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

#### **Disaster Loan Application Portal (DLAP)**



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





#### **Disaster Loan Application Portal**

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

### **Filing Requirements**

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

#### **Disaster Loan Application Portal (DLAP)**

### DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE

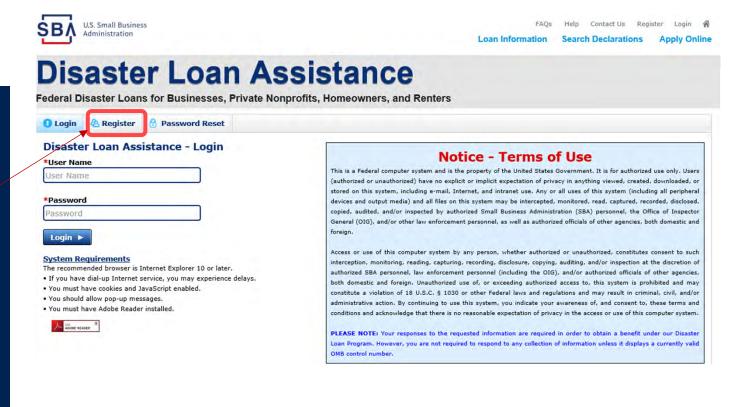
https://disasterloan.sba.gov/ela/



#### Register

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







SBA U.S. Small Business

#### **Complete Registration Information**

On page 1 of the

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.  WARRING - For your security, avolgating away from either of the registration pages before the registration process onepleted will clear out any information entered. To resurse your registration in process completely.	registration, pay close attention to the sections
Personal Information	with an * these sections must be completed. It is
Primary Address (Prior to the Disaster)  *Address Line 2	important that a good email address and cell  WARNING - For your security, varyating away from other of the registration pages before the registration process is completed will clear out any information ended. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.  User Data  *User Data
*Primary Phone Number [03-940-3350]  Alternate Phone Number [04-900-3350]    1 Acknowledge and understand that third parties are providing information or services to the U.S. Small Susiness Administration in order for the U.S. Small statement of the U.S.	(Month as allows Cohercore)  ***Passwood ( ************************************
Coxect	**Security Asserts 1  **Security Question 1  In what city and country do you want to retine?  **Security Asserts 1  **Security Asserts 1  **Security Asserts 1  **Security Asserts 1  **Security Asserts 2  **Security Asserts 2  **Security Asserts 2  **Security Asserts 3  **Intervity Question 3  **Security Asserts 1  **Security Ass

To advance to the next page, go next

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

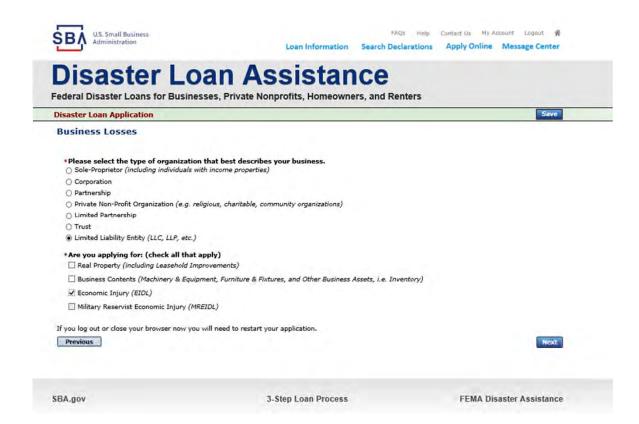


### **Apply Online**





#### **Business Type**



#### SBA Form 5 would be completed by:

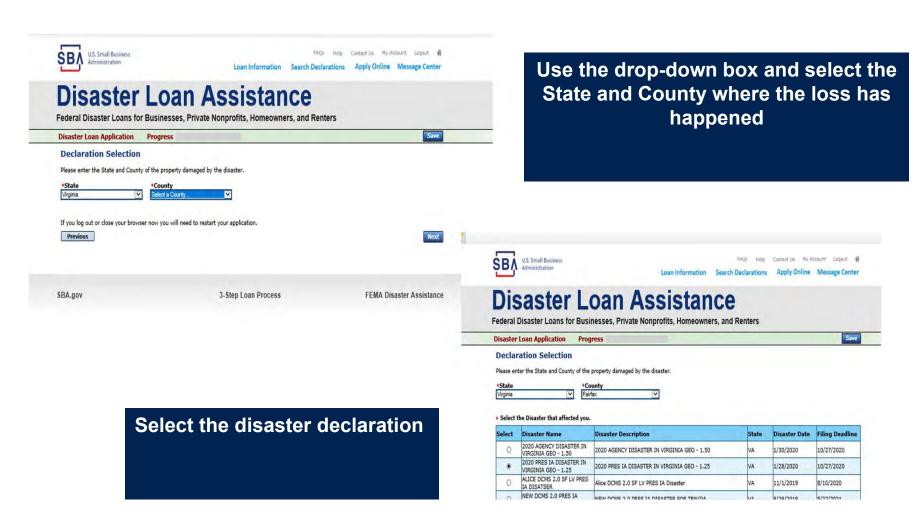
- Corporations
- Partnership
- Private Non-Profit Organizations
- Limited Partnership
- Trust
- Limited Liability Entity

