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



U.S. Small Business Administration

## 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 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)

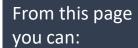
## Disaster Loan Application Portal (DLAP)

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

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



## Register



- 1) Begin a new application by clicking on Register
- 2) Return to complete a started application by inputting a user name and password



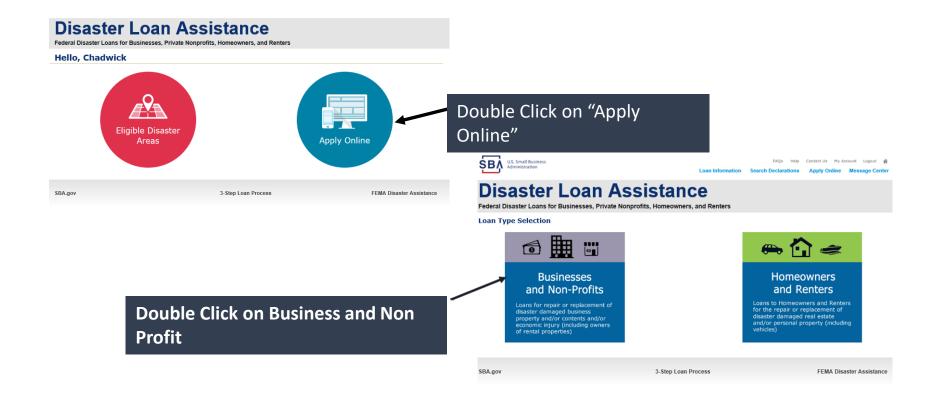
## Complete Registration Information

SBA Administration	FAQs Help Contact Us Register Login #  Loan Information Search Declarations Apply Online	On page 1 of the	registration.
Disaster Loan Assistance		pay close attenti	
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 login correct.  WARNING - For your security, nevigating away from either of the registration pages before the reg	sistration process is completed will clear out any	sections with an	
information entered. To ensure your registration is successful, complete part 1 and part 2 of the rej  Personal Information  *First Name  Chadrick  #I. *Last Name  Soffin  Sr. *Social Security Number  \$15-31:1234  \$1275/19185		sections must be It is important th	
Primary Address (Prior to the Disaster) *Address Line 1 [22 Nain Address Line 2		email address an	•
Address Line 2		number are supported to the registration of th	pages before the registration process is completed will clear out any
As an additional security measure, we will be sending a separate pass code to your phone or email application ence you complete the registration process. You must have access to your phone or email application ence you complete the registration process. You must have access to your phone or em	which you will need to log in to the disaster loan all to receive your pass code to login.	User Data User Manne Handerloon Wort be at least 6 hardeten) Password	
Tacknowledge and understand that third parties are providing information or services to the U.S. St. Usuieses Administration to authoritics no yielettly. I agree to hold harmless said third parties and reculting from you of the authoritication services.	Nall Business Administration in order for the U.S. Small indomnify said third parties from any and all liability	Password  Must be at least 8 characters and must contain at least three of the following items: one upper white the second of the following items: one upper white the second of the following items: $0 = \frac{1}{2} $	ercase letter, one lowercase letter, one
Cancel	Next	our passwords must match Security Question 1	*Security Answer 1
	: : : : :	In what of yar and country do you want to retire?  Security Ossettiss 2  In what city did you meet your spouse/significant other?  Security Ossettiss 3  What city was the company where you first worked?  Vesset type the text appearing in the image below: totes if you cannot view the image for any reason, please click on the speaker han enter the code in the box below.	Retends USA  **Security Assers 2  New York  *Security Assers 3  New Ofens  rican to hear the code.
		Previous	Next

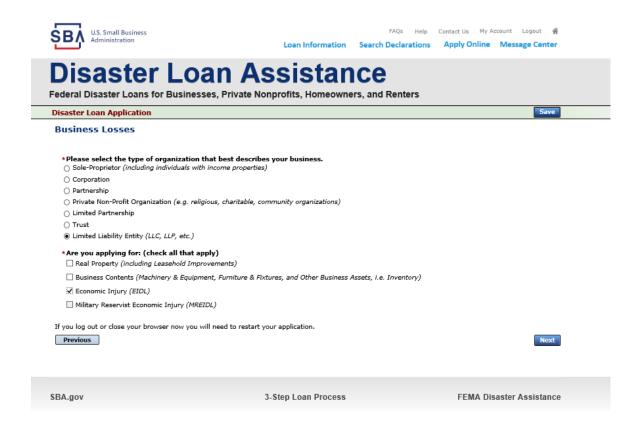
To advance to the next page, go next

On page 2 of the registration you will create your unique username 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**



