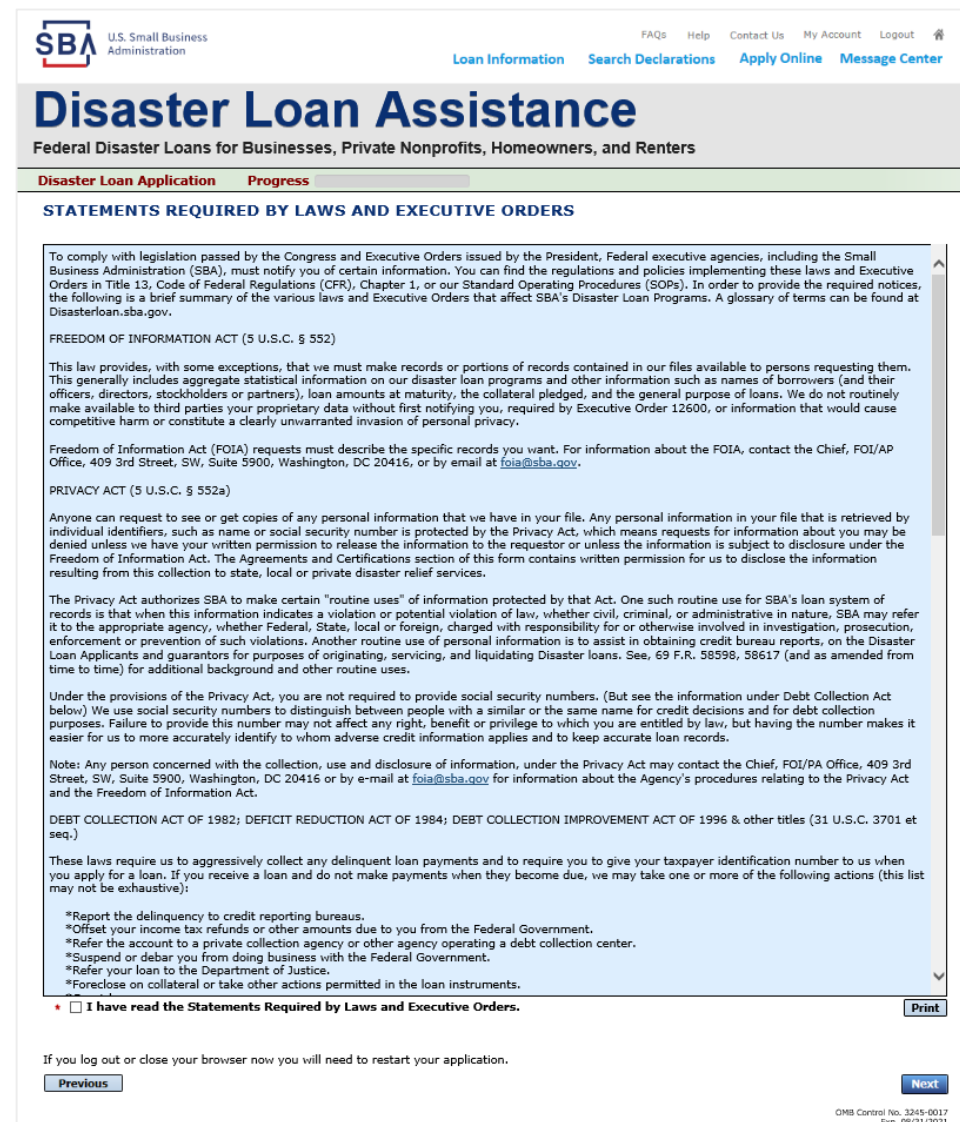
**WARNING:** Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may 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

☒ I Certify

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

Previous Next

SBA.gov 3-Step Loan Process FEMA Disaster Assistance



**SBA** 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 Progress

### 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 13, Code of Federal Regulations (CFR), Chapter 1, or our Standard Operating Procedures (SOPs). 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.sba.gov.

**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 officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledged, and the general purpose of loans. We do not routinely make available to third parties your proprietary data without first notifying you, required by Executive Order 12600, 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](mailto: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 identifiers, such as name or social security number is protected by the Privacy Act, which means requests 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 Freedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclose the information resulting from this collection to state, local or private disaster relief services.