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**





#### **Complete Certifications**

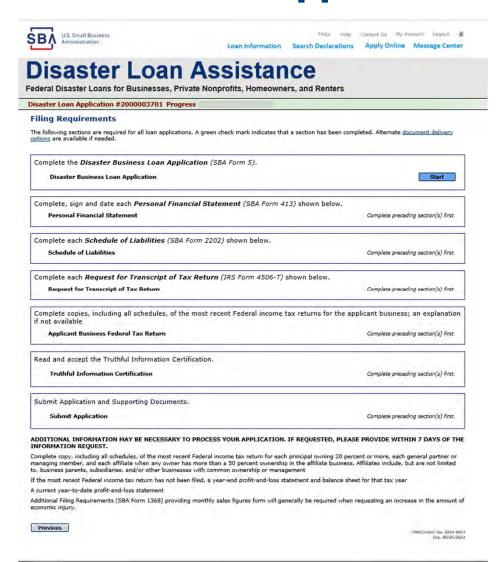


Read and Electronically Agree to the Certification of Truthful Information and the Executive Orders Document.





#### **Start Application – Form 5**



This business type for this example is an LLC.

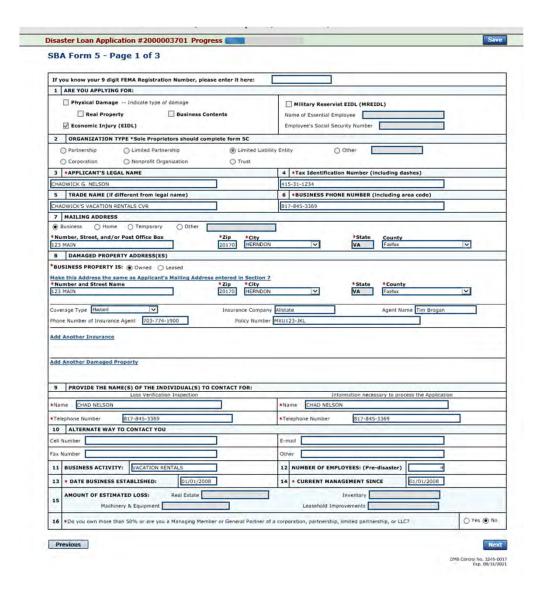
This page provides information on all the filing requirements necessary to have a successfully completed application.

