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

U.S. Small Business Administration
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/

Disaster Loan Assistance
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DOUBLE-CLICK APPLY ONLINE
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 phone number are supplied.

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

Double Click on "Apply Online"

Double Click on Business and Non Profit
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
  - 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.
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

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Disaster Loan Application

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.
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”.

Disaster Loan Assistance
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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. 1396a(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 18 U.S.C. 1014, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1048, 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.

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STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

Coastal Barrier Resources Act (Public Law 97-348)
Applicants whose property has been determined by the Federal Emergency Management Agency’s Flood Insurance Rate Maps (FIRMs), to be in a Coastal Barrier Resources Area (COBRAs), are ineligible for SBA loan assistance due to Public Law.
The Coastal Barrier Resources Act (Public Law 97-348) prohibits Federal financial assistance to applicants located in the Coastal Barrier System. Consequently, under the provisions of the law, for those applicants in the Coastal Barrier Resource Area, SBA Disaster Assistance is prevented from making any loan for:

[1] replacement or repair of physical damages or;
[2] funds for economic injury loans or;

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

REAL ESTATE REPAIRS/TX 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 family business. Texas homesteaded 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 place a valid lien on homesteaded property, you and a contractor must: 1) sign a Mechanic’s and Materialmen’s Lien Contract (M & M Lien), Mechanic’s Lien Note and Assignment of Mechanic’s Lien, before you begin your repairs, and; 2) file the signed contract for record in the County Recorder’s office of the county where your property is located. If you are wanting on SBA funds to begin your repairs, SBA will prepare and include all required mechanic’s lien documents with your closing papers, if and when your loan is approved.

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

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

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

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

<table>
<thead>
<tr>
<th>DISCLOSURES</th>
</tr>
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<tbody>
<tr>
<td>The responses below apply to the Applicant and Joint Applicant, if any. Please explain any &quot;Yes&quot; responses.</td>
</tr>
<tr>
<td>1. Are you delinquent on any Federal taxes, Federal loans, Federal grants, or 60 days past due on any child support obligation?</td>
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<tr>
<td>2. Are you currently a defendant in any lawsuits or have pending judgments against you?</td>
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<tr>
<td>3. Are you currently suspended or debarred from contracting with Federal government or receiving Federal grants or loans?</td>
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<tr>
<td>4. Do you have federal loans, federally guaranteed loans, or previous SBA loans?</td>
</tr>
<tr>
<td>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?</td>
</tr>
<tr>
<td>6. In the past year, have you been convicted of a felony committed in connection with a riot or civil disorder?</td>
</tr>
<tr>
<td>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)?</td>
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<tr>
<th>BUSINESS ACTIVITY</th>
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<tbody>
<tr>
<td>Business Activity</td>
</tr>
<tr>
<td>JWJ Building</td>
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<tr>
<th>REPRESENTATIVE INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have paid a representative (package, attorney, accountant, etc.) to assist you in completing the application, please complete the section below.</td>
</tr>
</tbody>
</table>

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

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OMB Control No. 3245-0118
Exp. 08/31/2021
Form 5C continued - Consent and Additional Comments

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

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.

1. Complete the Disaster Home / Sole Proprietor Loan Application (SBA Form 5C).
   - Disaster Home / Sole Proprietor Loan Application

2. Complete and sign each Request for Transcript of Tax Return (IRS Form 4506-T) shown below. This income information, obtained from the IRS, will help us determine your repayment ability.
   - JOHN WESLEY JONES Jr.
   - JWJ BUILDERS

3. Read and accept the Truthful Information Certification.
   - Truthful Information Certification

4. Submit Application and Supporting Documents.
   - Submit Application

**WHILE NOT NECESSARY TO ACCEPT YOUR APPLICATION, YOU MAY BE REQUIRED TO SUPPLY THE FOLLOWING INFORMATION TO PROCESS 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.**

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.
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.
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).

- [x] Disaster Home / Sole Proprietor Loan Application

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.

- [x] JOHN WESLEY JONES Jr.

Read and accept the **Truthful Information Certification**.

- [x] Truthful Information Certification

Submit Application and Supporting Documents.

- Preview Electronic Loan Application
- Submit Application
Application Submission Confirmation

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

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

Application Submission Confirmation

Application number 2000003700 has been submitted.

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

Click here to return to your home page.

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

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

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

<table>
<thead>
<tr>
<th>Subject</th>
<th>Received</th>
<th>Delete</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBA Application No. 2000003780 - Submit Confirmation</td>
<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.
Special Note

If you receive a message like the one below, depress “SAVE” so that you don’t lose your information.

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

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.