The Privacy 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 it 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. 58596, 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 whom 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 [foia@sba.gov](mailto:foia@sba.gov) 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 seq.)**

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 tax refunds 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.

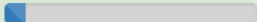
If you log out or close your browser now you will need to restart your application.

Previous Next

OMB Control No. 3245-0017  
Exp. 08/31/2021

# 5. Start Application

- The business type for this example is a sole proprietorship.
  - Loan Application [SBA Form 5C](#) needs to be completed.
- This page provides summary information on all the filing requirements necessary to successfully complete an application.
- To begin click the **START** button

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](#)





# 6a. Form 5C – Page I (Applicant Information)

- Fill in the information on page 1 of Form 5C as necessary.
- Items with a red \* are mandatory fields.
  - You will not be able to advance to the next page until these mandatory sections are completed.
- Make sure “Self Employed” is checked under Income Information.

Disaster Loan Application #2000003704 Progress:  Save

## Primary Applicant Information

### INFORMATION ABOUT THE APPLICANT

Copy User Registration Information

\*First Name: JOHN  
 Middle Name: WESLEY  
 \*Last Name: JONES  
 Suffix: Jr.  \*Date of Birth: 01/01/1975  
 \*Social Security Number: 111-22-3456  
 \*Marital Status: ☐ Married ☒ Not Married  
 \*Are you a U.S. Citizen? ☒ Yes ☐ No  
 \*Are you an SBA Employee? ☐ Yes ☒ No  
 \*Household Size: 1  
 \*Do you own more than 50% or are you a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC? ☒ Yes ☐ No

### CONTACT INFORMATION

\*Check your preferred method of contact:

☐ E-mail Address: E-mail Address  
☐ Cell Phone: Cell Phone  
☒ Home Phone: 111-111-1111  
☐ Work Phone: Work Phone

Closest Relative Not Living with You:

Name: Sam Jones  
 Phone Number: 222-222-2222

### MAILING ADDRESS

\*Address: 101 HOMETOWN ST  
 \*Zip: 20170 \*City: HERNDON \*State: VA County: Fairfax

### INCOME INFORMATION

☐ Employed ☐ Unemployed ☒ Self Employed ☐ Retired  
 \*Employer Name: JWJ Builders  
 \*Total Annual Income (before deductions): \$99,000.00 \*Employer Phone Number: 111-222-3456

**Note:** Include all reoccurring income from all sources such as employment, self-employment, part-time work, social security, retirement income, disability income, interest income, child support, alimony, etc.  
 Do not include one-time or non-reoccurring income.

[Add Joint Applicant](#)

Previous Next



# 6b. Form 5C – Page 2 (Damaged Property Information)

- Fill in Damaged Property Information on page 2 of Form 5C.
- Items with a red \* are mandatory fields.
  - You will not be able to advance to the next page until these mandatory sections are completed.
- Click “Next” to continue.

Disaster Loan Application #2000003700 Progress:  [Save](#)

### Damaged Property Information

• At least one of the following fields are required: Real Estate, Personal Property, Automobile

#### DAMAGED PROPERTY ADDRESS

[Same as primary applicant mailing address](#)

\*Address

\*Zip  \*City  \*State  \*County

\*Type of Damage: ☒ Real Estate ☒ Personal Property ☐ Automobile

#### DAMAGED PROPERTY INFORMATION

\*Do you own or rent this property? ☒ Own ☐ Rent

\*Is this property your Primary Residence? ☒ Yes ☐ No

\*If No, please select from the list below:

☐ Vacation/secondary home ☐ I own the property but a family member/friend lives in the property ☐ Rental/Business Property

#### INSURANCE INFORMATION

Please check all insurance in force for the damaged property:

☒ Homeowner's ☐ Flood ☐ Automobile ☐ Renter's ☐ No Insurance ☐ Other:

*Policy Type	*Insurance Company Name	Policy Number	Phone Number	Amount Received	
<input type="text" value="Homeowner's"/>	<input type="text" value="True INS"/>	<input type="text" value="000099991111"/>	<input type="text" value="222-333-4444"/>	<input type="text" value="\$0.00"/>	<a href="#">delete</a>

[Add Insurance](#)

[Previous](#) [Next](#)

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



# 6c. Form 5C – Page 3 (Debts and Assets Information)

- Clearly highlight any debts owed by the sole-proprietor of the business.
- Assets owned have to be disclosed at their pre-disaster values.
- Click “Next” to continue.