To begin depress START



#### Form 5 - Page 1

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





#### Form 5 – Pages 2 and 3

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

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

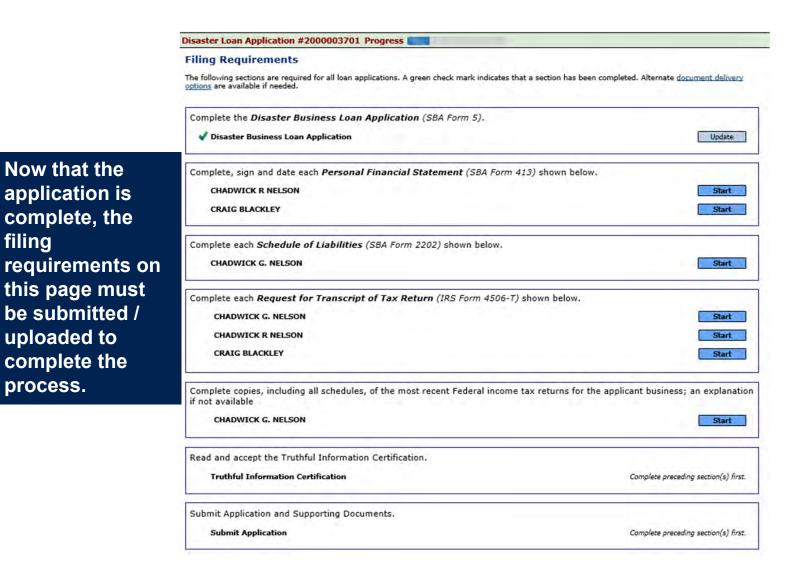




Page 3 is used for any relevant comme nts



### **Filing Requirements**





Now that the

application is

complete, the

be submitted /

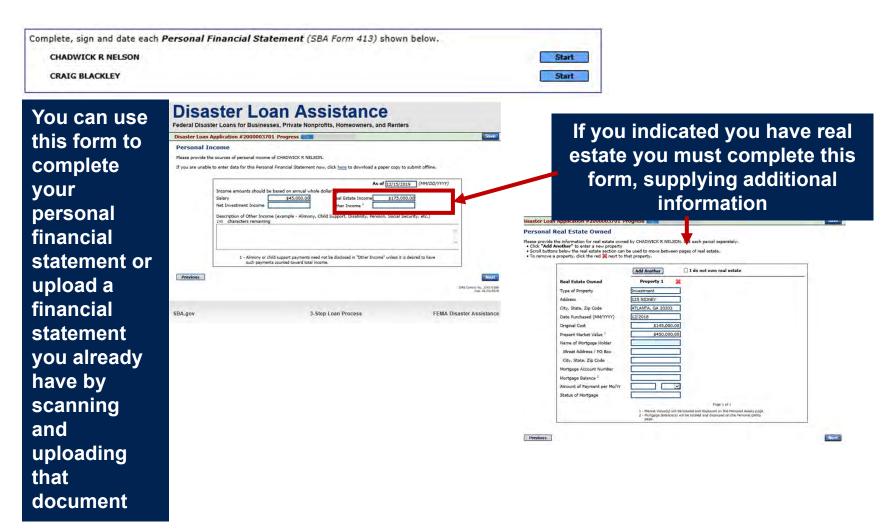
uploaded to

process.

complete the

filing

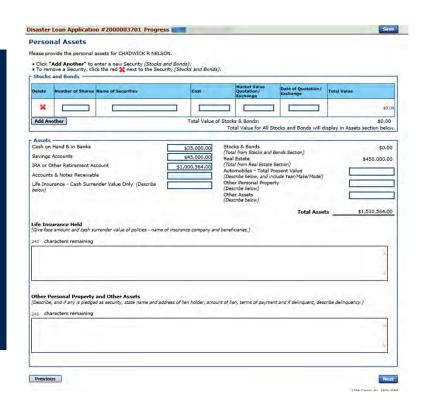
#### **Personal Financial Statement**

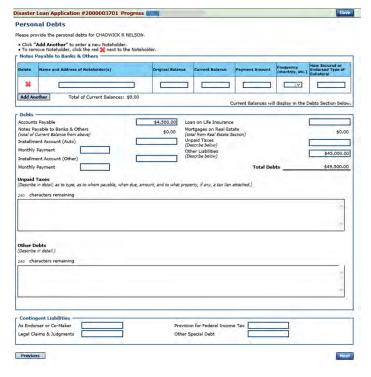




#### **Personal Assets / Debits**

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

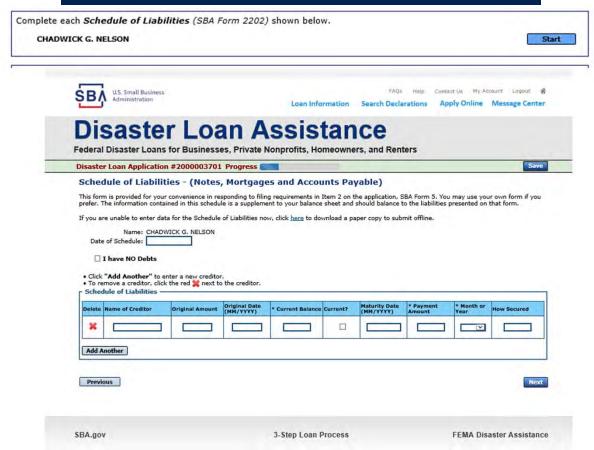






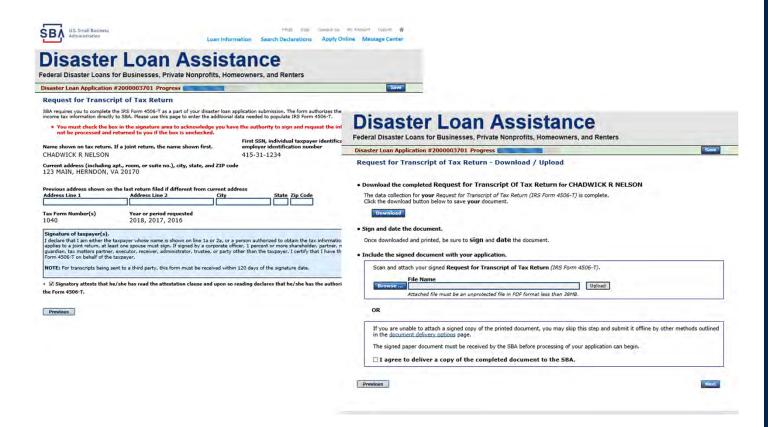
#### Schedule of Liabilities - SBA form 2202

