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

U.S. Small Business Administration

Disaster Loan Application Portal (DLAP)

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

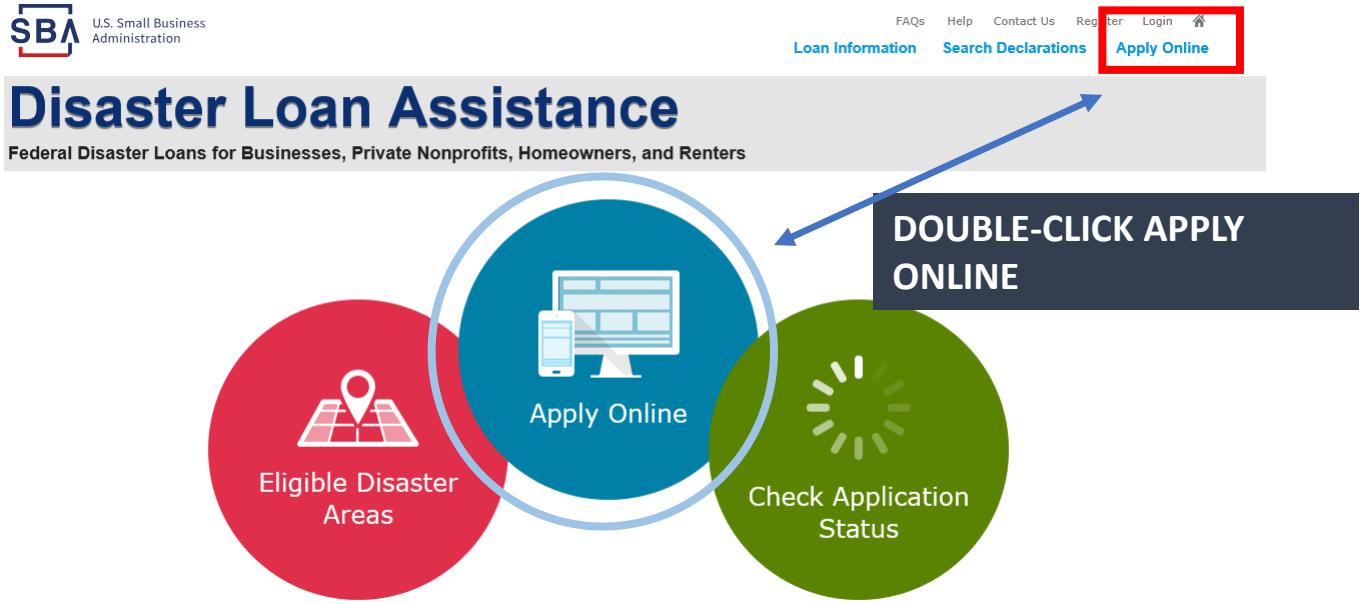
Personal Financial Statement (Form 413) 20% Owners/GP

Schedule of Liabilities (Form 2202)

Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE

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

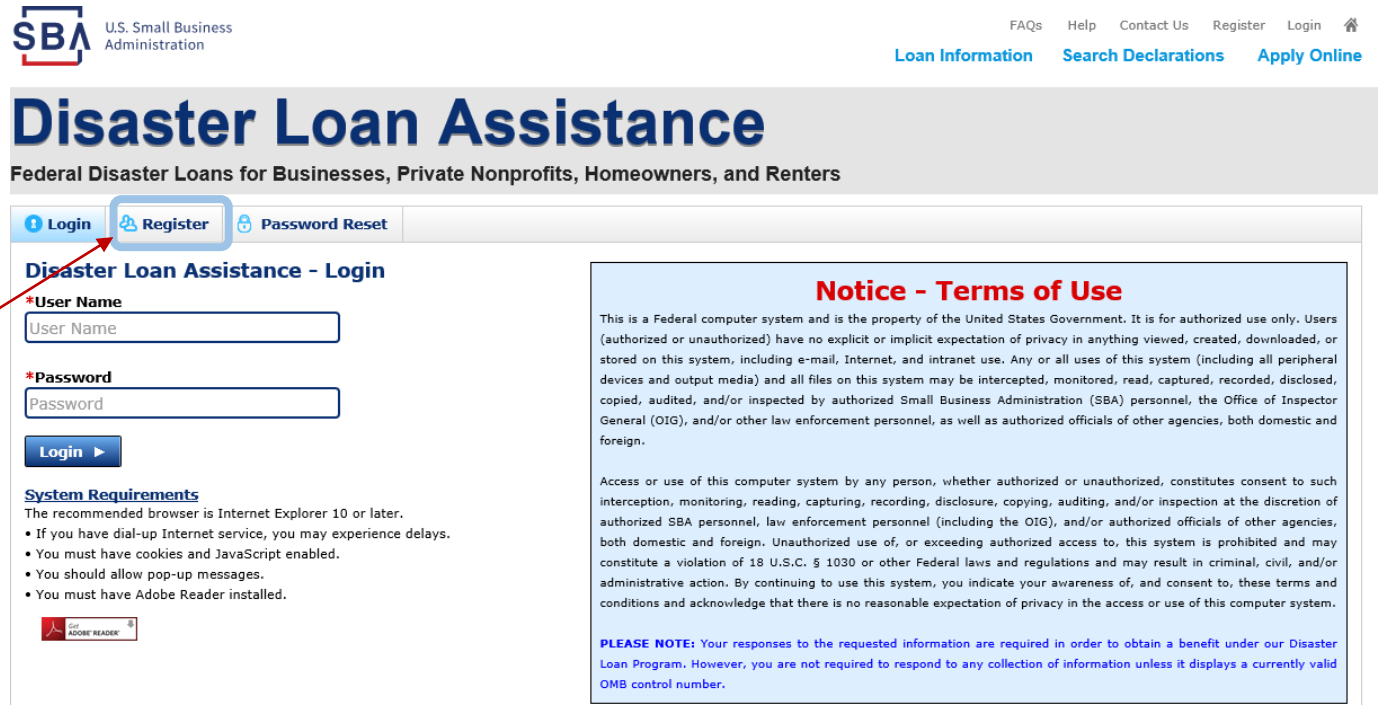


Register

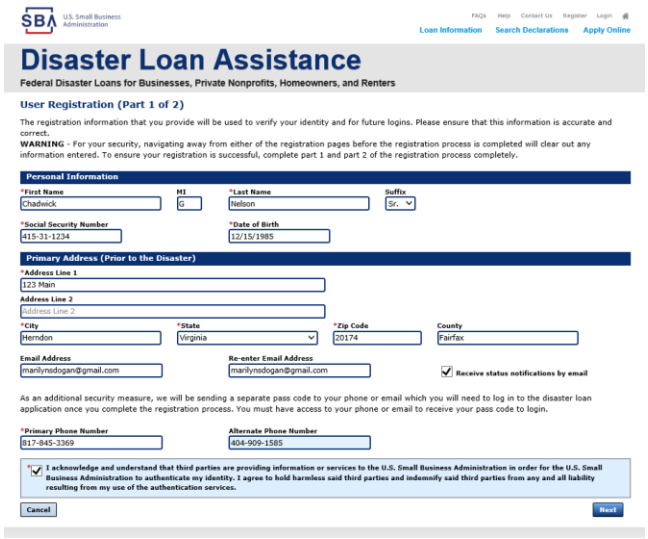
From this page you can:

1) Begin a new application by clicking on Register

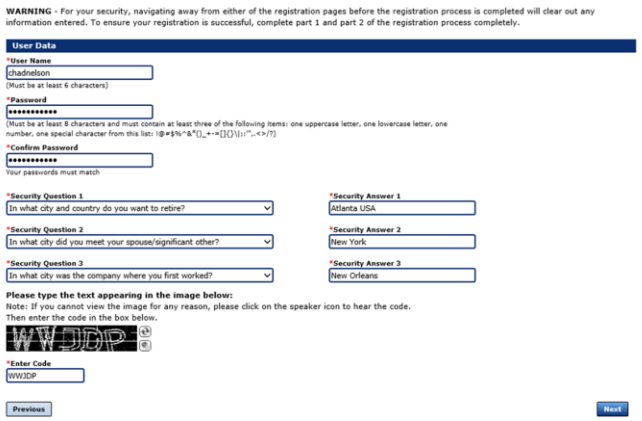
2) Return to complete a started application by inputting a user name and password



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.

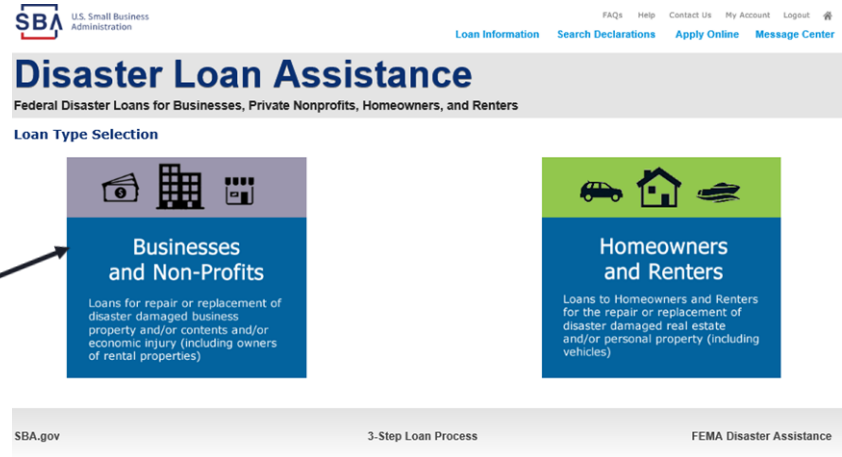


To advance to the next page, go next

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

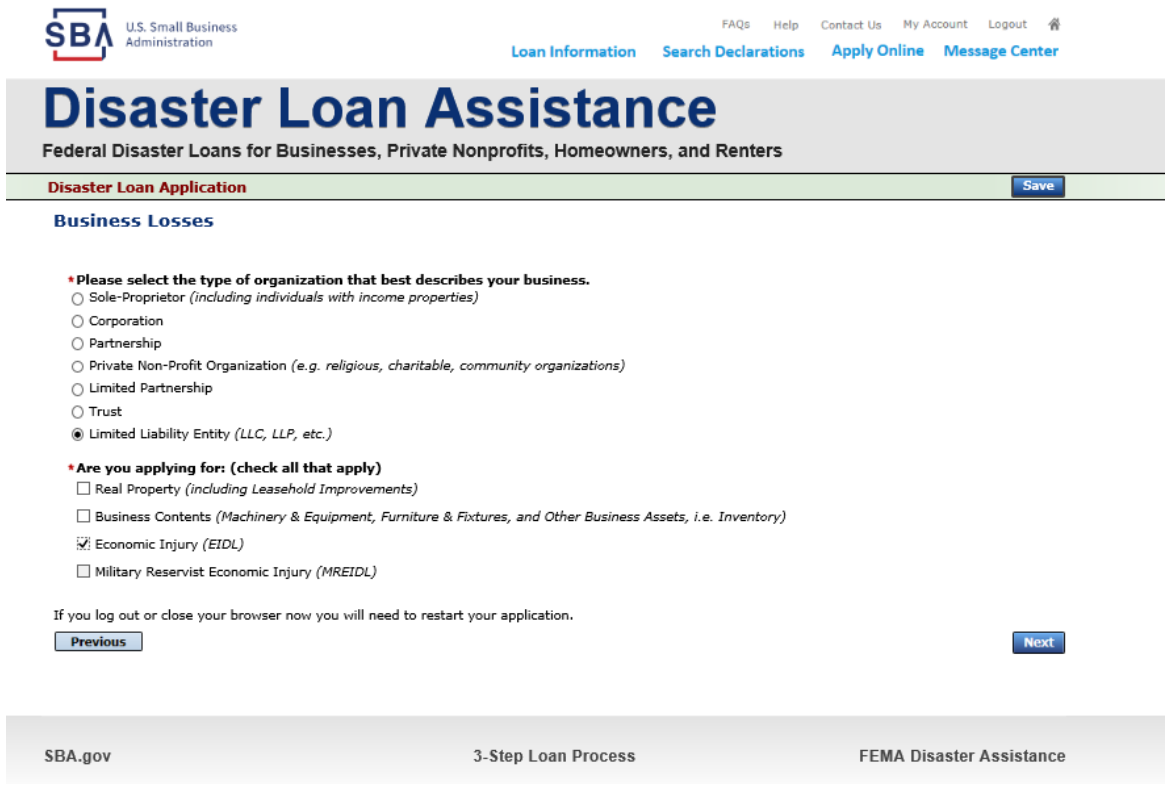
Apply Online

Double Click on “Apply Online”



Double Click on Business and Non Profit

Business Type



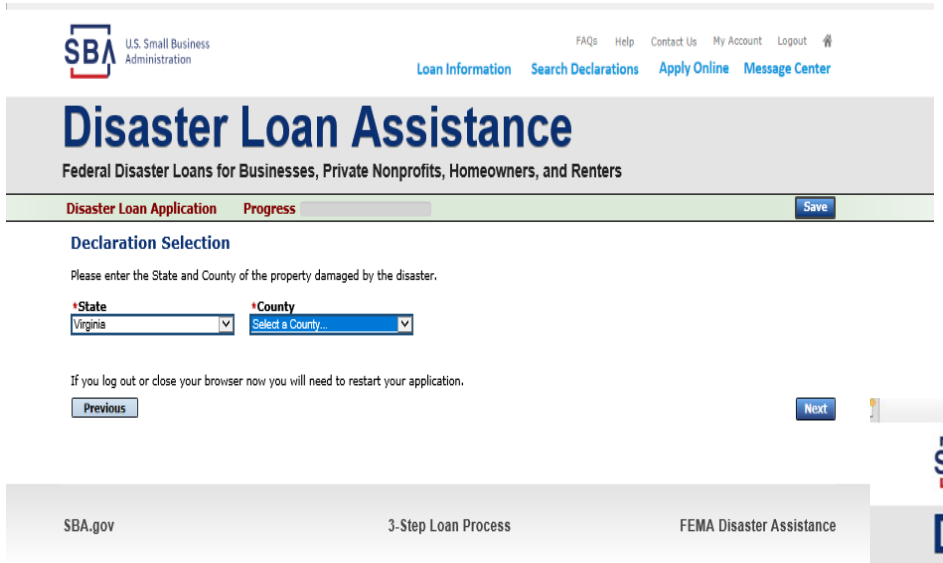
SBA Form 5 would be completed by:

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

SBA Form 5C would be completed by:
Sole Proprietorship

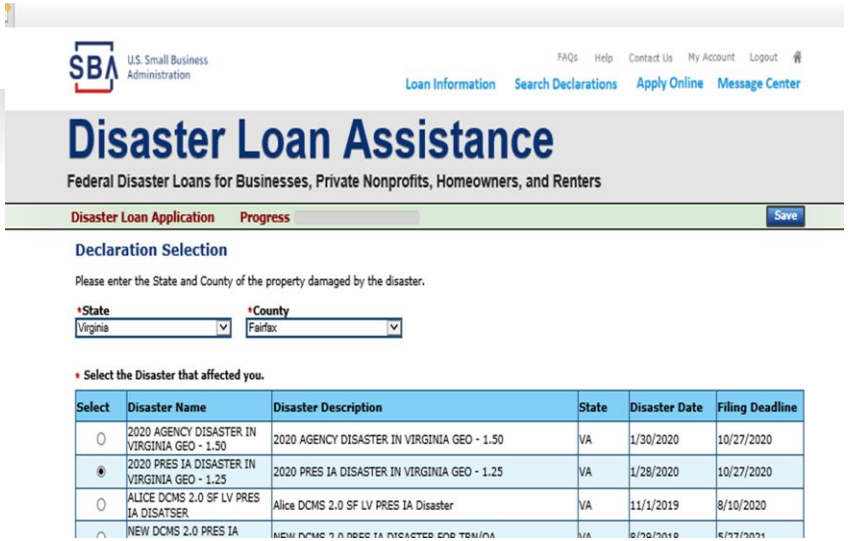
Once you make your selection the system will automatically direct you to the form.