Disaster Loan Application #2000003700 Progress:  [Save](#)

### Debts and Assets Information

**DEBTS** ☐ I have no debts

**Mortgage Holder or Landlord's Name (Primary Residence)**

Name	Monthly Payment/Rent	Current Balance
Mortgage 1	\$1,000.00	\$60,000.00

**2nd Mortgage Holder Name (if applicable)**

Name	Monthly Payment/Rent	Current Balance
Name	Monthly Payment/Rent	Current Balance

Note: Please complete the section below if the amounts are NOT included in your mortgage payment:

Real Estate Taxes (per year)	Homeowner's Insurance (per year)	Condo/Townhome/HOA/Co-Op Fees (per year)
\$2,500.00	\$1,000.00	\$250.00

**Other Debt** including auto payments, credit cards, installment loans, student loans, etc. **Note: Only include debts that will last longer than 10 months.**

* Name of Creditor	* Monthly Payment	Current Balance
<a href="#">Add Debt</a>		

### ASSETS

**Pre-disaster values:**

* Cash, Bank Accounts and Marketable Securities (e.g. Stock & Bonds, CDs, etc.) (Not including retirement accounts)	\$95,000.00
* Retirement Accounts (e.g. IRAs, Keogh, TSP or other similar accounts)	\$20,000.00
* Personal Property (furniture, appliances, vehicles, RVs, etc.)	\$35,000.00
* Primary Residence	\$250,000.00
All Other Real Estate (describe)	Other Real Estate Description
	\$0.00

### OTHER DISASTER ASSISTANCE

**FEMA Registration Number**

\* Other than FEMA, have you received any grant award (i.e. city grants, county grants, state grants, etc.): ☐ Yes ☒ No

**State Amount**  **Other Amount**  **Describe**

[Previous](#) [Next](#)





# 6d. Form 5C – Page 4 (Disclosure Statements)

- Fill in the information as required.
- Items with a red \* are mandatory fields
  - You will not be able to advance to the next page until these mandatory sections are completed.

Disaster Loan Application #2000003704
Progress:
Save

## 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?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
*2.	Are you currently a defendant in any lawsuits or have pending judgements against you?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
*3.	Are you currently suspended or debarred from contracting with Federal government or receiving Federal grants or loans?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
*4.	Do you have federal loans, federally guaranteed loans, or previous SBA loans?	<input type="radio"/> Yes	<input checked="" type="radio"/> 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?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
*6.	In the past year, have you been convicted of a felony committed in connection with a riot or civil disorder?	<input type="radio"/> Yes	<input checked="" type="radio"/> 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 pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgment)?	<input type="radio"/> Yes	<input checked="" type="radio"/> No

### BUSINESS ACTIVITY

Business Activity	*Date Business Established	Number of Employees (pre-disaster)
JWJ Building	01/01/2000	5

### REPRESENTATIVE INFORMATION

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

Representative Name	Street Address	City	State	Zip	Fee charged or agreed upon
Representative Name	Street Address	City	<input type="text" value=""/>	Zip	Fee charged or agreed up

Previous
Next

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# 6e. Form 5C – Page 5 (Consent)

- Read the consent form information.
- Check “All the information...” checkbox.
- Then click “Next”.

Disaster Loan Application #2000003700
Progress:
Save

## 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.**

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Next

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# 6f. Form 5C – Page 6 (Additional Comments)

- Make sure in the “Additional Space” section of the loan application form you document:
  - How much you think you need.
  - And the time frame for which you need it.
- Click “[Next](#)” to continue.

Disaster Loan Application #2000003700

Progress:

[Save](#)

## Additional Comments

ADDITIONAL COMMENTS

4000 character(s) left.

[Previous](#)

[Next](#)

# 6g. Form 5C – Page 7 (Affiliated Businesses)

Fill out the Affiliated Business information then click "Save". SBA Form 5C is now complete.

Disaster Loan Application #2000003704 Progress

## Affiliated Businesses

Please complete the affiliate information below for each applicant and/or owner that owns more than 50% of, or are a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC.

After you've entered the affiliated business information, click "Save" to add it to your list.