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





#### **Uploaded 4506T**



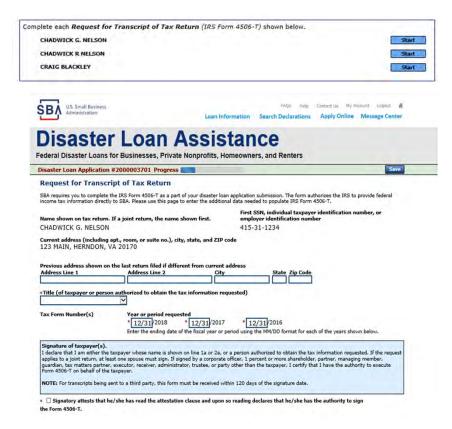
The 4506T can be uploaded once the form is printed and signed. You would need to save a copy on your desktop, once saved browse find the document and upload.

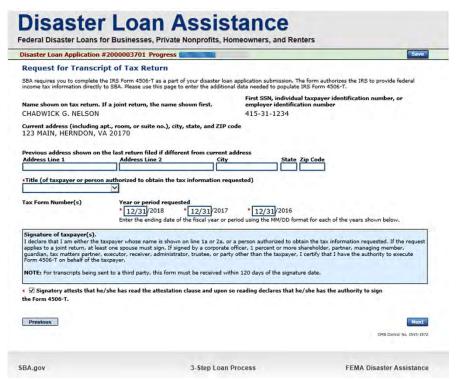
You could also opt to deliver offline



#### **Electronically file 4506T**

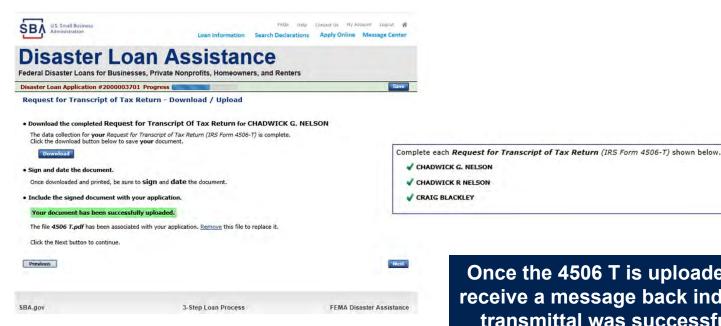
#### **Each Applicant and Partner must submit a 4506T**







#### **4506T Uploaded Successful**



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.



Document attached Update

Document attached Update

Document attached Update

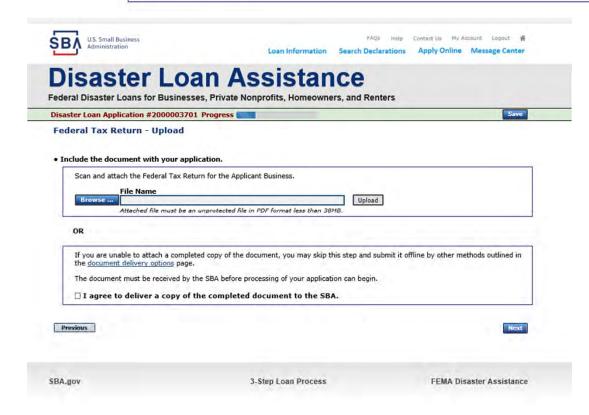
#### **Tax Returns**

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

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

CHADWICK G. NELSON

Start

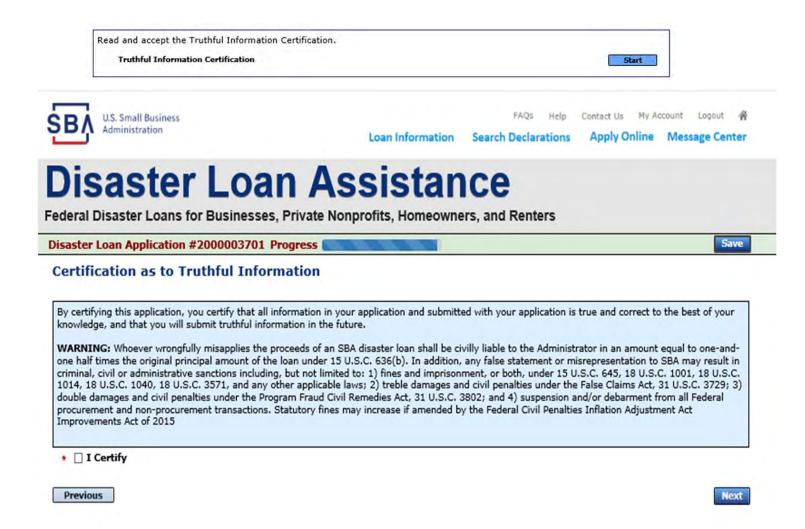


Taxes would be scanned and saved on the desktop. You would browse your desktop and then upload the tax returns.