Select State /County / Disaster Declaration

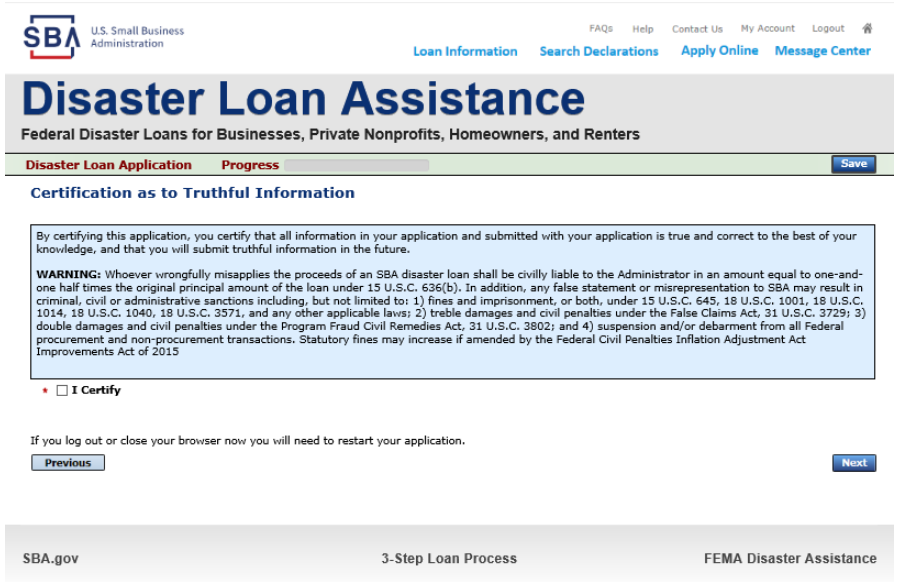


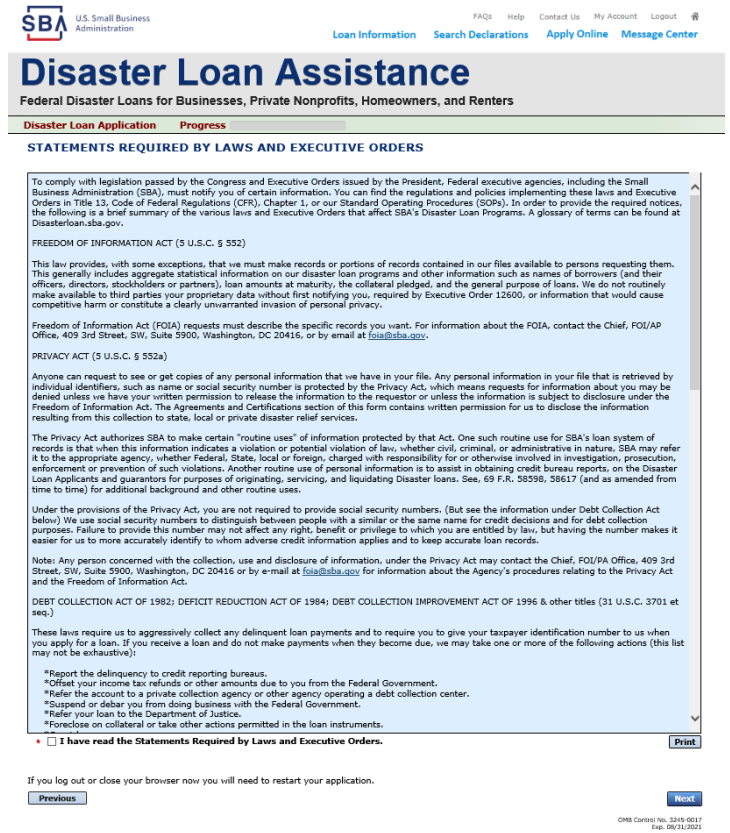
Use the drop-down box and select the State and County where the loss has happened

Select the disaster declaration



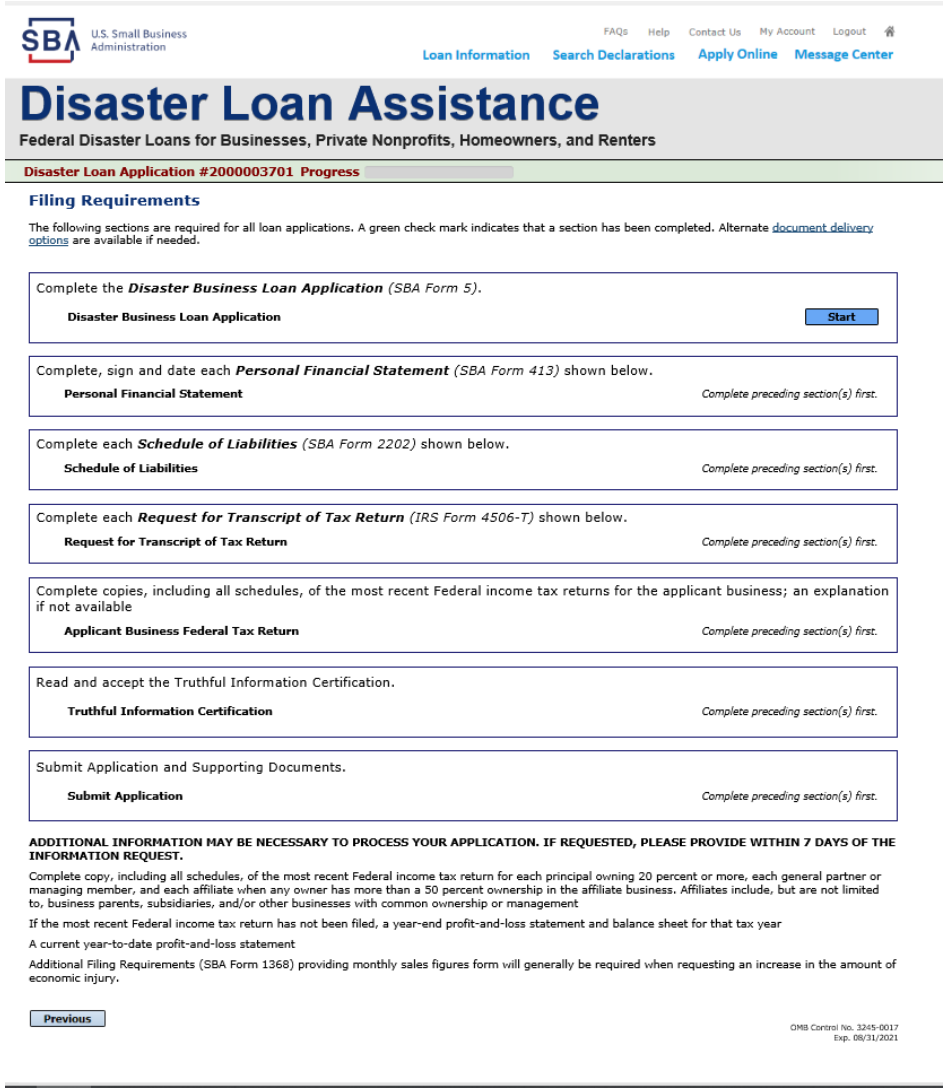
Complete Certifications





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

Start Application – Form 5



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 #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 Start

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

Personal Financial Statement *Complete preceding section(s) first.*

Complete each ***Schedule of Liabilities*** *(SBA Form 2202)* shown below.

Schedule of Liabilities *Complete preceding section(s) first.*

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

Request for Transcript of Tax Return *Complete preceding section(s) first.*

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

Applicant Business Federal 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.*

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

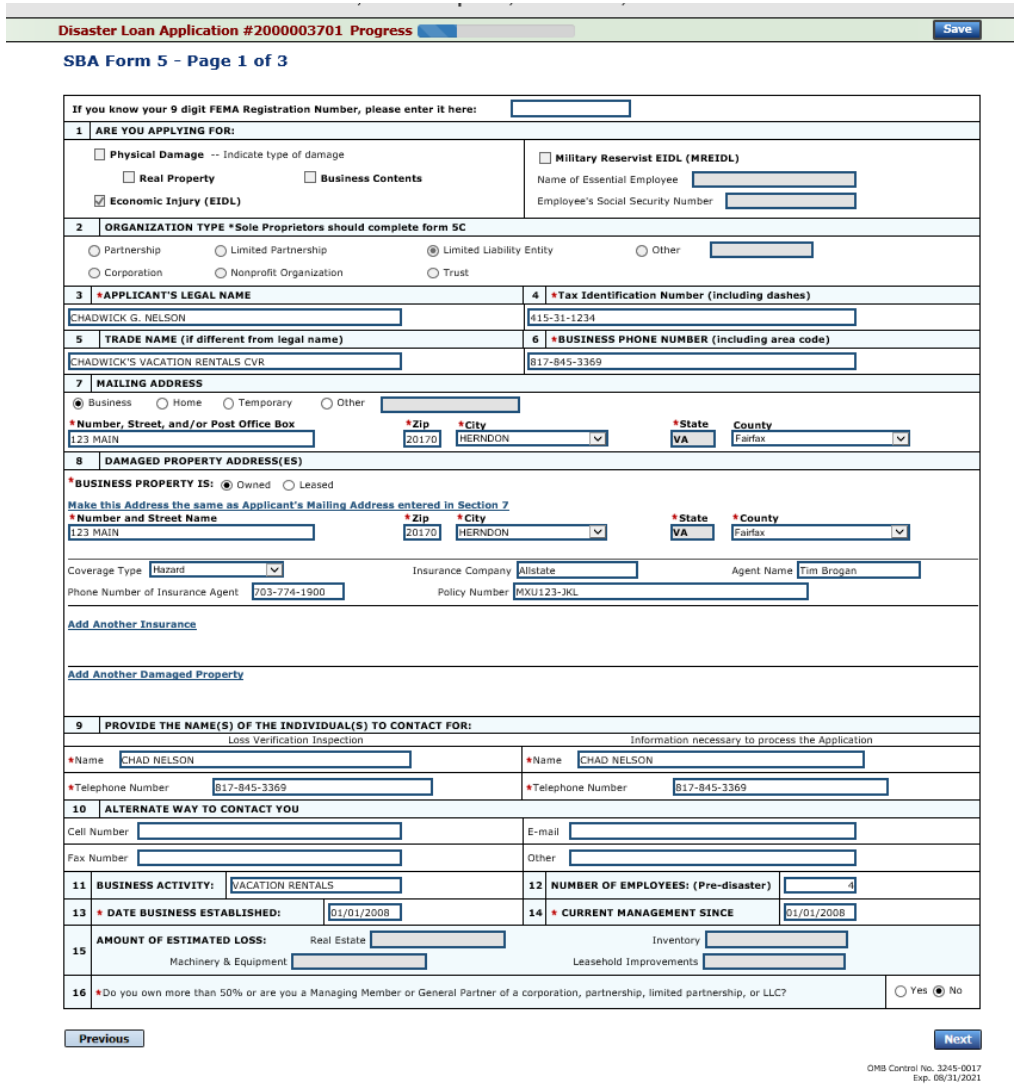
This business type for this example is an LLC.

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.



Disaster Loan Application #2000003701 Progress — Save

SBA Form 5 - Page 1 of 3

If you know your 9 digit FEMA Registration Number, please enter it here:

1 ARE YOU APPLYING FOR:

☐ Physical Damage -- Indicate type of damage
☐ Real Property ☐ Business Contents
☑ Economic Injury (EIDL)
☐ Military Reservist EIDL (MREIDL)
Name of Essential Employee
Employee's Social Security Number

2 ORGANIZATION TYPE *Sole Proprietors should complete form 5C

○ Partnership ○ Limited Partnership ◉ Limited Liability Entity ○ Other
○ Corporation ○ Nonprofit Organization ○ Trust

3 *APPLICANT'S LEGAL NAME: CHADWICK G. NELSON
4 *Tax Identification Number (including dashes): 415-31-1234

5 TRADE NAME (if different from legal name): CHADWICK'S VACATION RENTALS CVR
6 *BUSINESS PHONE NUMBER (including area code): 817-845-3369

7 MAILING ADDRESS

◉ Business ○ Home ○ Temporary ○ Other

*Number, Street, and/or Post Office Box: 123 MAIN
*Zip: 20170
*City: HERNDON
*State: VA
County: Fairfax

8 DAMAGED PROPERTY ADDRESS(ES)

*BUSINESS PROPERTY IS: ◉ Owned ○ Leased

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

*Number and Street Name: 123 MAIN
*Zip: 20170
*City: HERNDON
*State: VA
*County: Fairfax

Coverage Type: Hazard
Insurance Company: Allstate
Agent Name: Tim Brogan
Phone Number of Insurance Agent: 703-774-1900
Policy Number: MXU123-JKL

Add Another Insurance

Add Another Damaged Property

9 PROVIDE THE NAME(S) OF THE INDIVIDUAL(S) TO CONTACT FOR:

Loss Verification Inspection
*Name: CHAD NELSON
*Telephone Number: 817-845-3369

Information necessary to process the Application
*Name: CHAD NELSON
*Telephone Number: 817-845-3369

10 ALTERNATE WAY TO CONTACT YOU

Cell Number
E-mail
Fax Number
Other

11 BUSINESS ACTIVITY: VACATION RENTALS
12 NUMBER OF EMPLOYEES: (Pre-disaster): 4
13 * DATE BUSINESS ESTABLISHED: 01/01/2008
14 * CURRENT MANAGEMENT SINCE: 01/01/2008

15 AMOUNT OF ESTIMATED LOSS:
Real Estate
Inventory
Machinery & Equipment
Leasehold Improvements

16 *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

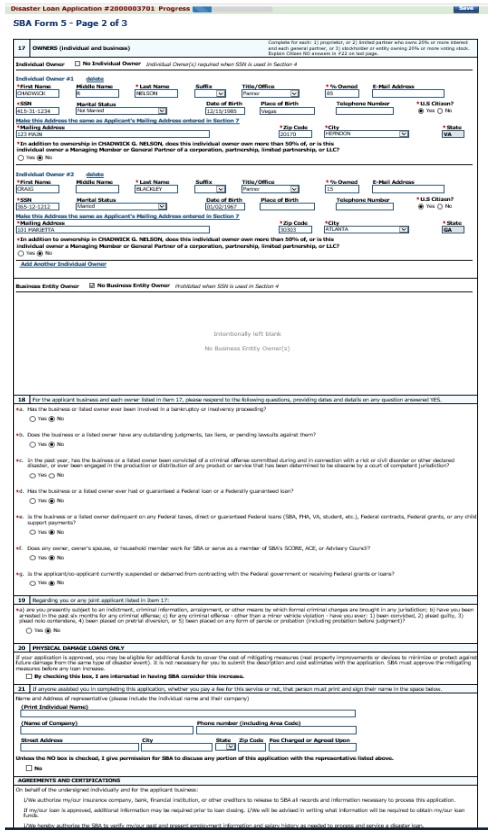
Previous — Next

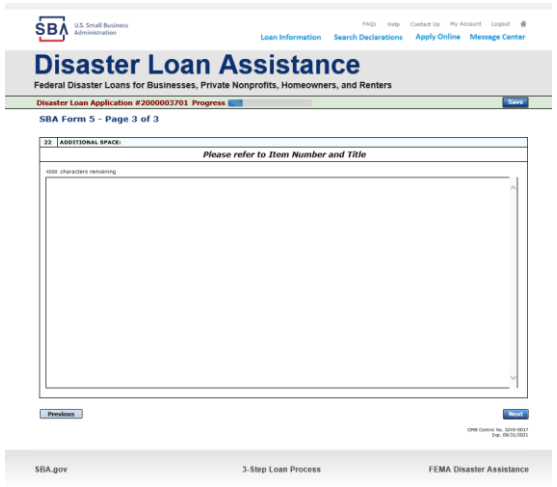
OMB Control No. 3245-0017
Exp. 08/31/2021

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%

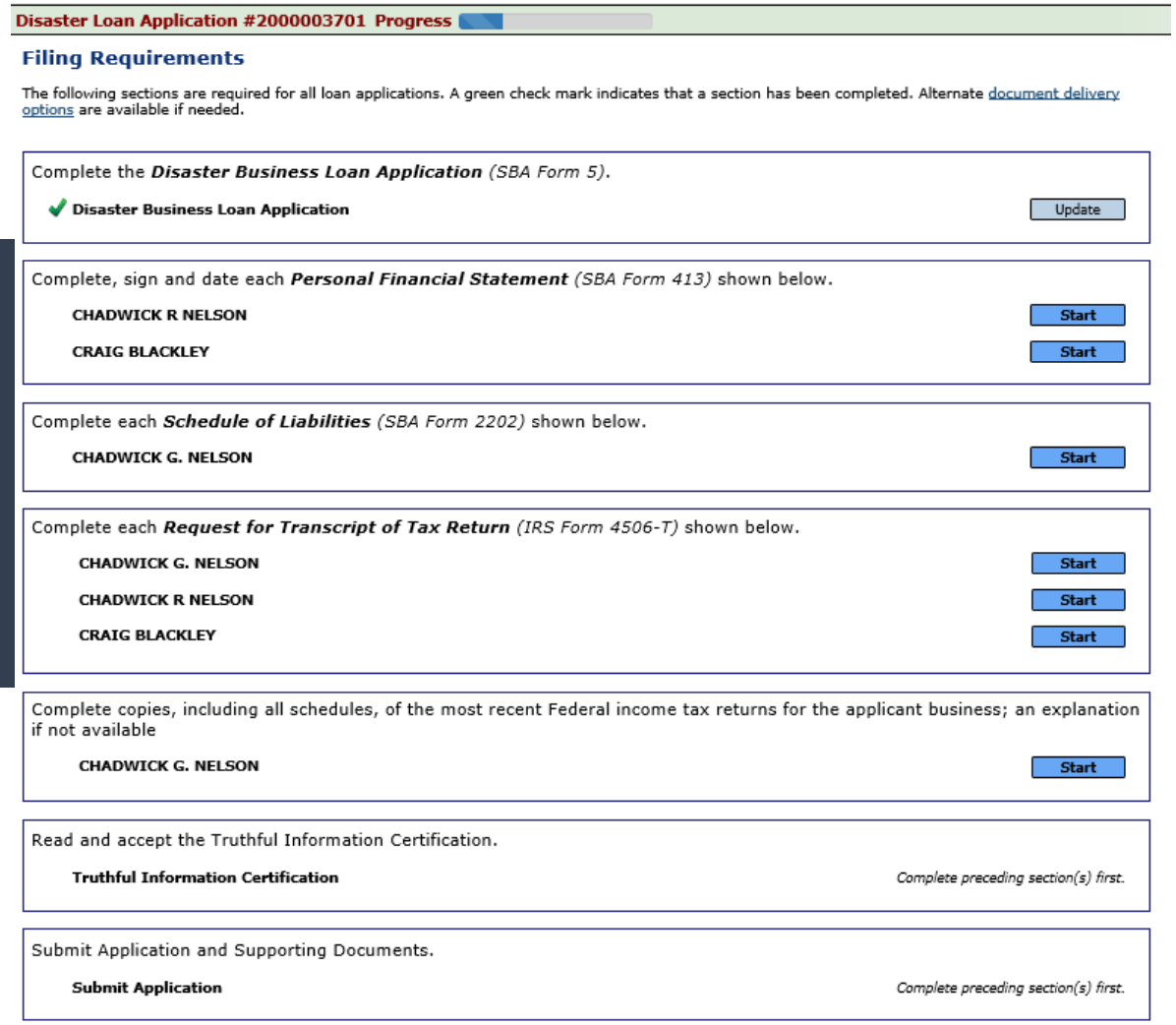




Page 3 is used for any relevant comments

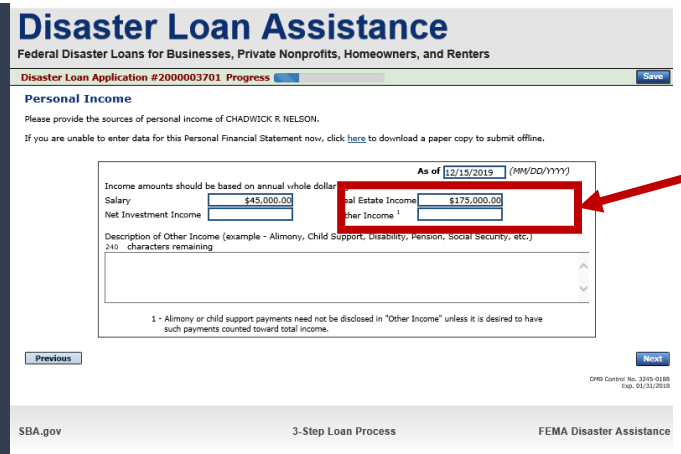
Filing Requirements

Now that the application is complete, the filing requirements on this page must be submitted / uploaded to complete the process.