### Affiliated Businesses

#### \*Applicant or Owner Name for Affiliate Details

JOHN WESLEY JONES Jr. ▼

#### \*Business Name

JWJ BULDERS

#### \*EIN

89-9988888

#### \*Organization Type

LLC, LLP, OR LLE ▼

#### \*% Owned

100

#### Title

President ▼

#### \*Address Line 1

101 HOMETOWN ST

#### Address Line 2

#### \*Zip Code

20170

#### City

HERNDON ▼

#### \*State

VA

#### County

FAIRFAX ▼

Cancel

Save

The names listed below are the applicants or owners that answered YES to "Do you own more than 50% 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.

Remove

JOHN WESLEY JONES Jr.

Affiliate Name

EIN

Type

% Owned

Please enter affiliated business information for JOHN WESLEY JONES Jr..

Previous

Next





# 7. Continue to IRS Form 4506-T

Congratulations you have completed  
filling out SBA Form 5C!

## NEXT STEP:

An [individual](#) IRS Form 4506-T (Tax Information Authorization) has to be completed and signed by the:

- The sole-proprietor.
- If the owner has more than a 50% ownership in an affiliate business, include the tax information for the affiliate business as well. . (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).

Click "Start" to begin.

## 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

Update

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.

Start

JWJ BULDERS

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.

**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.**



## 8a. IRS Form 4506-T

- IRS Form 4506-T can be submitted electronically.
- If the eSign option populates, click through the options until the document is successfully completed.
- If you would like to upload a document, first 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 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.

**Name shown on tax return. If a joint return, the name shown first.**  
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 code**  
101 HOMETOWN ST, HERNDON, VA 20170

**Previous address shown on the last return filed if different from current address**

Address Line 1	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.

★ ☒ 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.

Previous Next



# 8b. IRS Form 4506-T (Submitting Offline)

**CAUTION:** If you chose to deliver a copy of this document manually (offline) this alert will appear. At this point you will no longer be able to upload information. The document will have to be submitted offline only

## ALERT - Documents Required

This is a required document. The signed copy of this document must be manually delivered to the SBA by one of the methods specified for your region as outlined on the document delivery options link on this page.

Be sure to include your full name and application number on all correspondence submitted to the SBA.

**NOTE:** You may still submit your application online, however, the approval process **WILL NOT BEGIN** until this document has been provided to the SBA.

[I Understand](#)

Disaster Loan Application #2000003700 Progress

Save

## 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.

[Download](#)

### • 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).

[Browse ...](#)

File Name

[Upload](#)

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](#)

[Next](#)



# 8c. IRS Form 4506-T (Submitting Online)

**Step 1:** Download your tax returns, print them, and sign and date the documents. Now you are ready to upload.

**Step 2:** Upload your signed tax documents. Upon a successful upload, click "Next" to continue the process.

Disaster Loan Application #2000003700 Progress Save

**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.  
Download
- 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).  
File Name  
Browse ... ELA2000003700-JOHN W JONES Jr.-Request for Transcript of Tax Return Upload  
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 Next

Disaster Loan Application #2000003700 Progress Save

!!! ALERT !!! Please save your data by clicking the SAVE button shown in the upper right.

**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.  
Download
- Sign and date the document.**  
Once downloaded and printed, be sure to **sign** and **date** the document.
- Include the signed document with your application.**  
Your document has been successfully uploaded.  
The file **ELA2000003700-JOHN W JONES Jr.-Request for Transcript of Tax Return.pdf** has been associated with your application.  
[Remove](#) this file to replace it.  
Click the Next button to continue.

Previous Next

# 9. Final Steps

**Congratulations you are almost done!**

At this point you need to complete 2 final steps:

1. Read and accept the Truthful Information Certification
2. And finally, submit your application along with any supporting documents.
  - We recommend that you upload SBA Form 1368 at this step, providing monthly sales figures, as a supporting document (even though it is not required).

## 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

Update

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.

Start

JWJ BULDERS

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.

**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.**



# 10. Certificate as to Truthful Information

Read and accept the Truthful Information Certification.

Truthful Information Certification

Start

Disaster Loan Application #2000003700 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-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

★ ☒ I Certify

Previous

Next





# 11. Submit Your Loan Application

You are ready to submit!

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

## 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

Update

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.

Document attached

Update

Read and accept the Truthful Information Certification.

✓ Truthful Information Certification

Update

Submit Application and Supporting Documents.