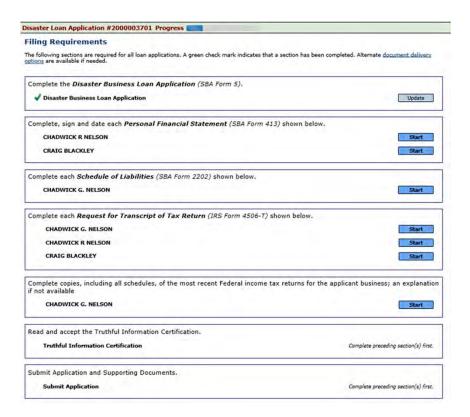
#### **Certificate as to Truthful Information**

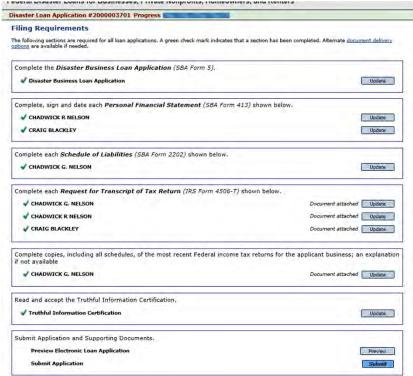




#### **Filing Requirements Complete**

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







### **Application Successfully Submitted**

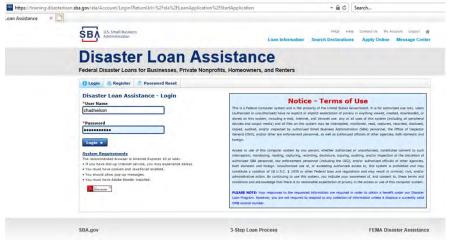


Once the application is successfully submitted you will get this page. In the right hand corner a message indicator will appear. The message confirms submittal of the application





#### **Returning to Complete Application**



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





#### **Business Losses**

#### **Disaster Loan Assistance**

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

**Disaster Loan Application** 



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

#### **Business Losses**

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



#### **Home/Personal Losses**

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

## **Disaster Loan Assistance**

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

**Disaster Loan Application** 



#### **Home/Personal Property Losses**

*Was the damaged	property	your primar	y residence at the	e time of the disaster?

Yes

O No

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

Previous





#### **Declaration Selection**

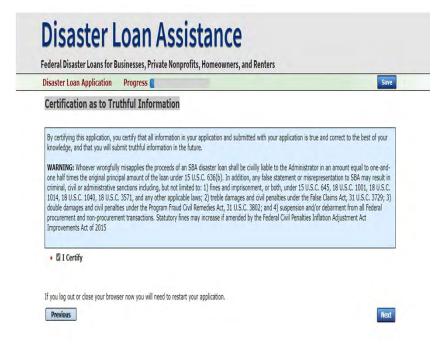
#### **Disaster Loan Assistance** Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters Progress Disaster Loan Application !!! ALERT !!! Please save your data by clicking the SAVE button shown in the upper right. **Declaration Selection** Please enter the State and County of the property damaged by the disaster. On the same line as the \*County \*State Virginia Fairfax "Save" icon you also can see the "Progress" of the \* Select the Disaster that affected you. Select Disaster Name **Disaster Description** State Disaster Date Filing Deadline Disaster Loan Application. 2020 AGENCY DISASTER IN 2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50 VA 1/30/2020 3/30/2020 VIRGINIA GEO - 1.50 2020 PRES IA DISASTER IN 2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25 VA 1/28/2020 3/30/2020 VIRGINIA GEO - 1.25 Enter your "State" and ALICE DCMS 2.0 SF LV PRES Alice DCMS 2.0 SF LV PRES IA Disaster VA 11/1/2019 5/13/2020 IA DISATSER NEW DCMS 2.0 PRES IA NEW DCMS 2.0 PRES IA DISASTER FOR TRN/QA VA 8/29/2018 10/29/2020 DISASTER FOR TRN/QA AUGUST DCMS 2.0 PRES IA AUGUST DCMS 2.0 PRES IA DISASTER IN VA VA 8/15/2018 10/15/2020 DISASTER IN VA NEW DCMS 2.0 PRES IA NEW DCMS 2.0 PRES IA DISASTER IN VA VA 7/12/2018 9/10/2020 DISASTER IN VA FEMA SCR 14936 Testing for DCMS 2.0 VA 5/23/2018 7/23/2020 VA NEW VA DISASTER IN DCMS 2.0 T2-DEVEVINT2 5/1/2018 7/2/2020 0 VA 9/19/2006 qtp disaster desc 11/20/2999 If you log out or close your browser now you will need to restart your application. Previous