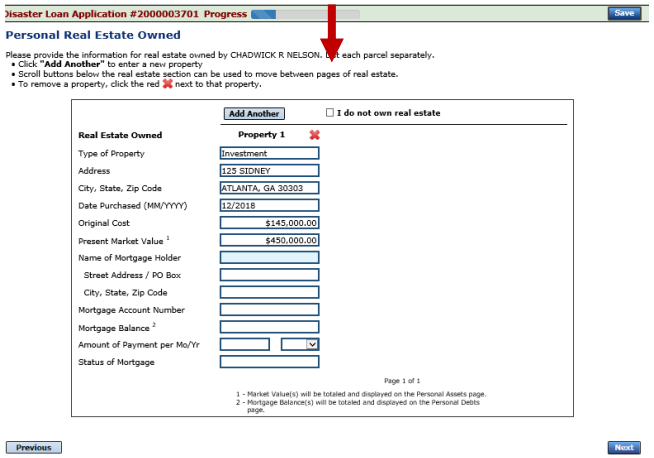


Personal Financial Statement

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

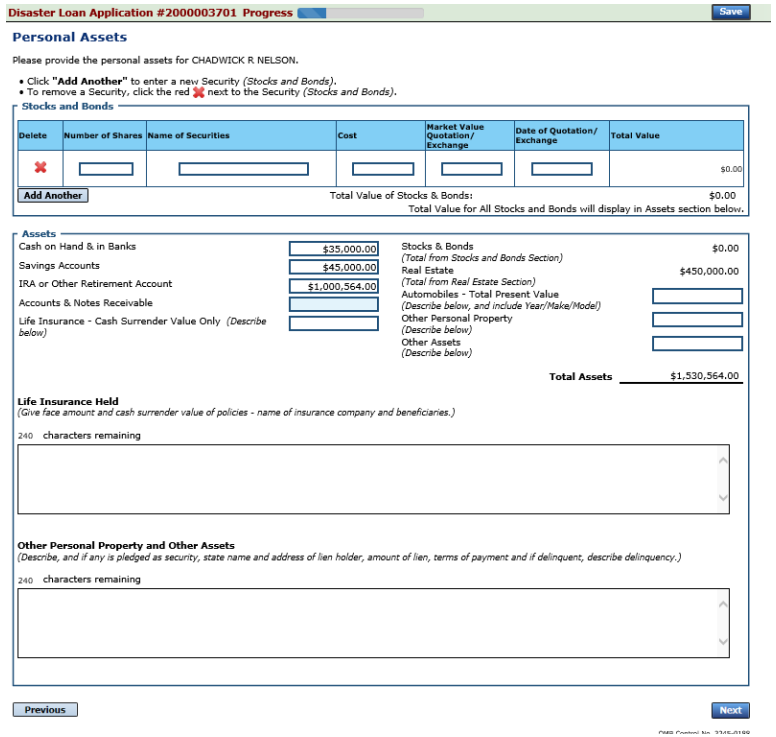


If you indicated you have real estate you must complete this form, supplying additional information



Personal Assets / Debits

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



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 ✖ 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
✖						$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)*	

Total Assets $1,530,564.00

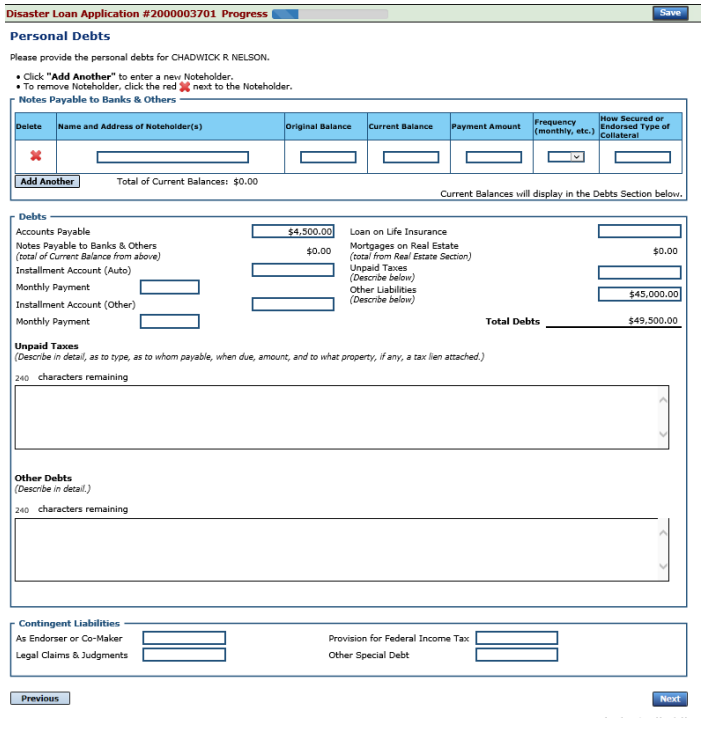
Life Insurance Held
(Give face amount and cash surrender value of policies - name of insurance company and beneficiaries.)

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 ✖ 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
✖						

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)			
Monthly Payment		**Total Debts**	$49,500.00

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

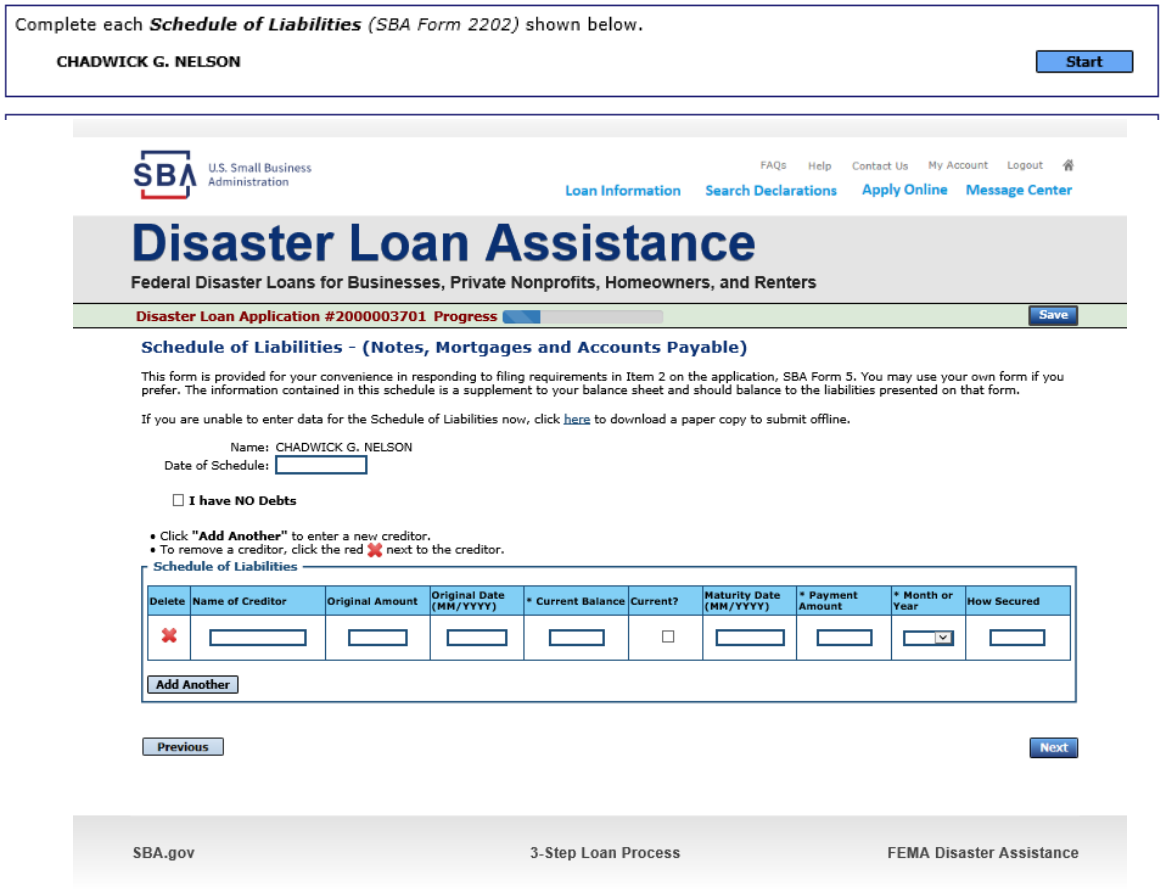
Contingent Liabilities

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

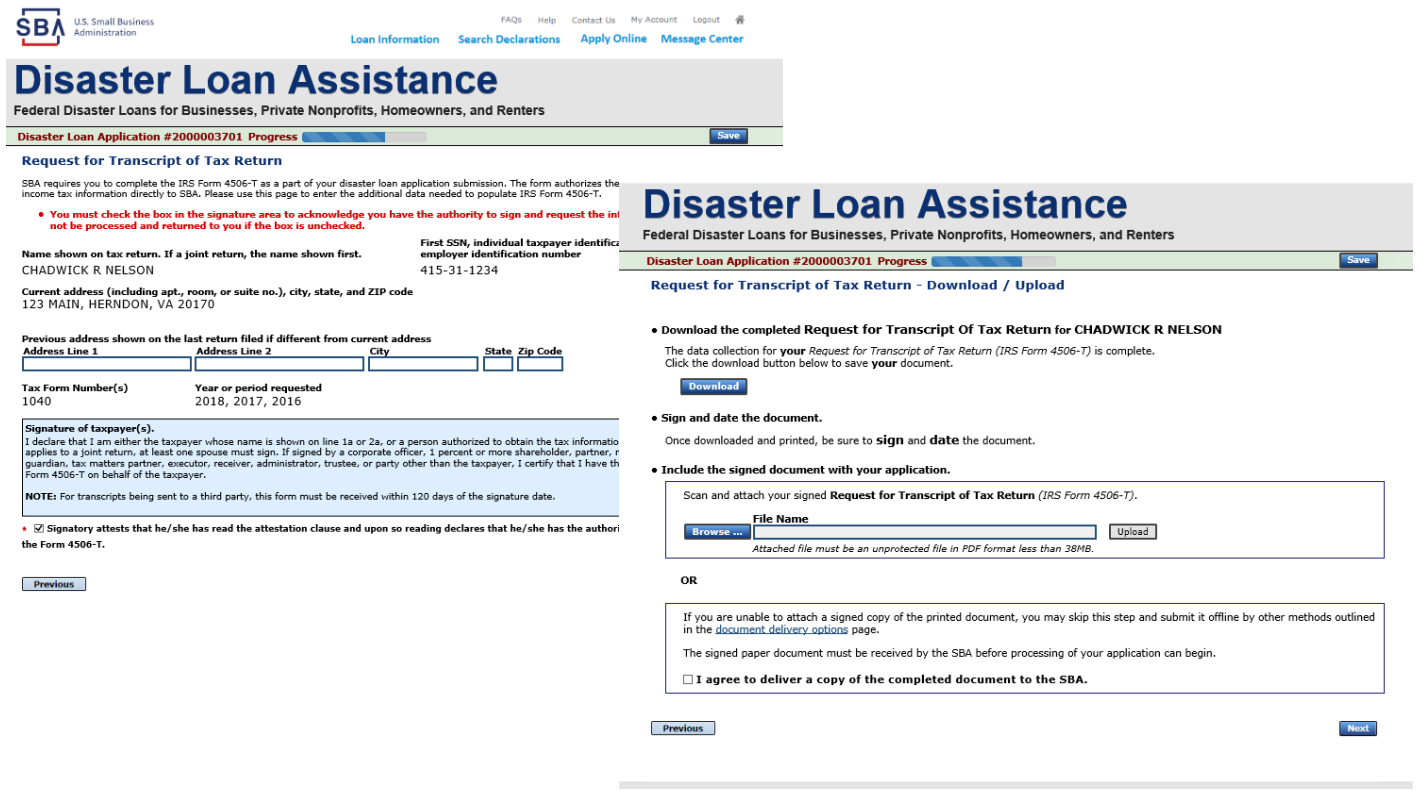
Previous — Next

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

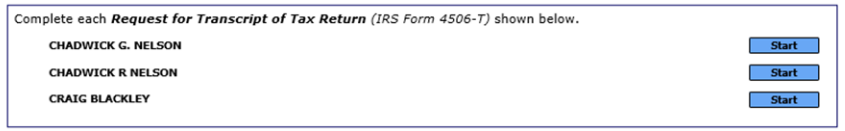


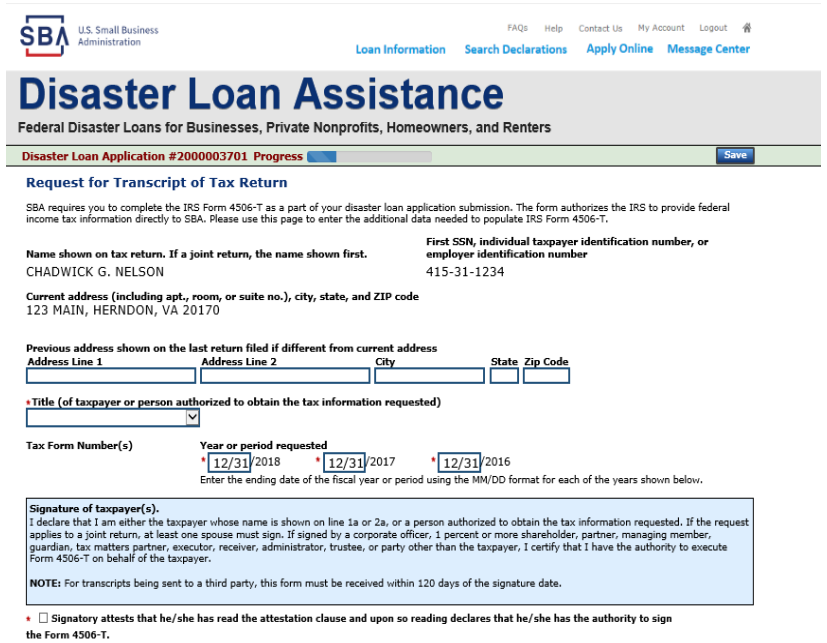
The 4506T can be uploaded once the form is printed and signed. You would need to save a copy on your desktop, once saved browse find the document and upload.

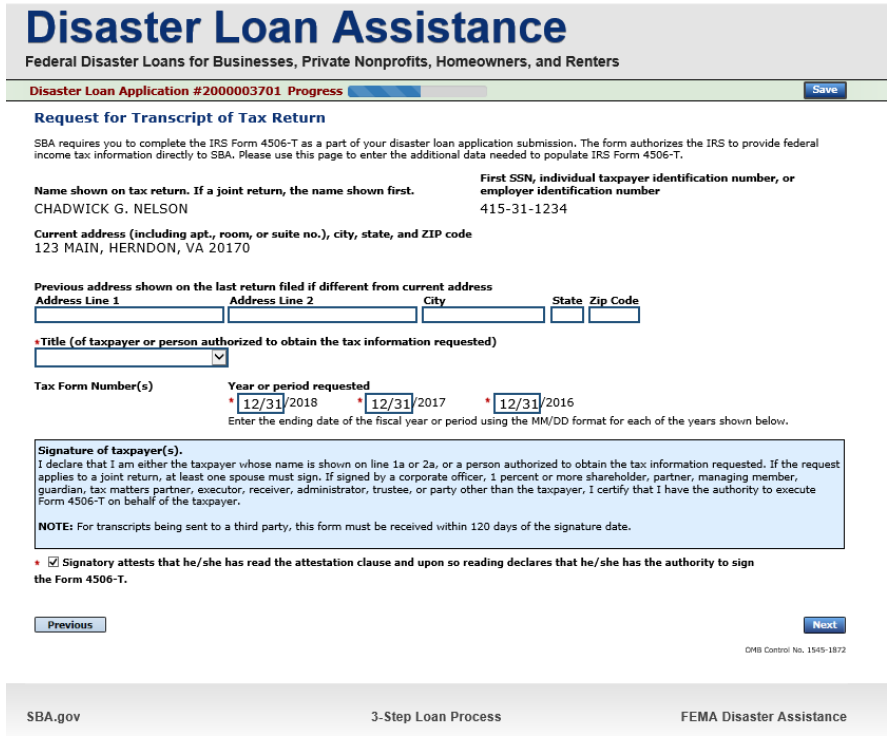
You could also opt to deliver offline

Electronically file 4506T

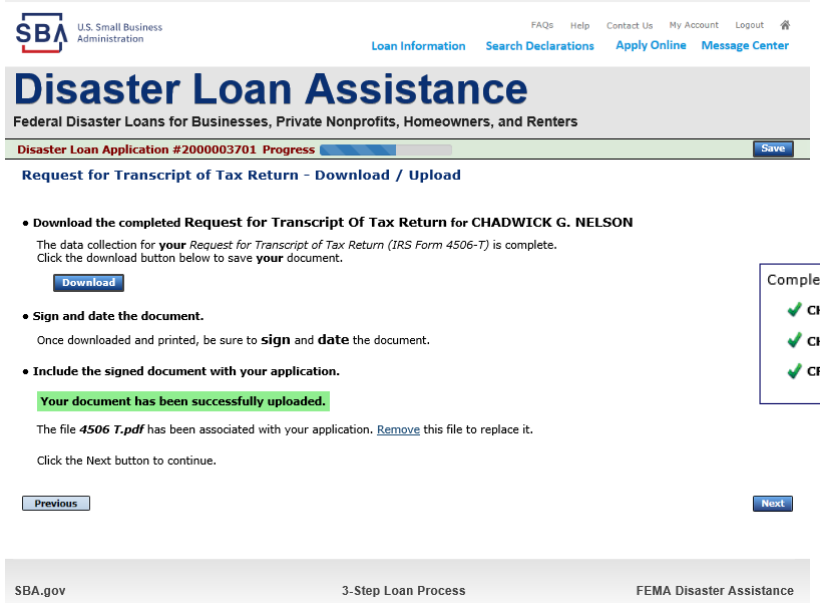
Each Applicant and Partner must submit a 4506T