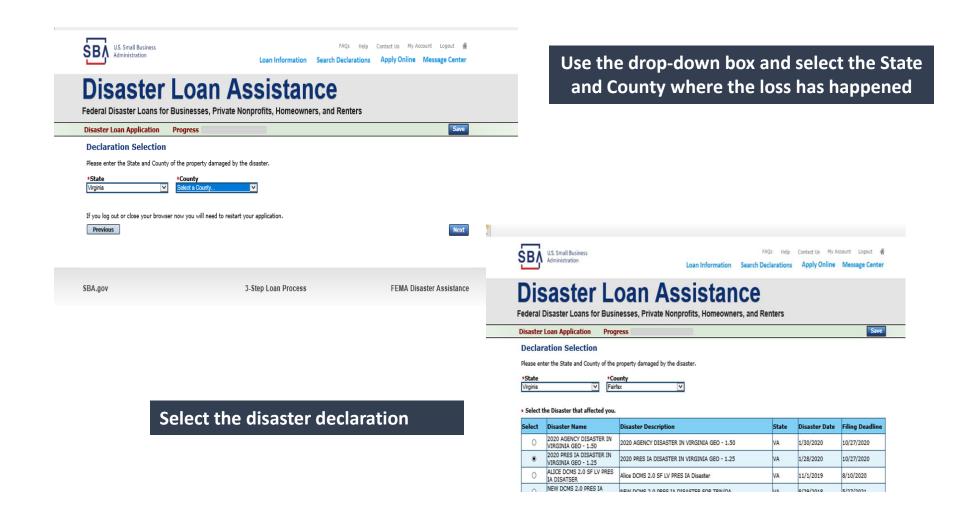
SBA Form 5 would be completed by:

- 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.

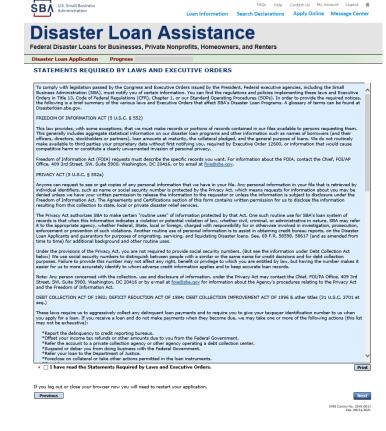
## Select State / County / Disaster Declaration



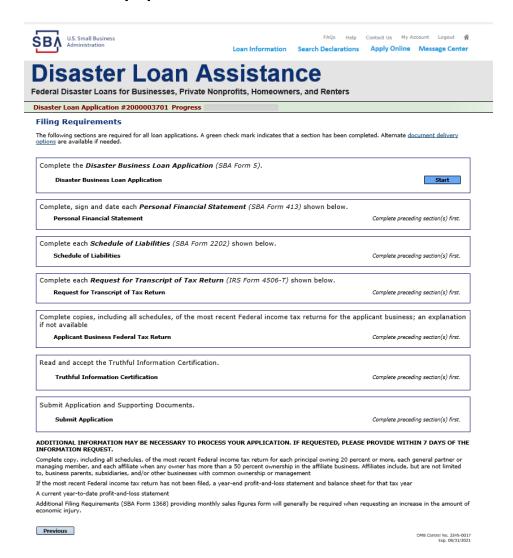
## Complete Certifications



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



## Start Application – Form 5



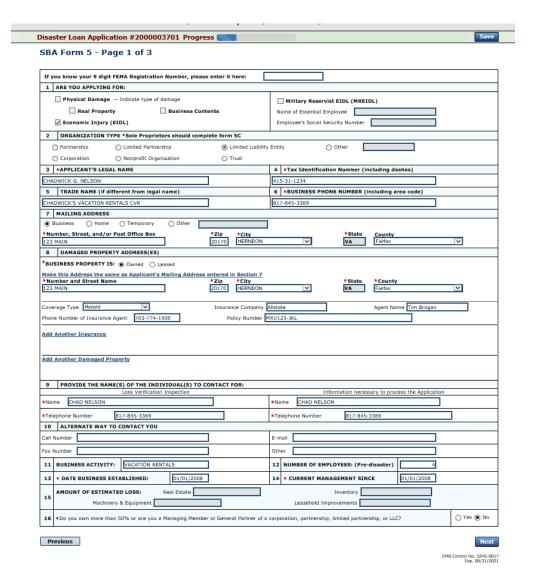
This business type for this example is an LLC.