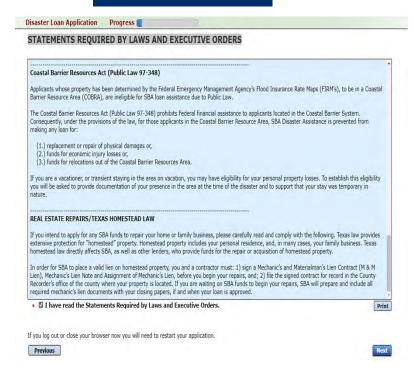
"County"

#### **Certification and Executive Order**

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



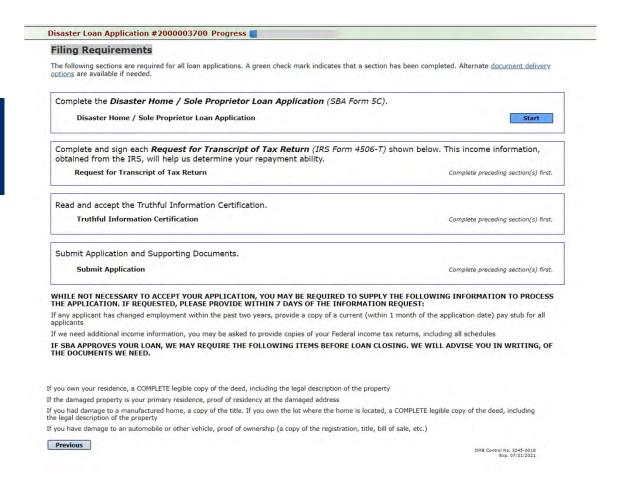
Read the information, check "I have read..." then click "Next".





### **Filing Requirements**

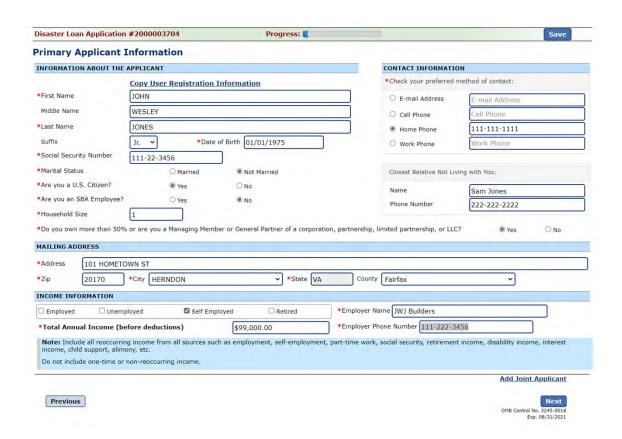
To continue with the application process click "Start" to complete SBA Form 5C.





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

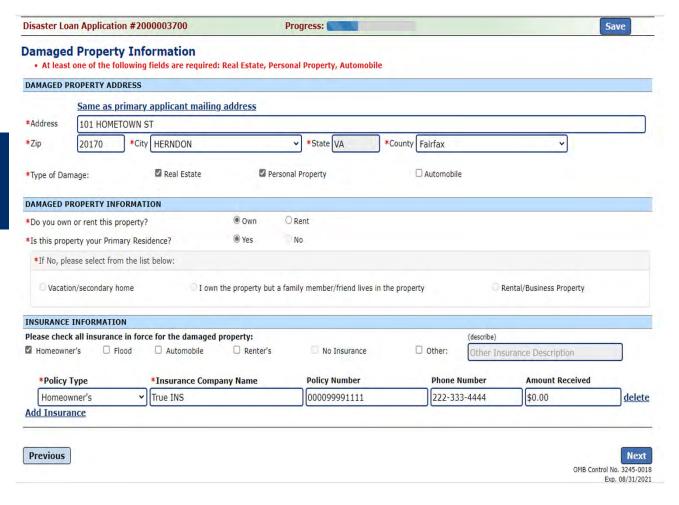
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.





#### **Form 5C continued - Damaged Property Information**

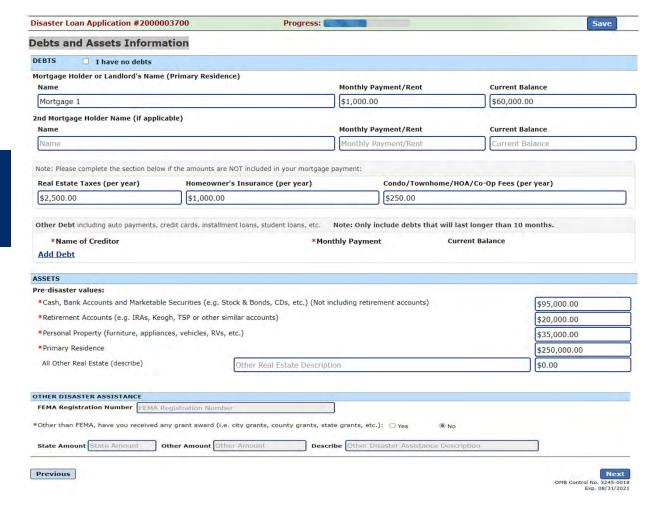
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.