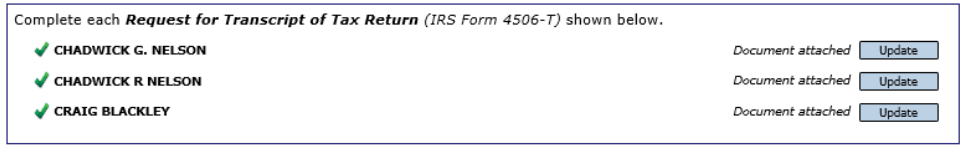






4506T Uploaded Successful

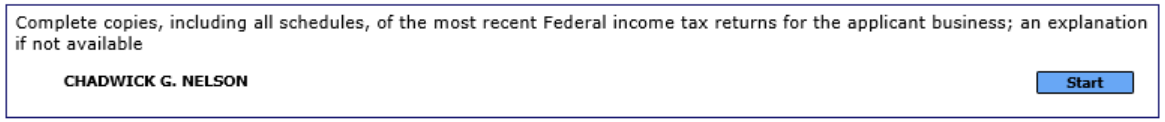


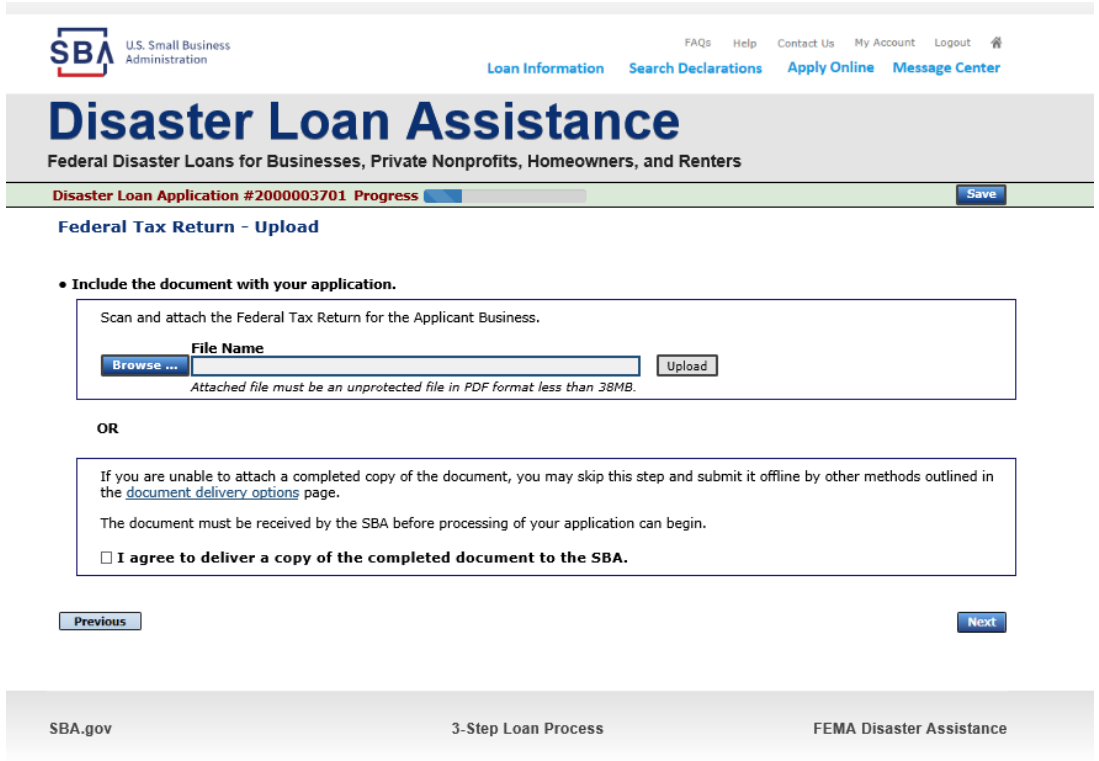


Once the 4506 T is uploaded you will receive a message back indicating the transmittal was successful. Make sure all fields are complete. All partners must submit this form for their individual and business taxes.

Tax Returns

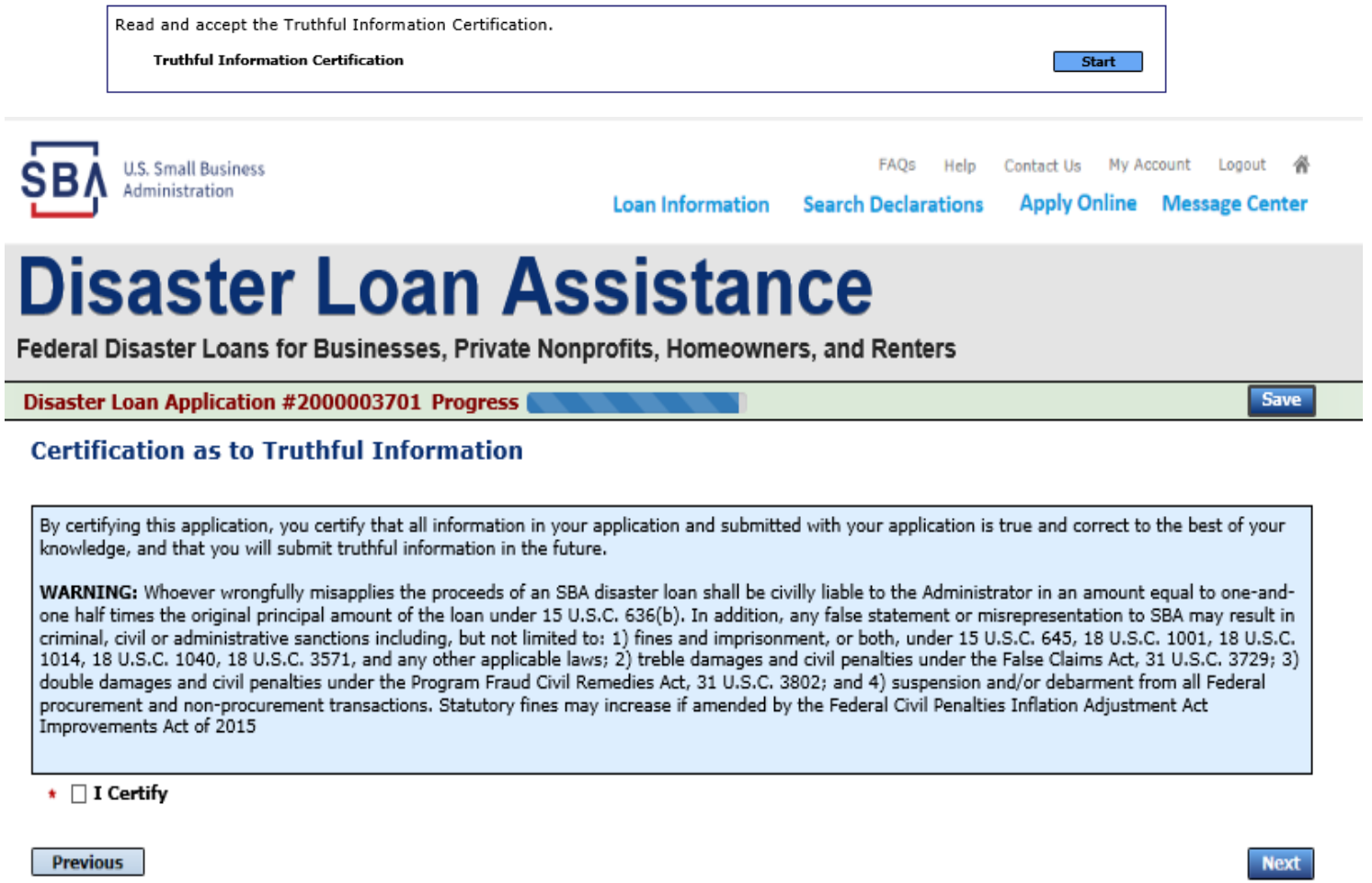
To complete your application you must upload your most recent tax returns.





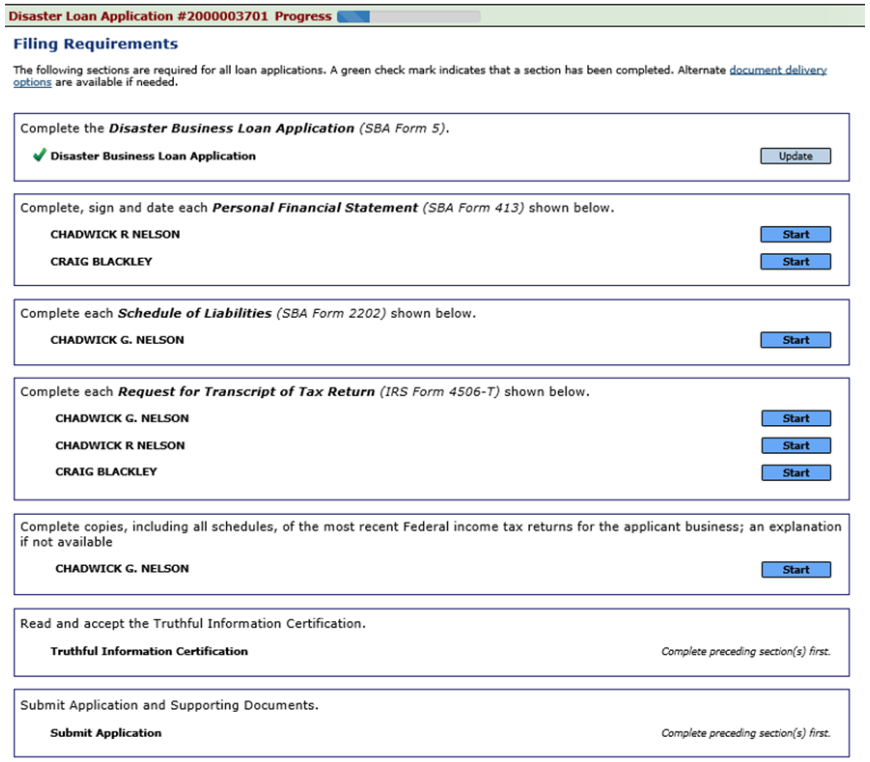
Taxes would be scanned and saved on the desktop. You would browse your desktop and then upload the tax returns.

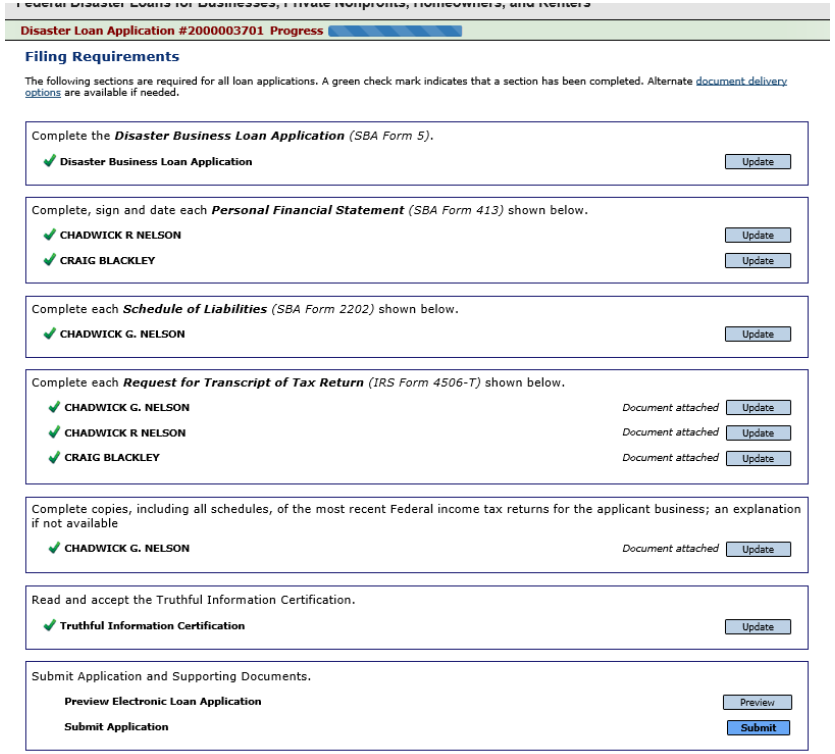
Certificate as to Truthful Information



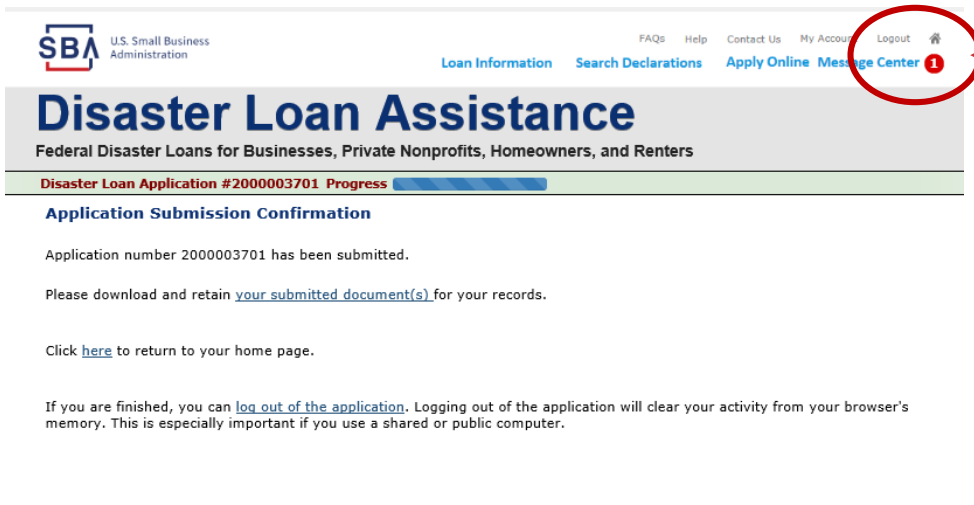
Filing Requirements Complete

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

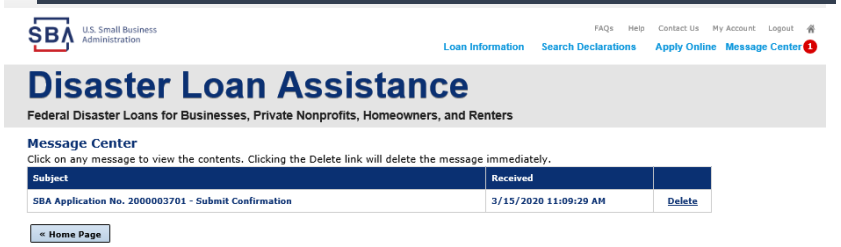




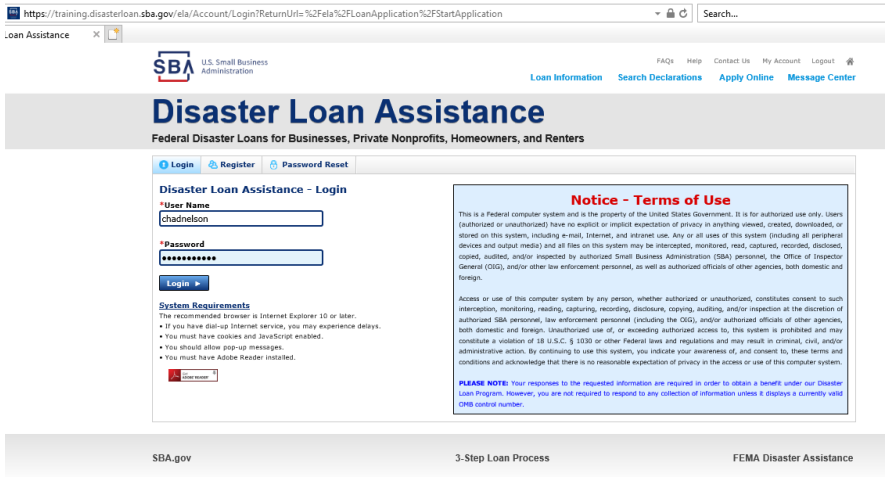
Application Successfully Submitted



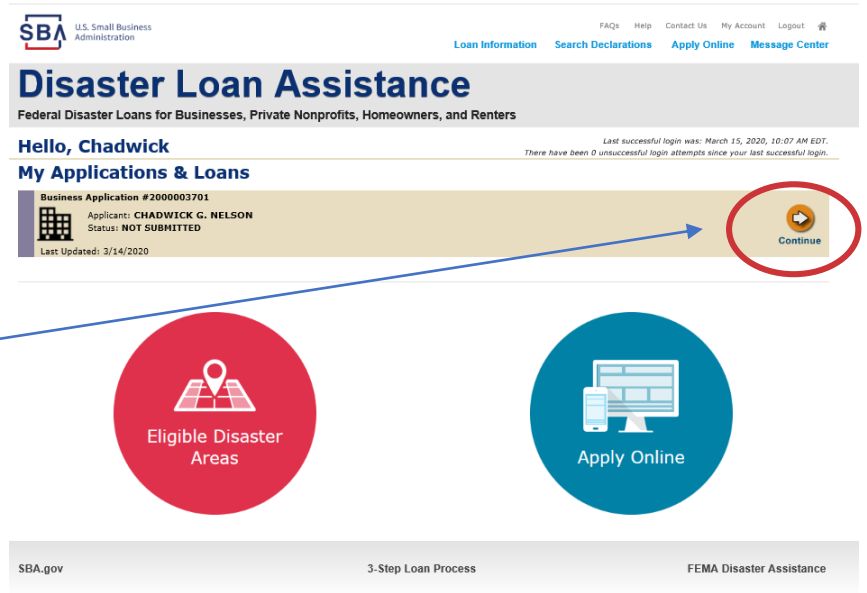
Once the application is successfully submitted you will get this page. In the right hand corner a message indicator will appear. The message confirms submittal of the application