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

To begin depress START

## Form 5 – Page 1

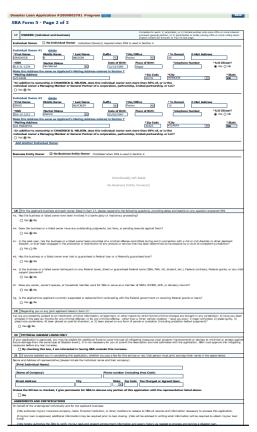
Fill in the information on this page as necessary, items with a red \* are mandatory field and you will not be able to advance to NEXT until these sections are completed.



## Form 5 – Pages 2 and 3

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

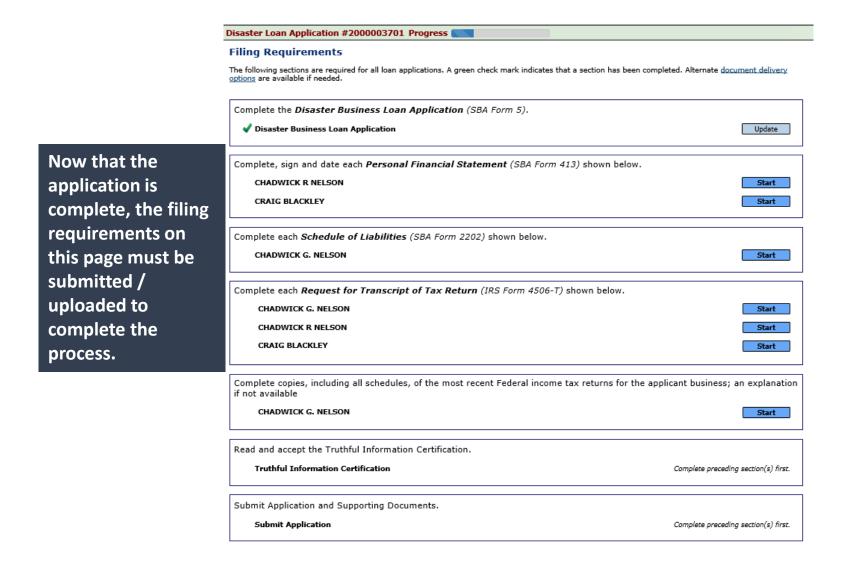
Note: If a business is a partnership all members must listed with the % of ownership until the combined entries equal 100%