#### 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

Progress:

Disaster Loan Application #2000003704

**Disclosure Statements** 

DISCLOSURES

Previous

The responses below apply to the Applicant and Joint Applicant, if any. Please explain any "Yes" responses. Are you delinquent on any Federal taxes, Federal loans, Federal grants, or 60 days past due on any child support obligation? O Yes ● No Are you currently a defendant in any lawsuits or have pending judgements against you? O Yes ● No Are you currently suspended or debarred from contracting with Federal government or receiving Federal grants or loans? ● No O Yes Fill in the information as Do you have federal loans, federally guaranteed loans, or previous SBA loans? O Yes ● No required and then hit next. Are you engaged in the production or distribution of any product that has been determined to be obscene by a court of competent jurisdiction? ● No In the past year, have you been convicted of a felony committed in connection with a riot or civil disorder? O Yes ● No Fields marked with a red Are you presently, a) subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in Oyes ● No any jurisdiction; b) have you been arrested in the past six months for any criminal offense; c) for any criminal offense -other than a minor vehicle asterisk is a required field. violation -- have you ever: 1) been convicted, 2) plead guilty, 3) plead nolo contendere, 4) been placed on pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgment)? **BUSINESS ACTIVITY Business Activity** \*Date Business Established Number of Employees (pre-disaster) 01/01/2000 JWJ Building REPRESENTATIVE INFORMATION If you have paid a representative (packager, attorney, accountant, etc.) to assist you in completing the application, please complete the section below. Fee charged or agreed Representative Name Street Address City State Zip Street Address Fee charged or agreed up Representative Name



OMB Control No. 3245-0018

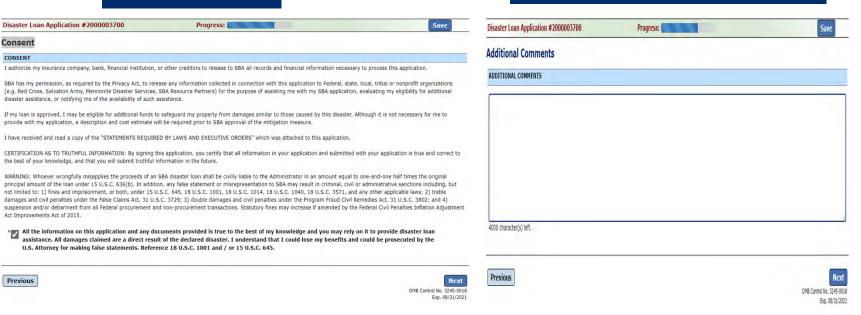
#### Form 5C continued - Consent and Additional Comments

Additional Comments are used for

clarifying or additional information.

Click "Next" to continue the process.

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

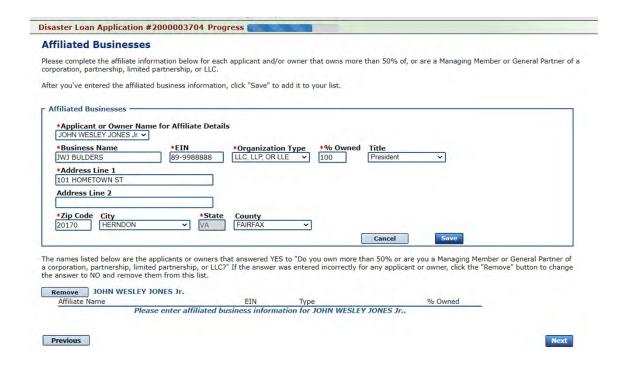




#### Form 5C continued - Affiliated Businesses

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

To continue the process click "Next".