Returning to Complete Application

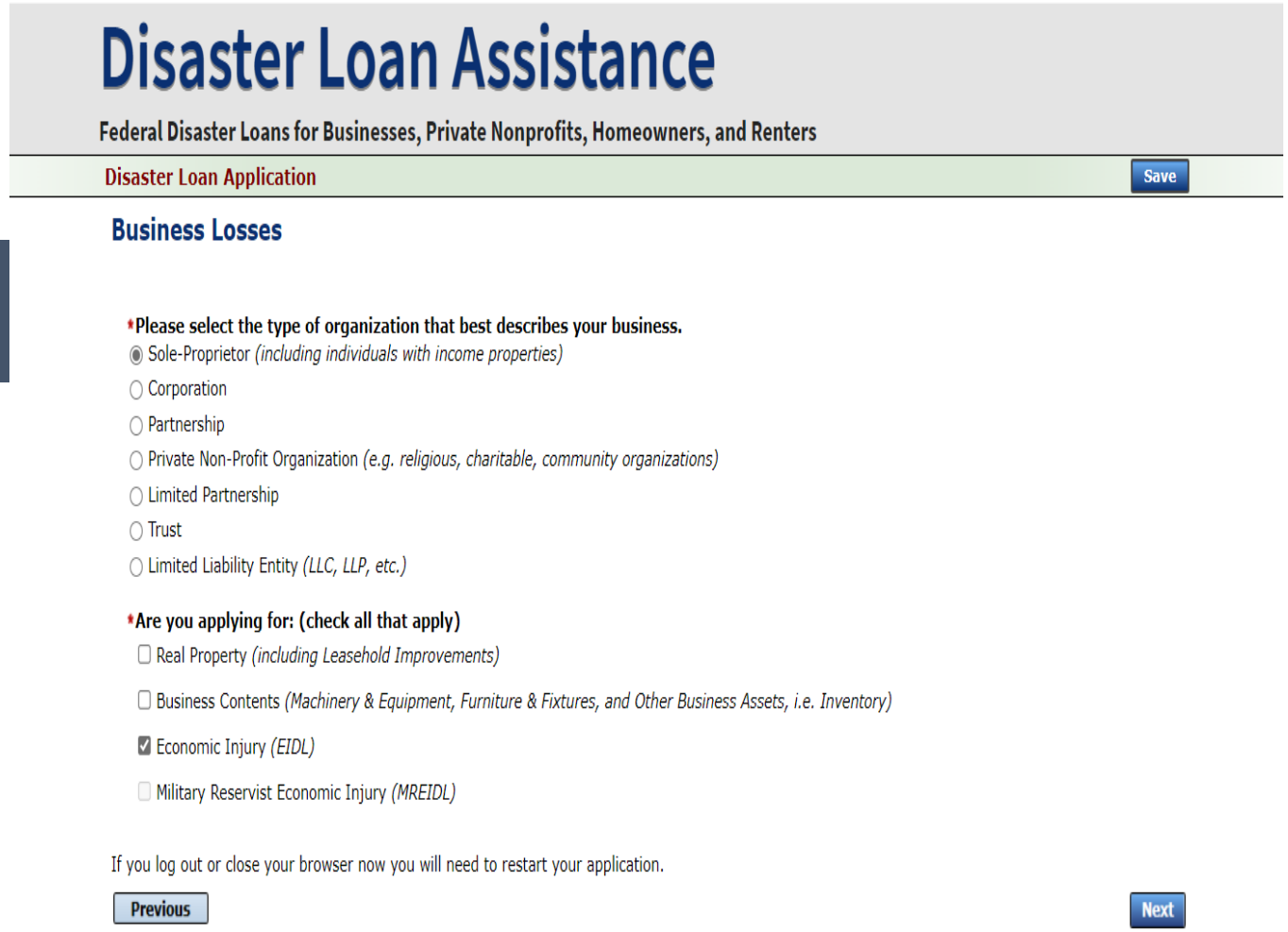


Input your user-name and password to complete a started application, once in click on “Continue”



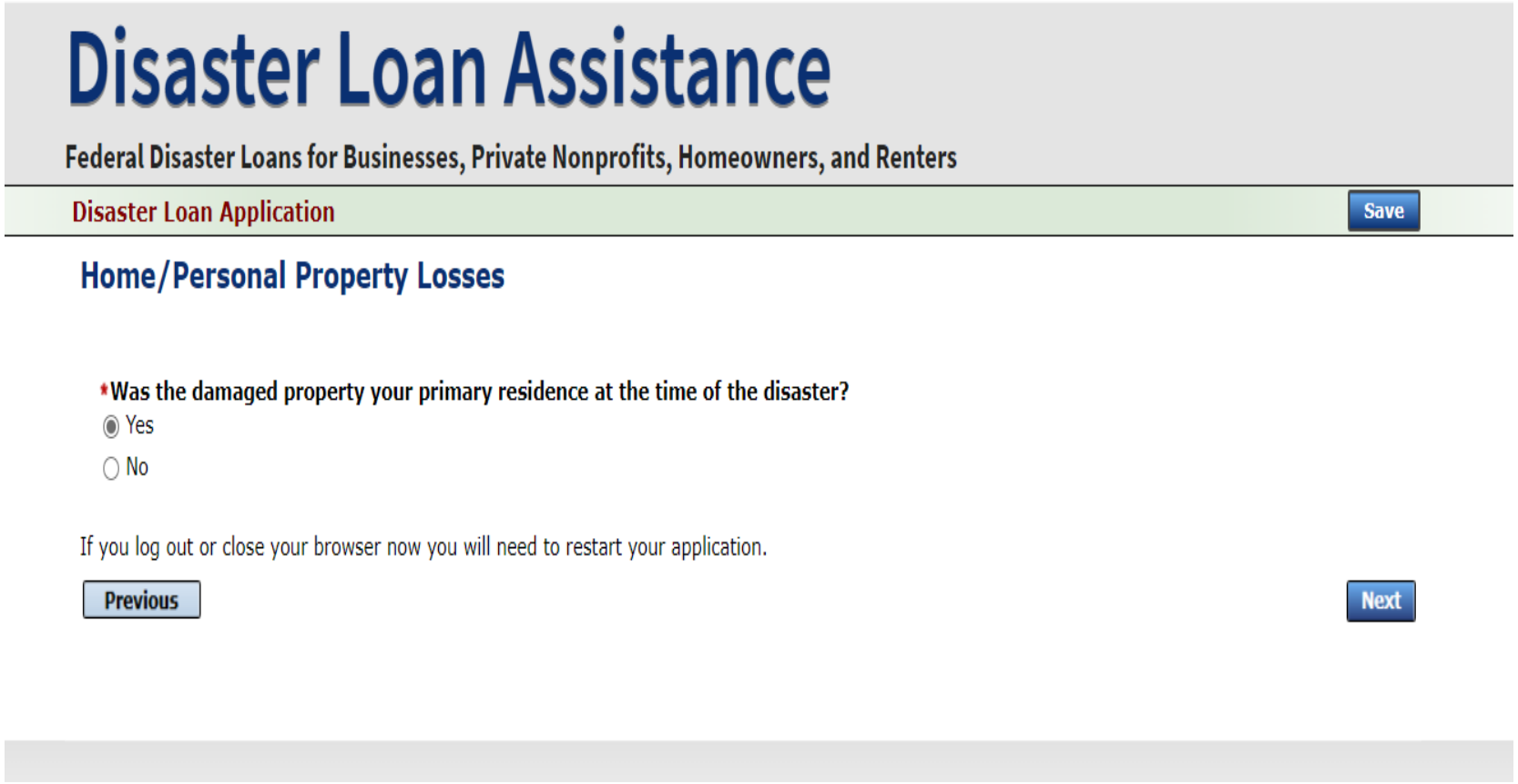
Business Losses

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



Home/Personal Loss

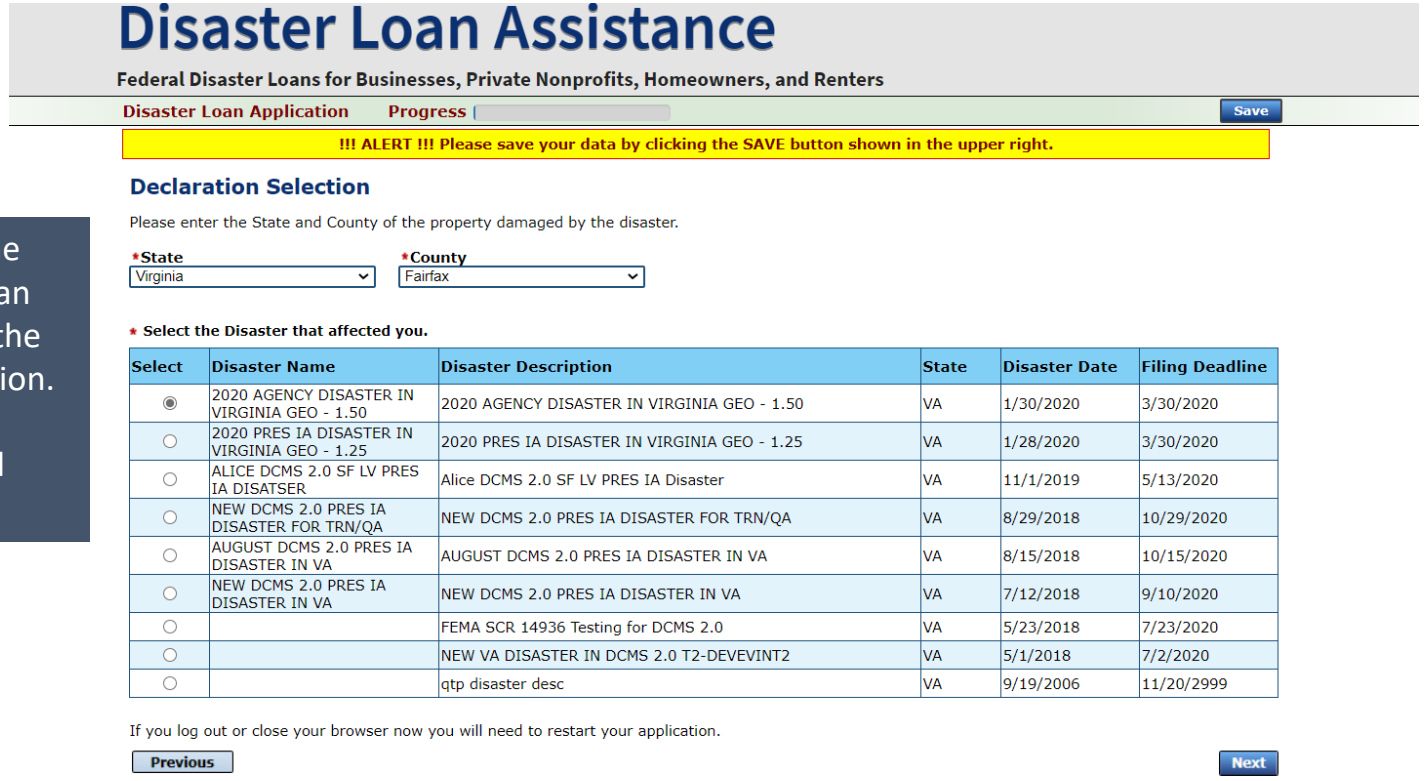
The Loan Application will walk you though the process. Click “Save” to save the input and click “Next” to navigate to the next page.



Declaration Selection

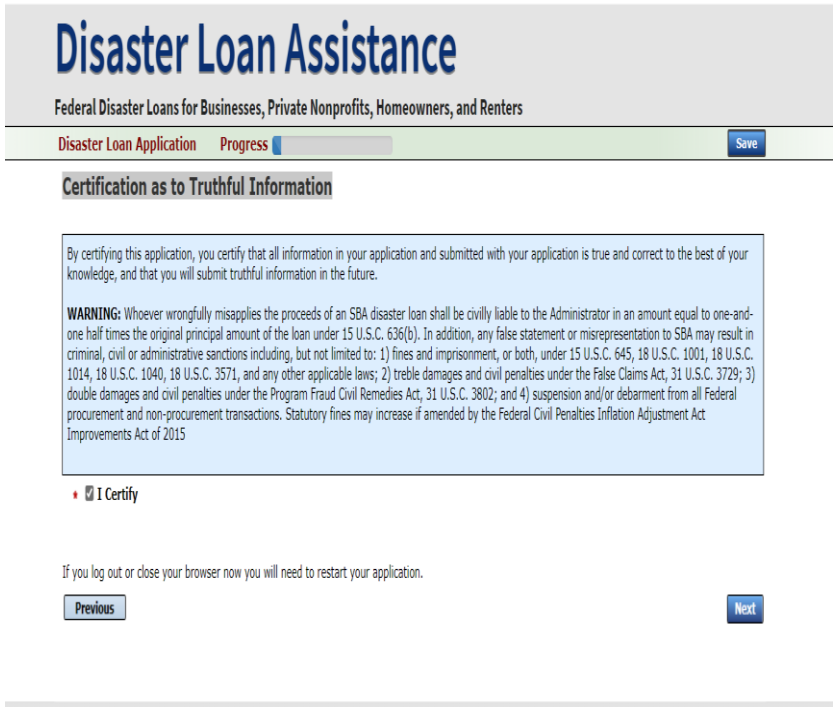
On the same line as the “Save” icon you also can see the “Progress” of the Disaster Loan Application.

Enter your “State” and “County”

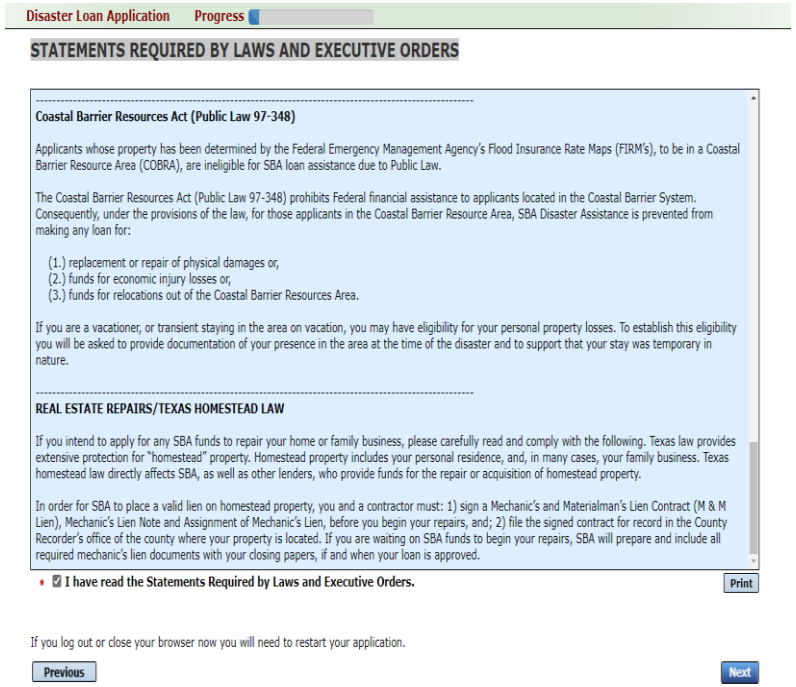


Certification and Executive Order

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

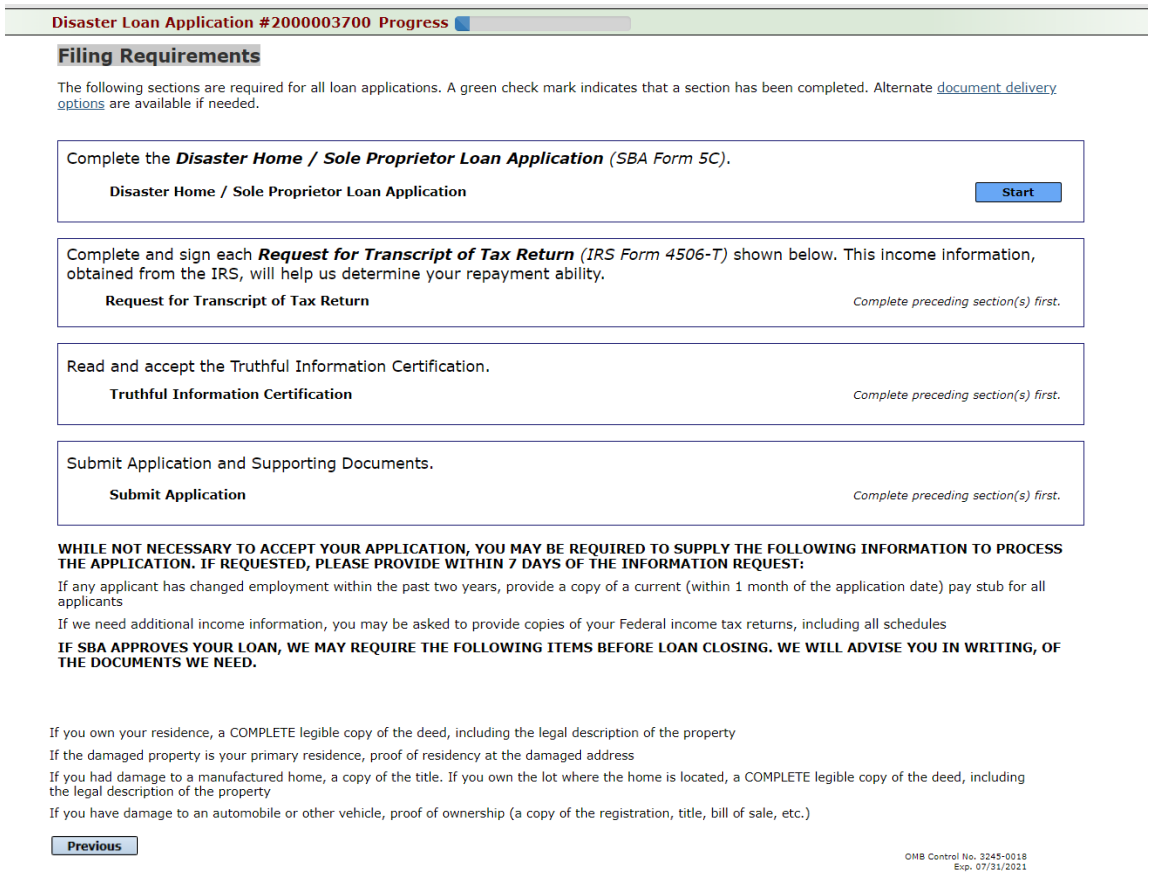


Read the information, check “I have read…” then click “Next”.