Preview Electronic Loan Application

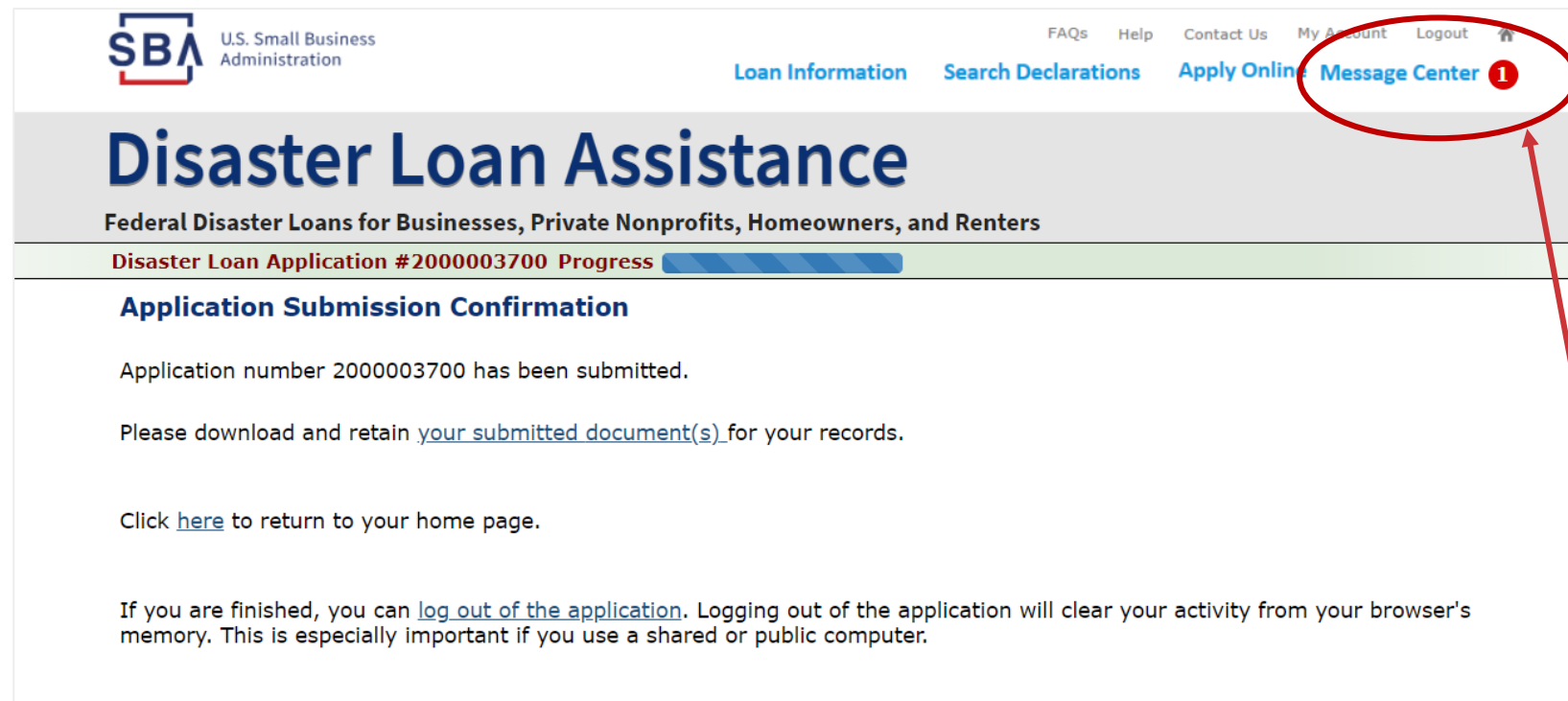
Preview

Submit Application

Submit



# 12. Submission Confirmation



**SBA** U.S. Small Business Administration

FAQs Help Contact Us My Account Logout

Loan Information Search Declarations Apply Online **Message Center 1**

## Disaster Loan Assistance

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

**Disaster Loan Application #2000003700 Progress**

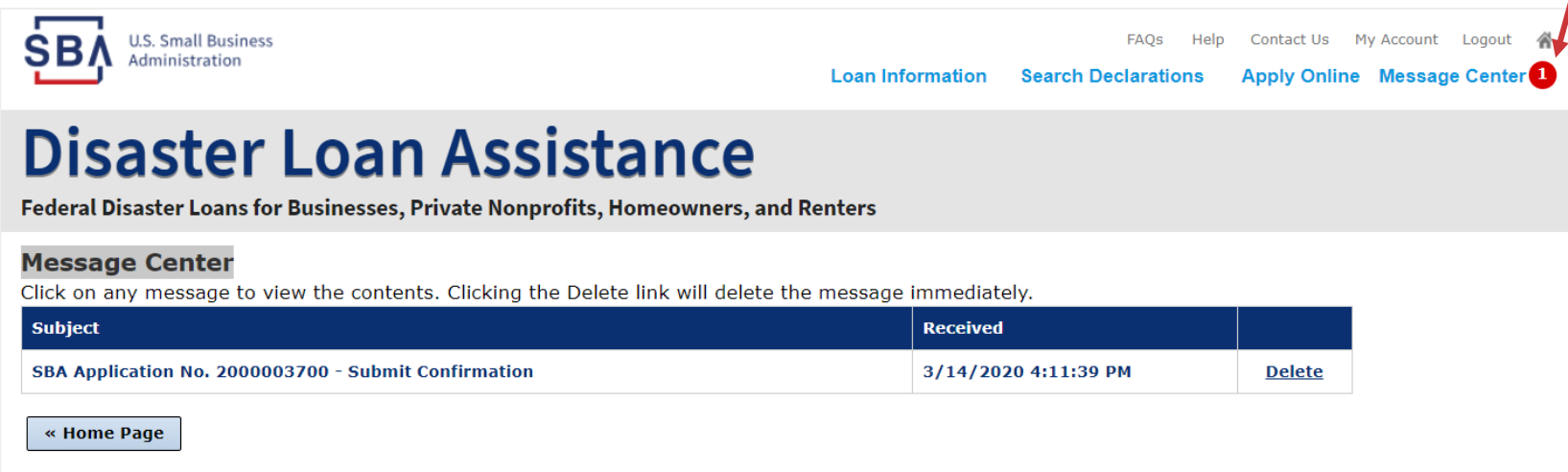
### Application Submission Confirmation

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.



**SBA** U.S. Small Business Administration

FAQs Help Contact Us My Account Logout

Loan Information Search Declarations 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	<a href="#">Delete</a>

[« Home Page](#)

## Loan Application 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 a successful submission of the loan application.





# 13. Automatic Redirect to Home Page







- After completing and submitting the application, you are automatically returned to the home page.
- From here you can check the status of your application by clicking the “Status” icon


## Disaster Loan Assistance

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


**Hello, John**

### My Applications & Loans

 <b>Business Application #2000003704</b> Applicant: <b>JONES, JOHN WESLEY</b> Status: <b>SUBMITTED</b> Last Updated: 3/15/2020	 <b>Status</b>  <b>Documents</b>
 <b>Home Application #2000003700</b> Applicant: <b>JONES, JOHN WESLEY</b> Status: <b>RECEIVED-IN REVIEW</b> Last Updated: 3/15/2020	 <b>Status</b>  <b>Documents</b>