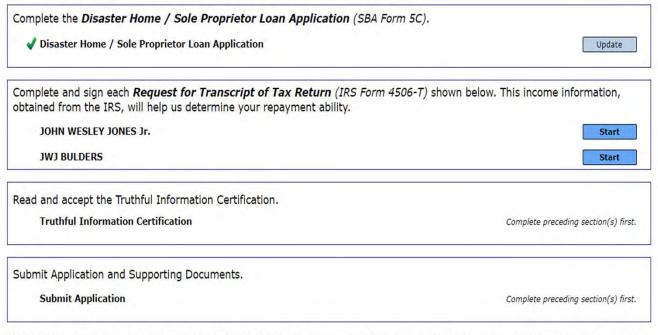


# **Completing IRS Form 4506-T**

#### **Filing Requirements**

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

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



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

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

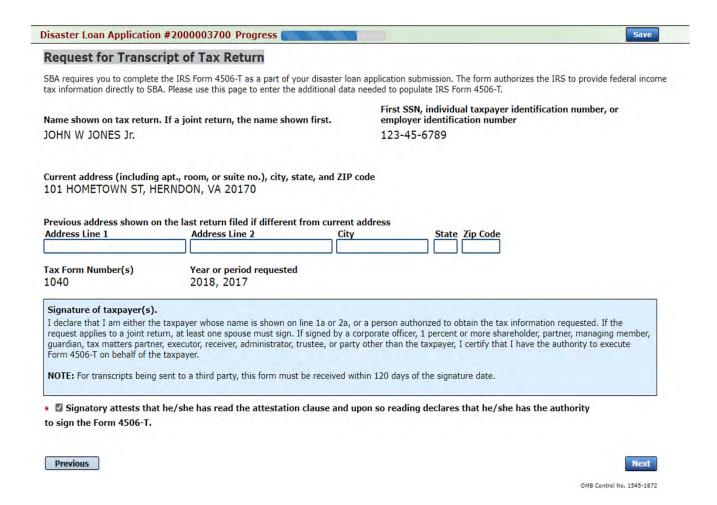
If we need additional income information, you may be asked to provide copies of your Federal income tax returns, including all schedules

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



#### **Request for Transcript of Tax Return**

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



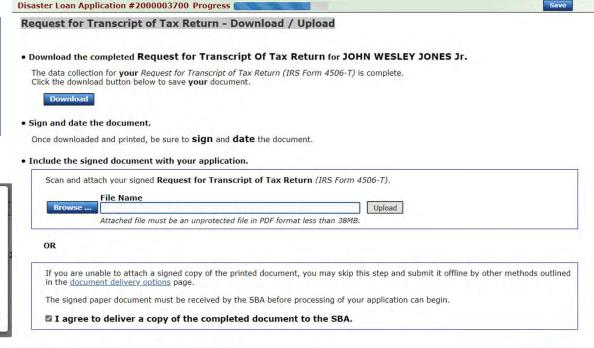


# Request for Transcript of Tax Return - Download / Upload

Previous

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







# Request for Transcript of Tax Return - Download / Upload

Once you have downloaded your tax returns you can upload.



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





## **Filing Requirements**

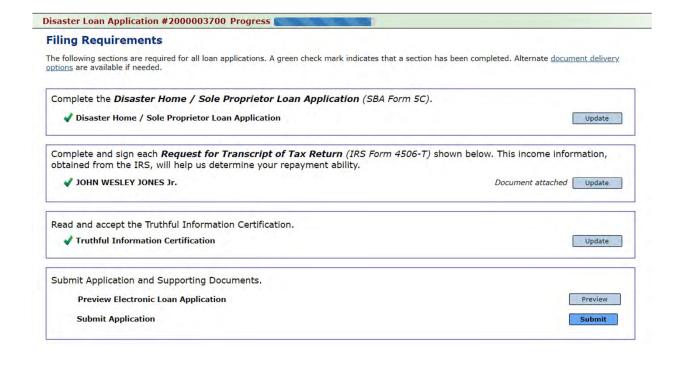
Once the tax returns are complete sign the final Truthful Information Statement.





### **Submit Application**

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





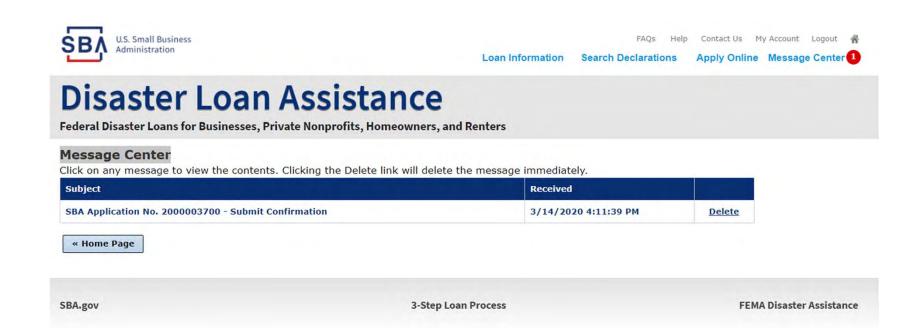
# **Application Submission Confirmation**

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





#### **Message Center**





## **Home Page**

After competing application you automatically return to the home page.

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





### **Application Status**

#### **Disaster Loan Assistance**

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

#### **Application Status**

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

Application Number: 2000003700

Loan Type: 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



# **Special Note**

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