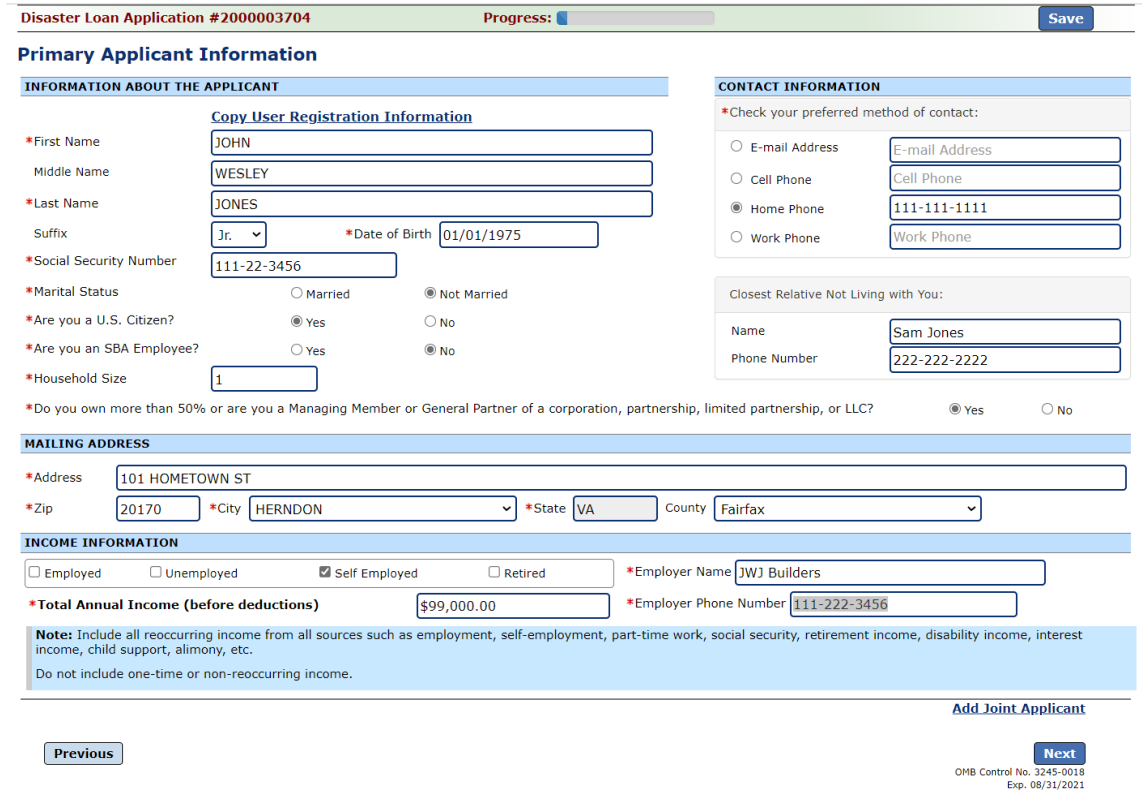
Filing Requirements

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



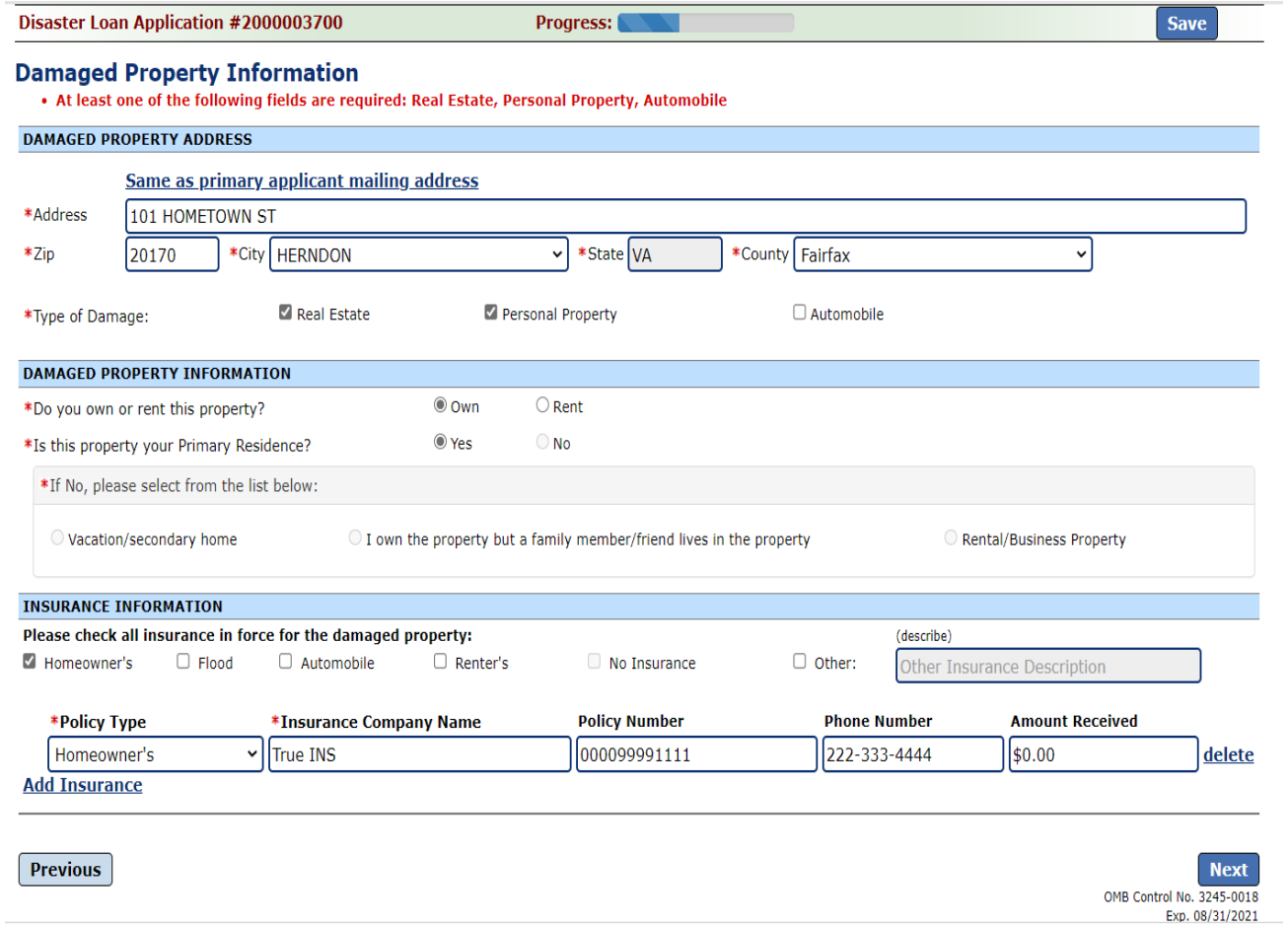
Completing Form 5C - Sole Proprietor Loan Application

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



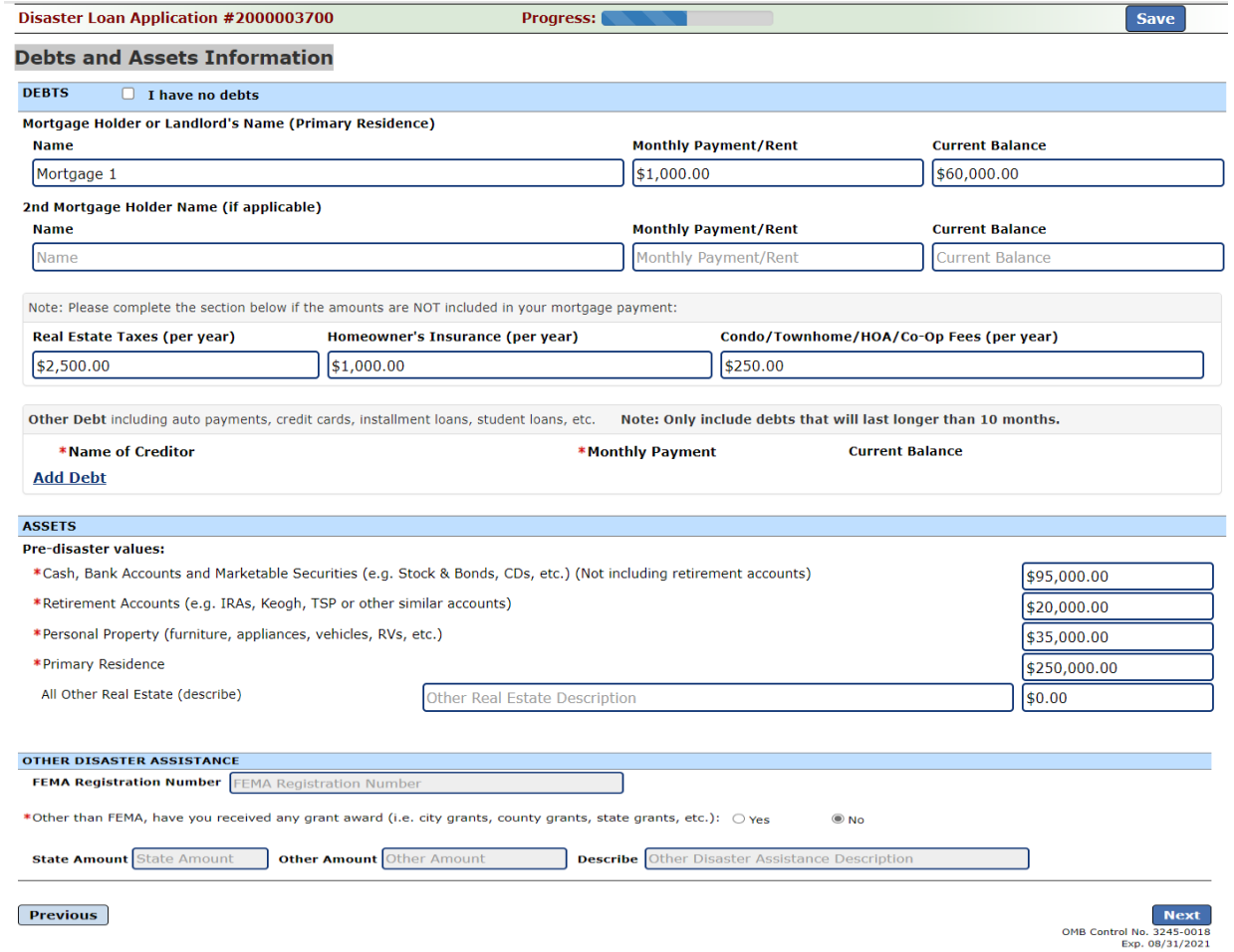
Form 5C continued - Damaged Property Information

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

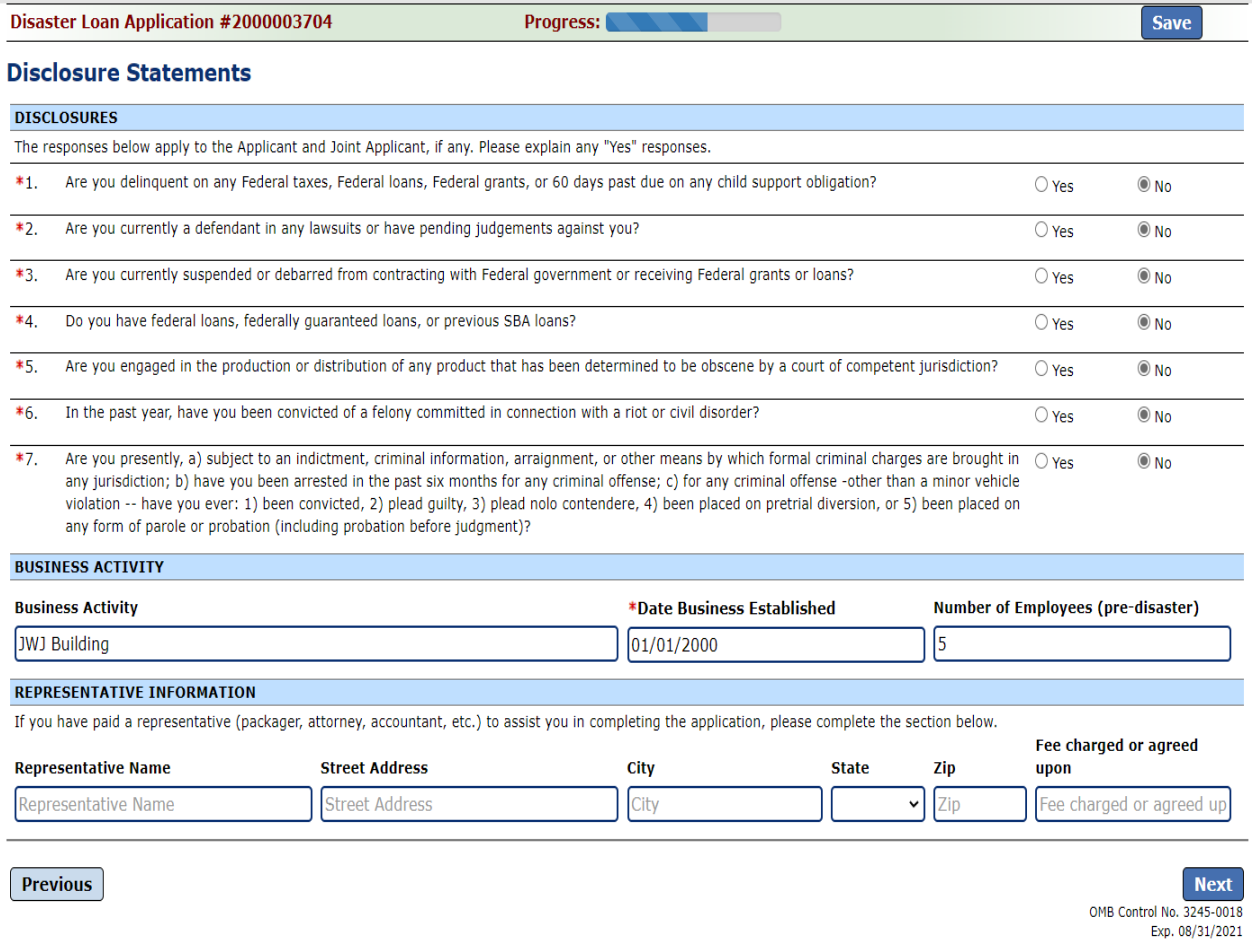
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.



Form 5C continued - Disclosure Statements

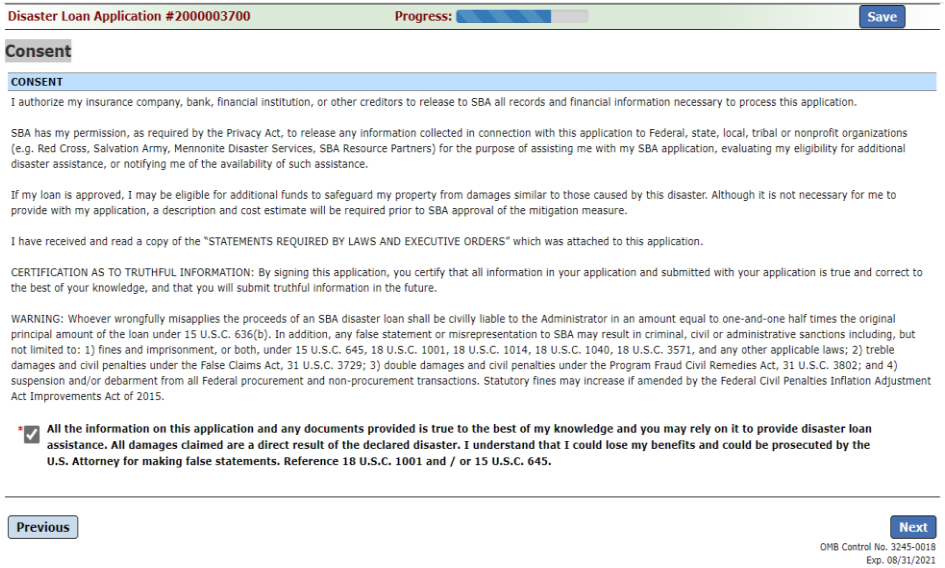
Fill in the information as required and then hit next.

Fields marked with a red asterisk is a required field.



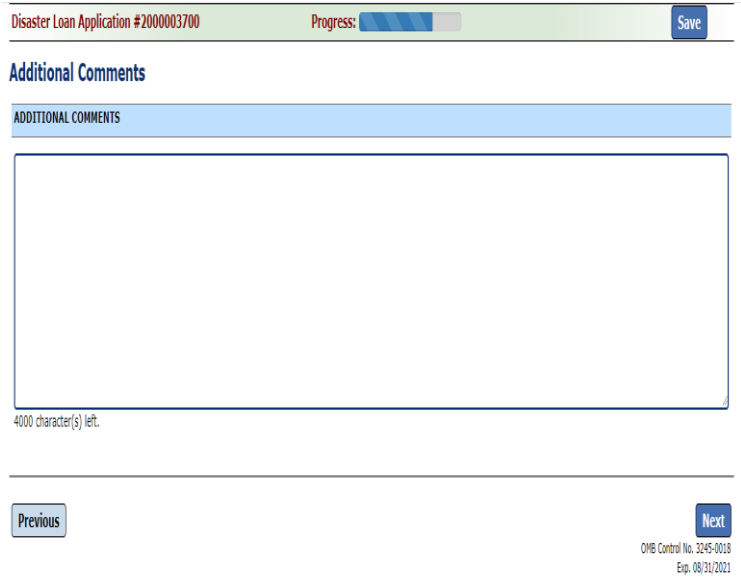
Form 5C continued - Consent and Additional Comments

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



Additional Comments are used for clarifying or additional information.

