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

U.S. Small Business Administration
How to Apply

SBA’s Customer Service Representatives are ready to serve.

- Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure website at [https://disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela).

- Paper loan applications can be downloaded from [www.sba.gov/disaster](http://www.sba.gov/disaster). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

- Disaster loan information and application forms may also be obtained by calling the SBA’s Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).
Disaster Loan Application Portal (DLAP)

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

- Eligible Disaster Areas
- Apply Online
- Check Application Status
Disaster Loan Application Portal

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

Electronic Loan Application (Form 5)
Electronic Loan Application (Form 5C) Sole Proprietorship Only
Tax Authorization (Form 4506-T) 20% Owners/GP/50% Affiliate
Most recent Business Tax Return
Personal Financial Statement (Form 413) 20% Owners/GP
Schedule of Liabilities (Form 2202)
Disaster Loan Application Portal (DLAP)

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

DOUBLE-CLICK APPLY ONLINE
Register

From this page you can:

1) Begin a new application by clicking on Register

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

On page 1 of the registration, pay close attention to the sections with an * these sections must be completed. It is important that a good email address and cell

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

To advance to the next page, go next
Apply Online

Double Click on Business and Non Profit

Double Click on “Apply Online”
SBA Form 5 would be completed by:
- Corporations
- Partnership
- Private Non-Profit Organizations
- Limited Partnership
- Trust
- Limited Liability Entity

SBA Form 5C would be completed by:
Sole Proprietorship

Once you make your selection the system will automatically direct you to the form.
Select State /County / Disaster Declaration

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

Select the disaster declaration
Complete Certifications

Read and Electronically Agree to the Certification of Truthful Information and the Executive Orders Document.
This business type for this example is an LLC.

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

To begin, depress START.
Fill in the information on this page as necessary, items with a red * are mandatory field and you will not be able to advance to NEXT until these sections are completed.
Page 2 of Form 5 allows the business owner to provide information about any Partners or Affiliate Businesses.

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

Page 3 is used for any relevant comments
Now that the application is complete, the filing requirements on this page must be submitted/uploaded to complete the process.
Personal Financial Statement

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

If you indicated you have real estate you must complete this form, supplying additional information.
The applicant and any partner would need to provide information on assets and debits.
Applicant would click on Schedule of Liabilities and either complete the SBA form or upload the applicant’s document.
The 4506T can be uploaded once the form is printed and signed. You would need to save a copy on your desktop, once saved browse find the document and upload. You could also opt to deliver offline.
Electronically file 4506T

Each Applicant and Partner must submit a 4506T
Once the 4506 T is uploaded you will receive a message back indicating the transmittal was successful. Make sure all fields are complete. All partners must submit this form for their individual and business taxes.
To complete your application you must upload your most recent tax returns.

Taxes would be scanned and saved on the desktop. You would browse your desktop and then upload the tax returns.
Certificate as to Truthful Information

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

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 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. 3371, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3702; 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.
Filing Requirements Complete

You can see that all filing requirements no longer say “start” what shows now is all filing requirements have been updated and the application is ready to submit.
Once the application is successfully submitted you will get this page. In the right hand corner a message indicator will appear. The message confirms submittal of the application.
Returning to Complete Application

Input your user-name and password to complete a started application, once in click on “Continue”
A Sole-Proprietor will use “Sole-Proprietor” and “Economic Injury (EIDL).”
Home/Personal Losses

The Loan Application will walk you through the process. Click “Save” to save the input and click “Next” to navigate to the next page.
On the same line as the “Save” icon you also can see the “Progress” of the Disaster Loan Application.

Enter your “State” and “County”
Certification and Executive Order

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

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

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Certification as to Truthful Information

By verifying the 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 misvalues 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 (15 U.S.C. 1340b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: (1) fines and imprisonment, or both, under 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 2891, 18 U.S.C. 2892, 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 Penalties 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.

STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

Coastal Barrier Resources Act (Public Law 97-340)
Applicants whose property has been determined by the Federal Emergency Management Agency’s Flood Insurance Rate Map (FIRM), to be in a Coastal Barrier Resource Area (CBRA), are ineligible for SBA loan assistance due to Public Law.

The Coastal Barrier Resources Act (Public Law 97-340) prohibits federal financial assistance to applicants located in the Coastal Barrier System. Consequently, under the provisions of the law, those applicants in the Coastal Barrier Resource Area, SBA Disaster Assistance is prevented from making any loans for:

1. replacement or repair of physical damages;
2. funds for economic injury related to;
3. funds for relocation outside of the Coastal Barrier Resource Area.

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

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

In order for SBA to comply with a valid federal homesteaded property, you and your contractor must: 1) sign a Mechanics’ and Materialmen’s Lien Contract (M & M Liens), Mechanics’ Lien Note and Assignment of Mechanics’ Lien, before you begin your repairs; and 2) file the signed contract for record in the County Recorder’s office of the county where your property is located. If you are applying for SBA funds to begin repairs, SBA will prepare and include an entire mechanics lien documentation with your closing papers, if and when your loan is approved.

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

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

To continue with the application process click “Start” to complete SBA Form 5C.
Completing Form 5C - Sole Proprietor Loan Application

Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.
Form 5C continued - Damaged Property Information

Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.
Form 5C continued - Debts and Assets Information

Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.
Form 5C continued - Disclosure Statements

Fill in the information as required and then hit next.

Fields marked with a red asterisk is a required field.
Read the information, check “All the information…” then click “Next”.

Additional Comments are used for clarifying or additional information.

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

Fill out the Affiliated Business information then click “Save”.

To continue the process click “Next”.
Completing IRS Form 4506-T

Once you have finished the SBA Form 5C, the tax transcript information will need to be completed.
Form 4506T can be submitted electronically, via upload or offline. If the eSign option populates click through the options until the document is successfully completed. If you upload the document you would save it on your desktop, select browse and then upload.
If you chose to deliver a copy this alert will appear. And you will no longer be able to upload information. The document will have to be submitted offline.

**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

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

Application Submission Confirmation

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Application Submission Confirmation

Application number 2000003700 has been submitted.

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

Click here to return to your home page.

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

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

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

<table>
<thead>
<tr>
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<th>Received</th>
<th>Delete</th>
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<td>3/14/2020 4:11:39 PM</td>
<td></td>
</tr>
</tbody>
</table>

« Home Page

SBA.gov 3-Step Loan Process FEMA Disaster Assistance
After competing application you automatically return to the home page.

From here you can check the status of your application by clicking the “Status” icon.
Application Status

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

Application Status

Current Application Status: RECEIVED-IN REVIEW

Application Number: 2000003700
Loan Type: Home
Disaster Name: VA-00485 - 2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50
Status Change Date: March 14, 2020
Status Description: We received your SBA disaster loan application and we are reviewing it to make sure you have submitted the required documents needed to process your loan request. We will contact you if you need to submit additional information in order to complete your loan application.

<< Home Page

SBA.gov 3-Step Loan Process FEMA Disaster Assistance
If you receive a message like the one below, depress “SAVE” so that you don’t lose your information.
Any Questions?

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