**Eligible Disaster Areas**



**Apply Online**

SBA.gov

3-Step Loan Process

FEMA Disaster Assistance

# 14. Check 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







# A FINAL REMINDER

If you need access to SBA's Economic Injury Disaster Loans to help you through these challenging and uncertain economic time **apply as soon as possible!**

- If, down the road, you realize you need more funds than you requested initially for – you can submit supporting documents and request for an increase.
  - Also, if less funds are needed, applicants can request a reduction in the loan amount at any time.
- The economic magnitude of the COVID-19 disaster is staggering, since small businesses across the U.S. are impacted.
  - Remember, the SBA will be receiving EIDL loan applications from across the country.
- Plan and make sure you complete all the filing requirements before submitting your loan application.
  - The biggest reason for delays in processing is due to missing information.
- If a loan request is denied, the applicant will be given up to six months to provide new information and submit a written request for reconsideration.



If you have further questions on applying for an Economic Injury Disaster Loan please do not hesitate to reach out to us.



WOMEN'S  
BUSINESS  
DEVELOPMENT  
CENTER

AMERICA'S  
**SBDC**  
ILLINOIS



# THANK YOU

[WWW.WBDC.ORG](http://WWW.WBDC.ORG)



WOMEN'S  
**BUSINESS**  
DEVELOPMENT  
CENTER

Your growth is our *business*.