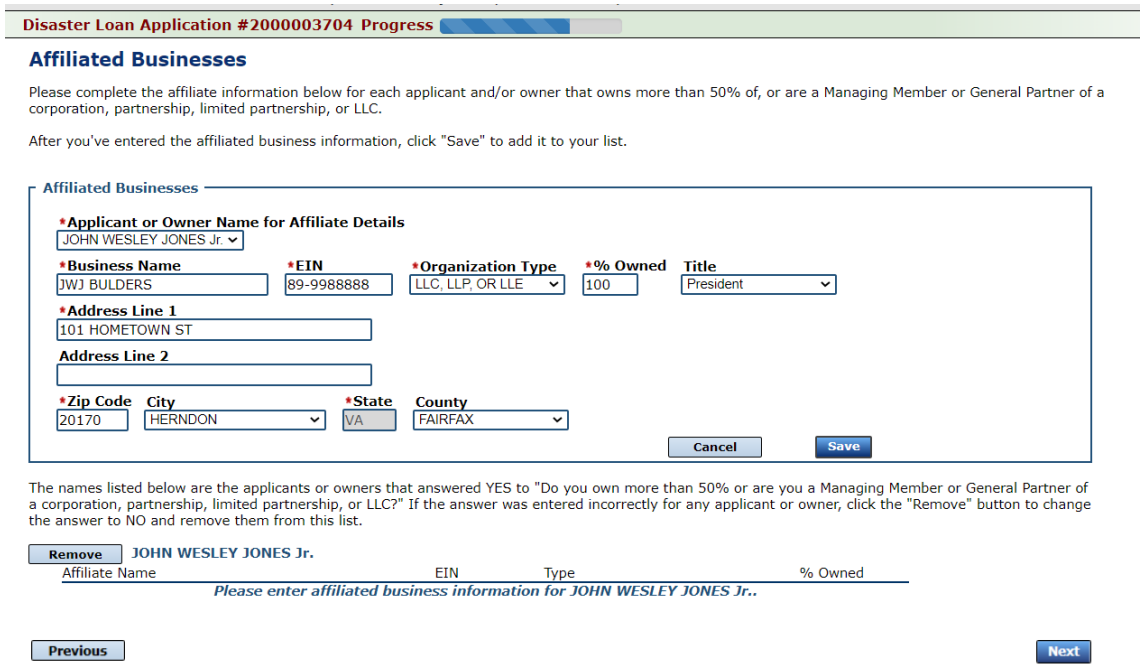
Click "Next" to continue the process.



Form 5C continued - Affiliated Businesses

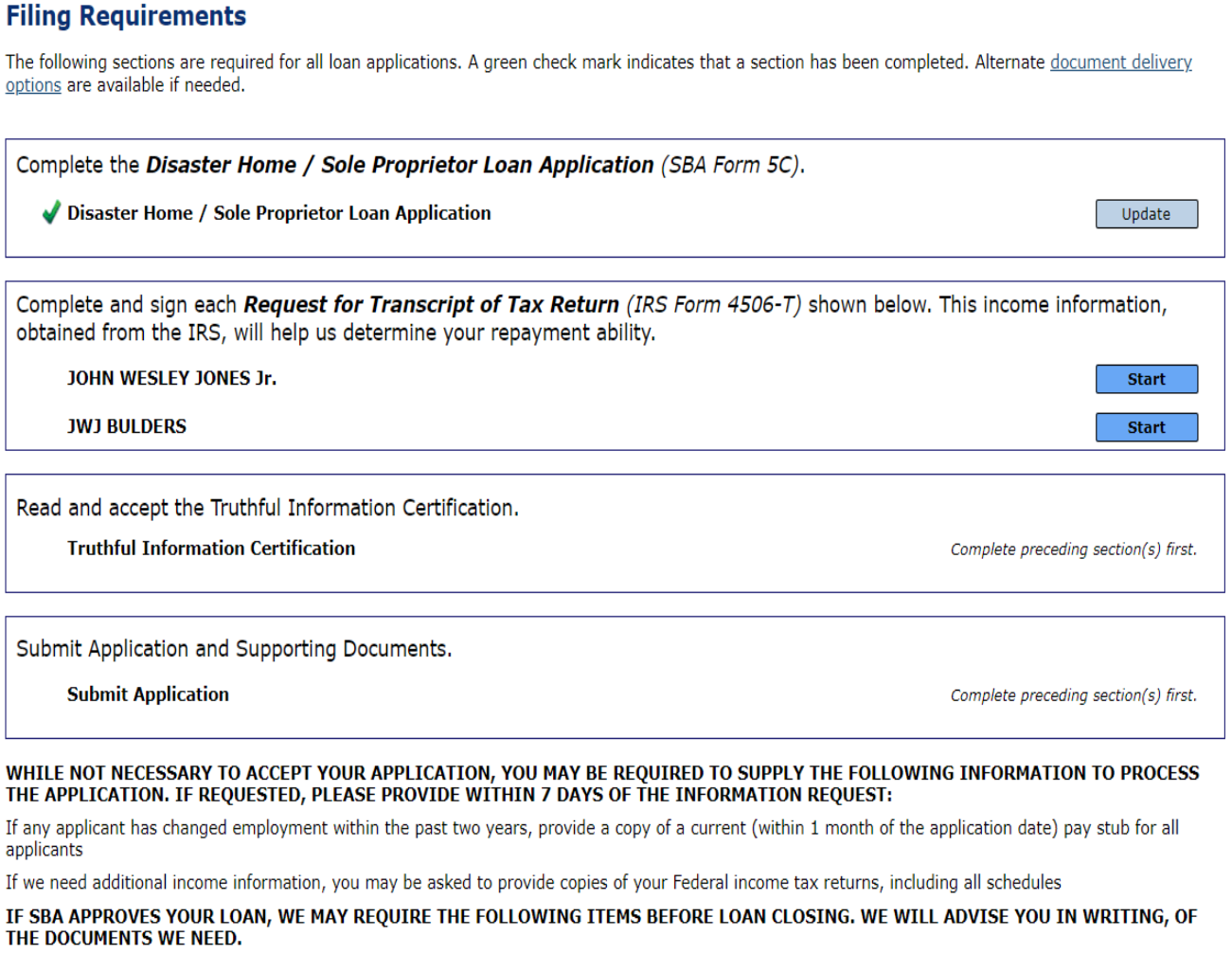
Fill out the Affiliated Business information then click “Save”.

To continue the process click “Next”.



Completing IRS Form 4506-T

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



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:

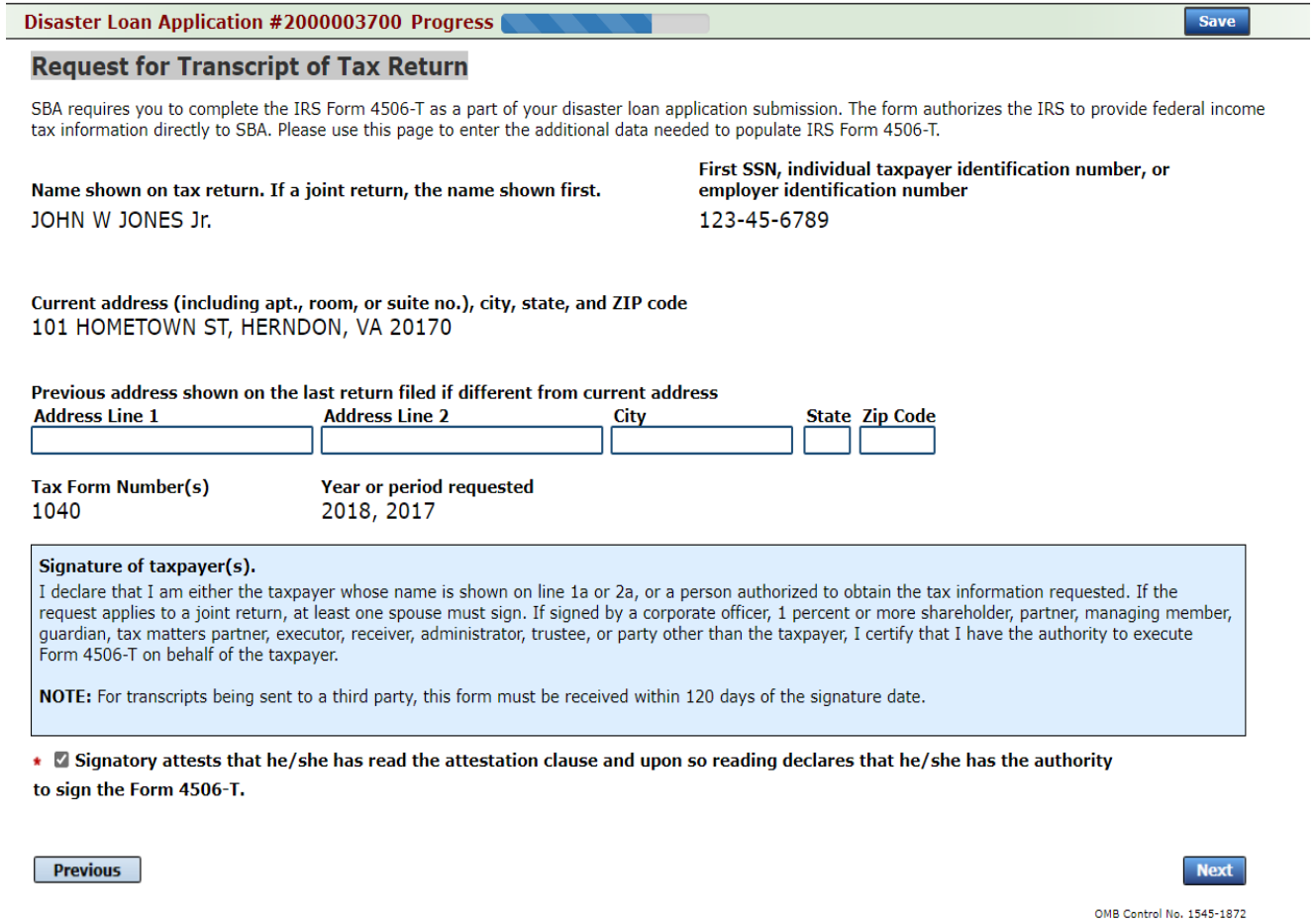
If any applicant has changed employment within the past two years, provide a copy of a current (within 1 month of the application date) pay stub for all applicants

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.

Request for Transcript of Tax Return

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



Disaster Loan Application #2000003700 Progress

Save

Request for Transcript of Tax Return

SBA requires you to complete the IRS Form 4506-T as a part of your disaster loan 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.**

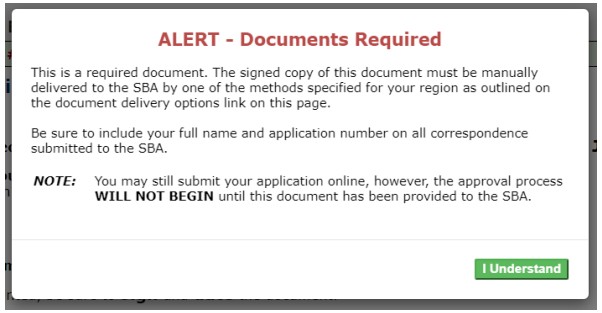
Previous

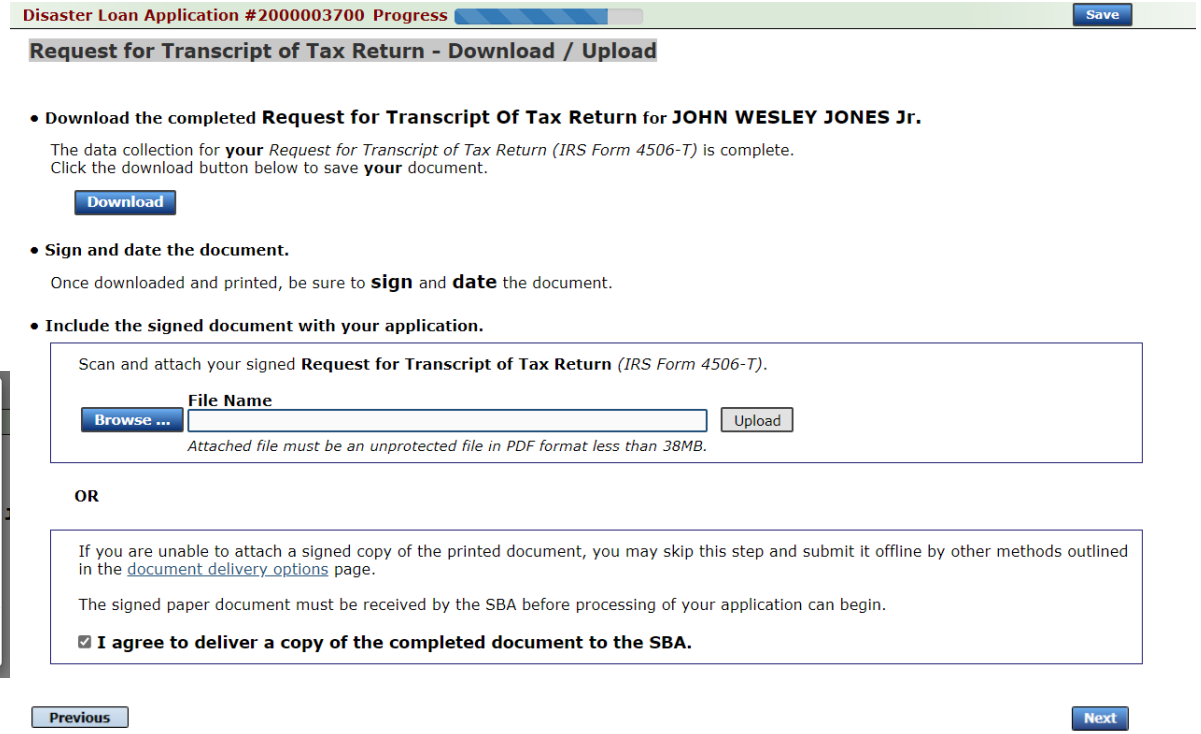
Next

OMB Control No. 1545-1872

Request for Transcript of Tax Return - Download / Upload

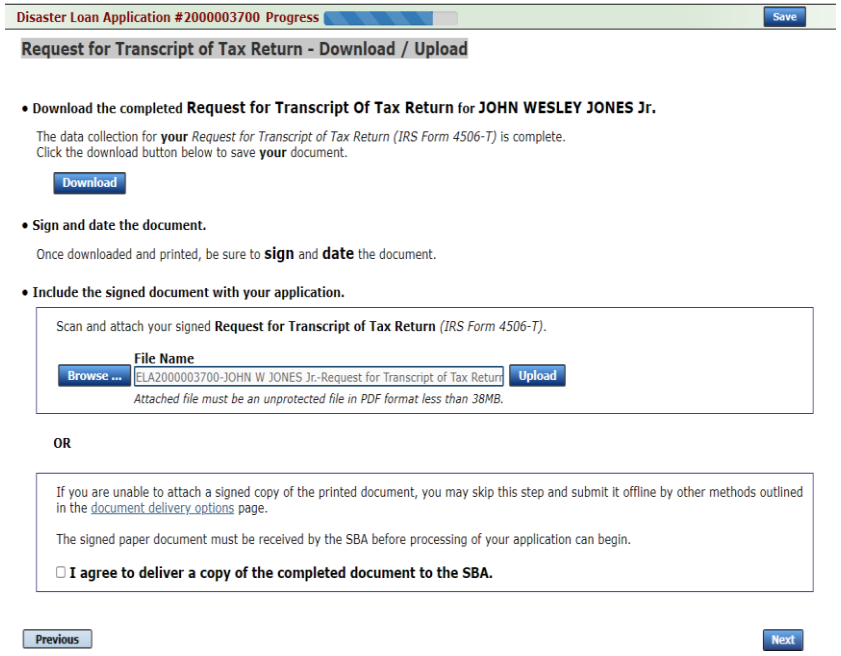
If you chose to deliver a copy this alert will appear. And you will no longer be able to upload information. The document will have to be submitted offline.



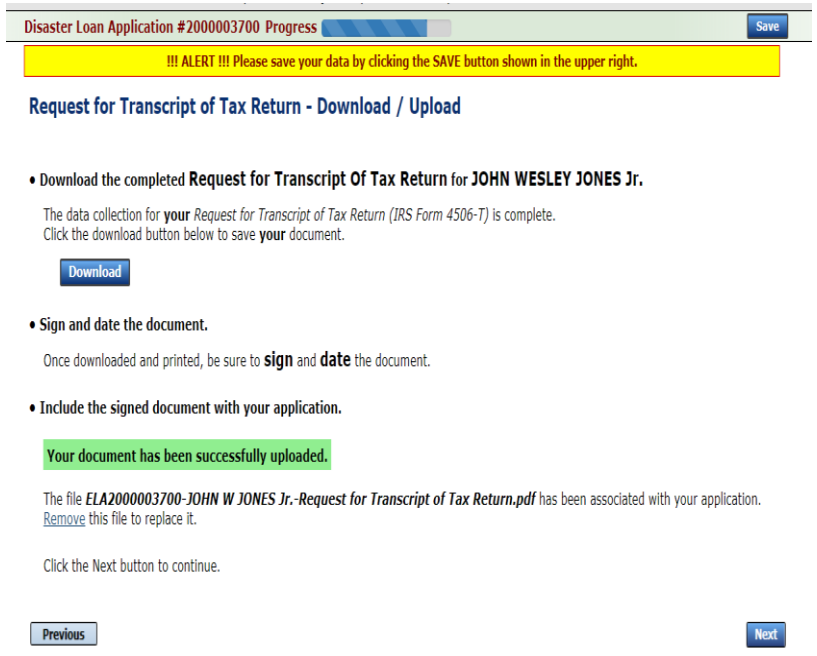


Request for Transcript of Tax Return - Download / Upload

Once you have downloaded your tax returns you can upload.

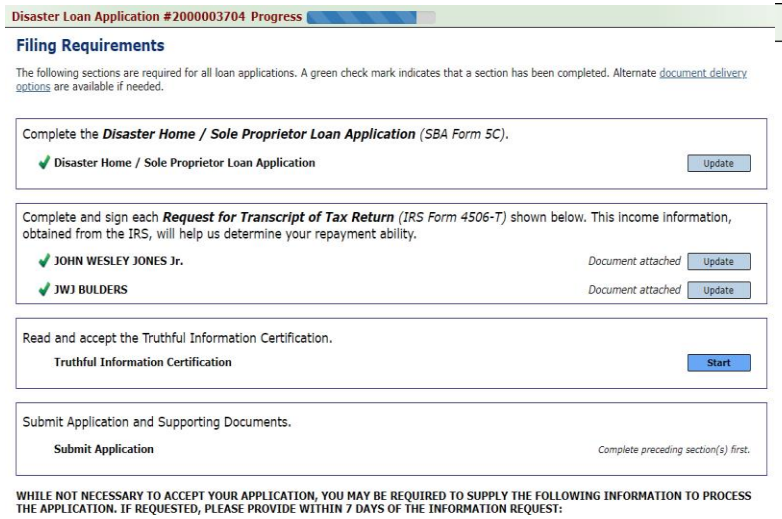


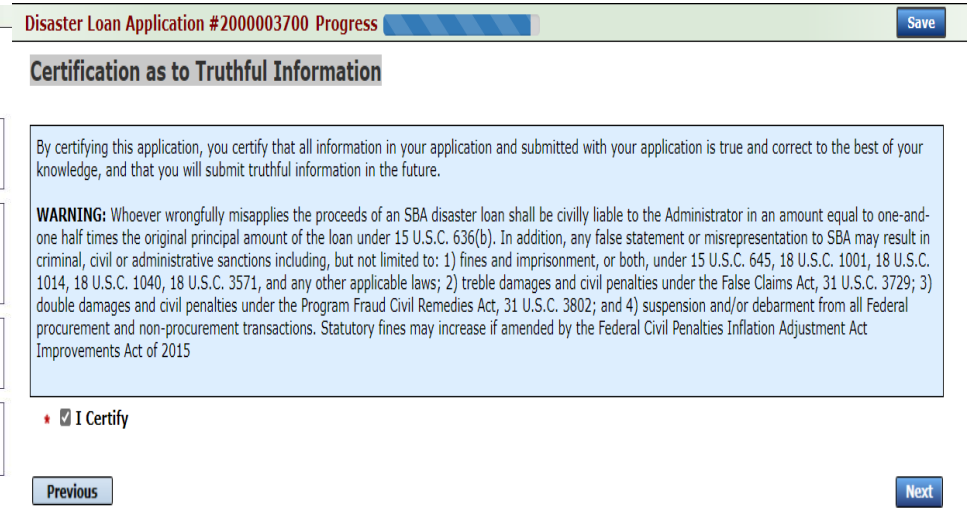
Successfully Uploaded will appear when finished.
Then click “Next” to continue the process.



Filing Requirements

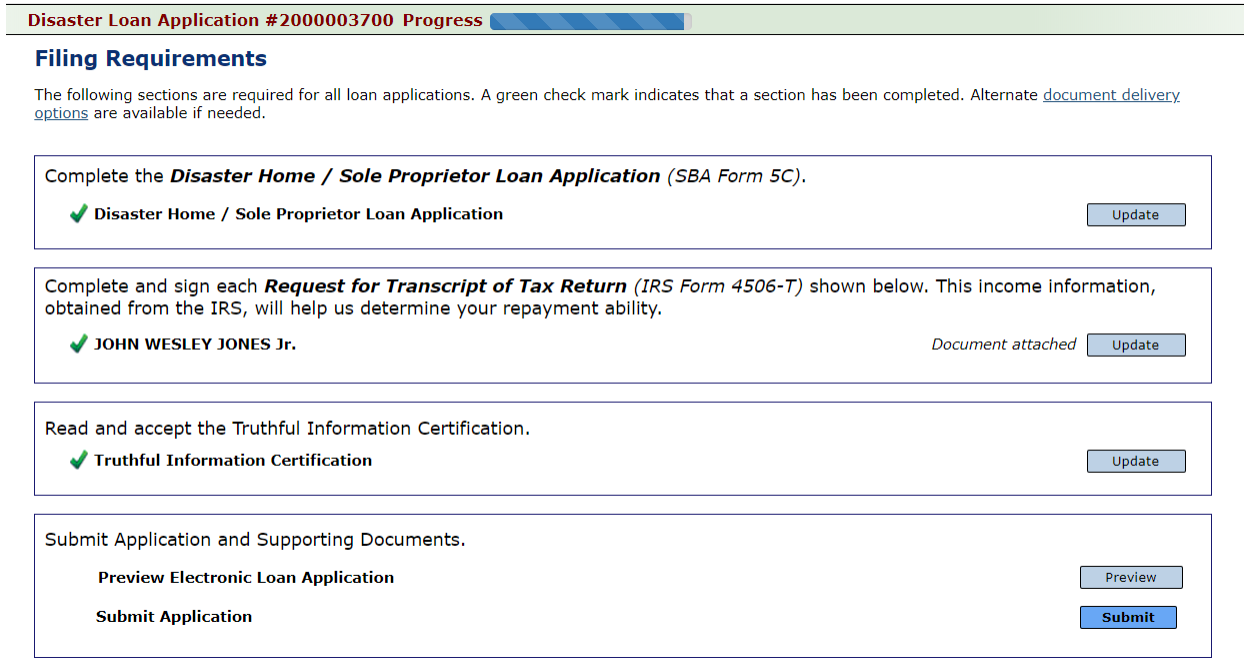
Once the tax returns are complete sign the final Truthful Information Statement.





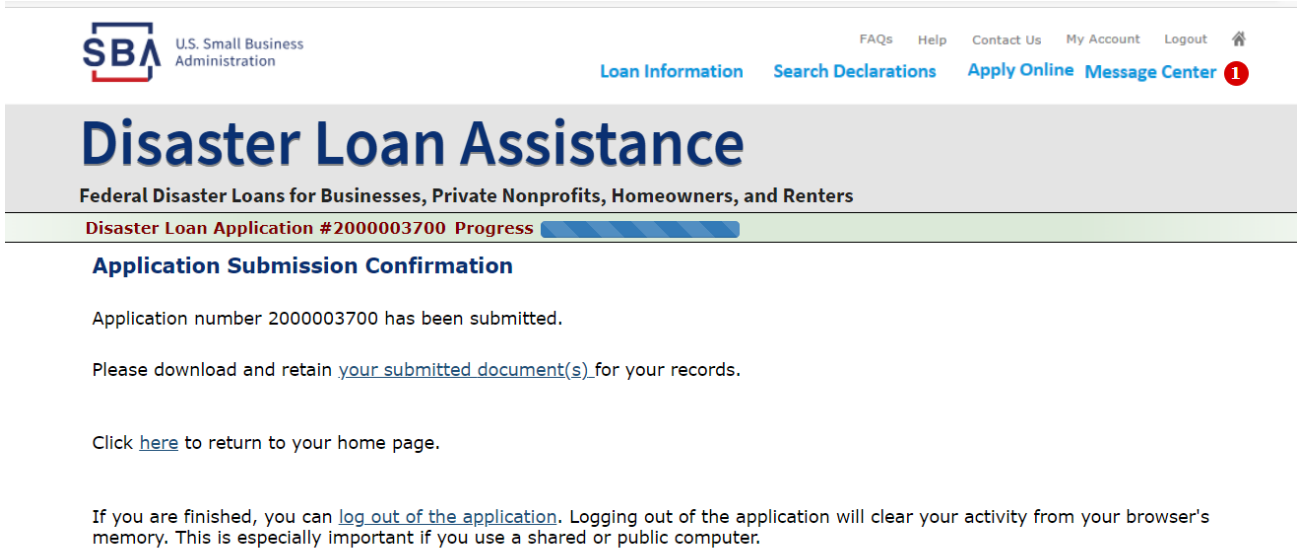
Submit Application

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

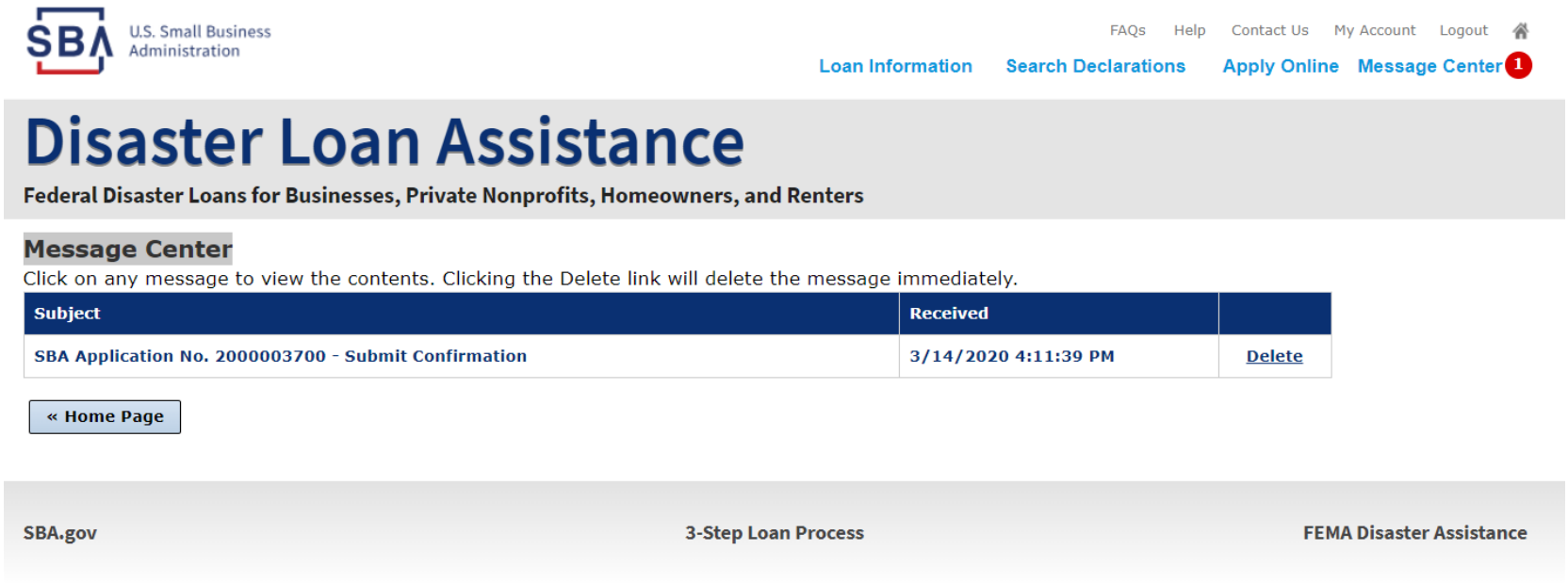


Application Submission Confirmation

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



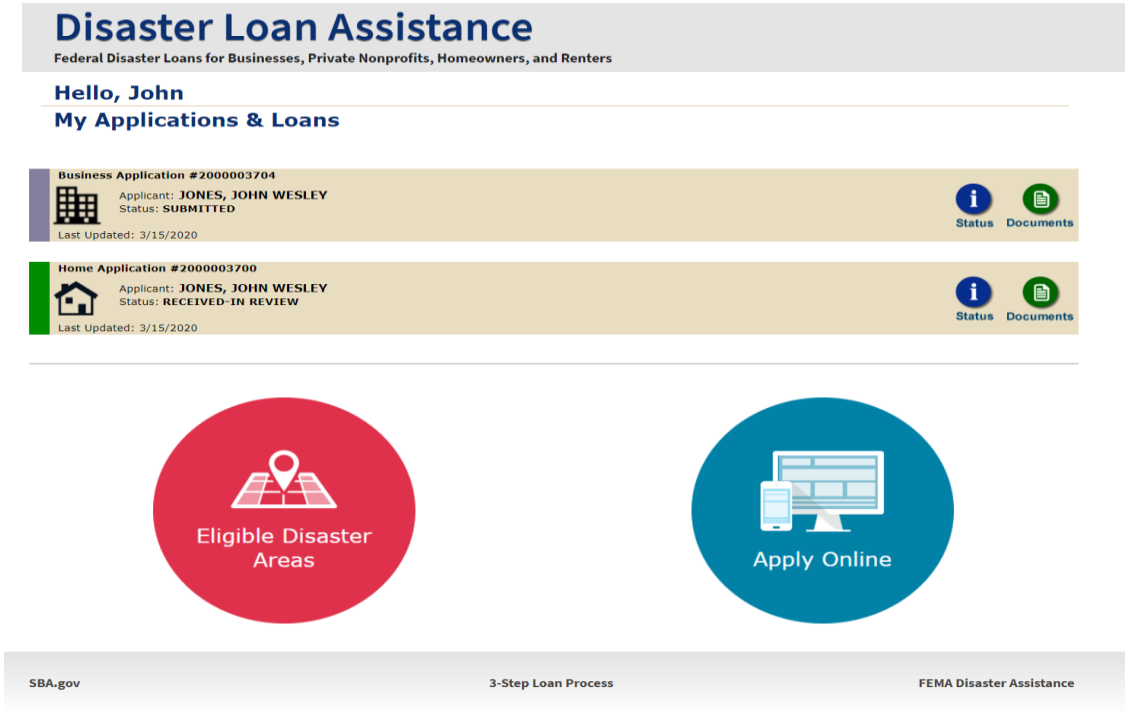
Message Center



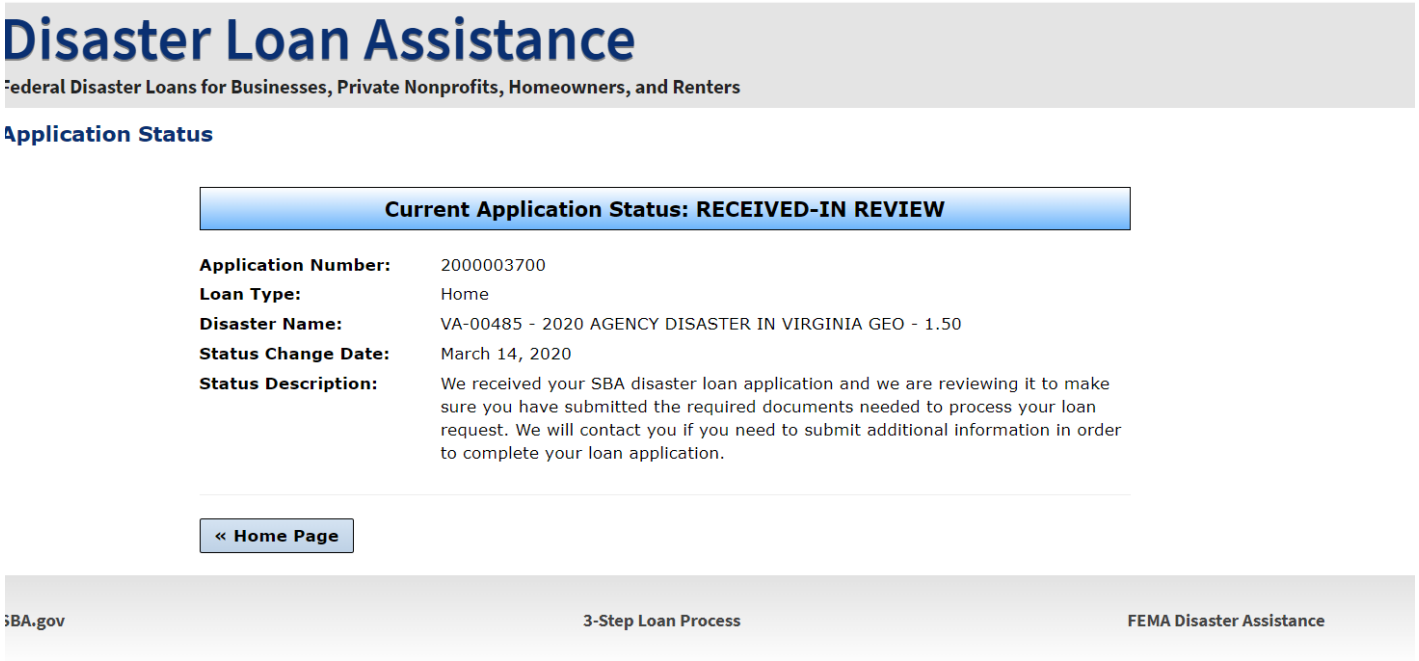
Home Page

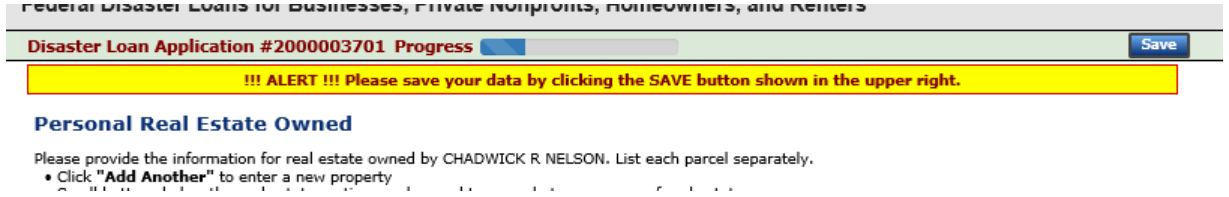
After competing application you automatically return to the home page.

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



Application Status



Special Note

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