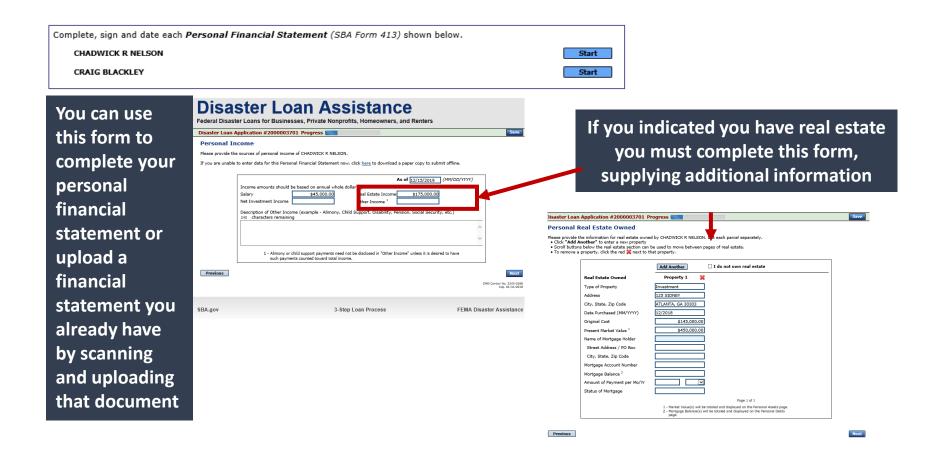


Page 3 is used for any relevant comment s

## Filing Requirements

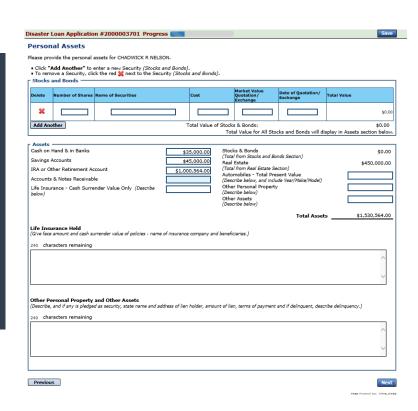


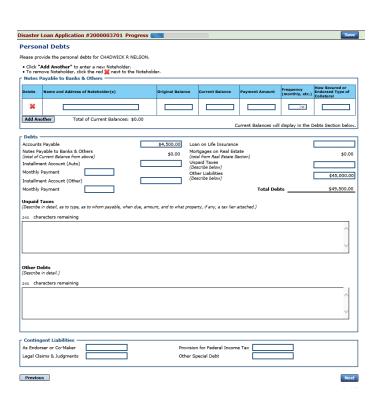
#### Personal Financial Statement



## Personal Assets / Debits

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



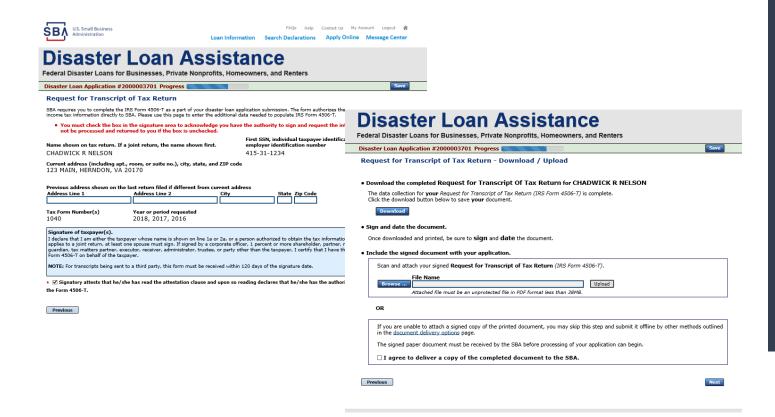


## Schedule of Liabilities – SBA form 2202

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

ŞB	U.S. Small Business Administration			Loan Information	FAQs H	elp Contact Us My	
				ssistar Ionprofits, Homeown			
Disast	er Loan Application	#2000003701	Progress				Sav
Sche	dule of Liabilit	ies - (Notes,	Mortgage	es and Accounts Pa	yable)		
				g requirements in Item 2 on ent to your balance sheet and			
If you	are unable to enter dat	a for the Schedule	of Liabilities nov	w, click <u>here</u> to download a p	aper copy to submit o	ffline.	
		/ICK G. NELSON					
Da	te of Schedule:						
	I have NO Debts						
• Clic							
• Clic • To r	I have NO Debts k "Add Another" to er			* Current Balance Current?		ayment * Month o	How Secured
• Clic • To r	I have NO Debts  k "Add Another" to er remove a creditor, click edule of Liabilities —	the red 💢 next to	the creditor.	* Current Balance Current?	Maturity Date (MM/YYYY) Am		How Secured
• Clic • To p Sche	I have NO Debts  k "Add Another" to er remove a creditor, click edule of Liabilities —	the red 💢 next to	the creditor.		Maturity Date * P (MM/YYYY) Am	ount Year	How Secured
• Clic • To I • Sche	I have NO Debts  k "Add Another" to et ermove a creditor, click edule of Liabilities  Name of Creditor	the red 💢 next to	the creditor.		Maturity Date (MM/YYYY) Am	ount Year	How Secured
• Clic • To o	I have NO Debts  k "Add Another" to et ermove a creditor, click edule of Liabilities  Name of Creditor	the red 💢 next to	the creditor.		Maturity Date (MM/YYYY) Am	ount Year	How Secured

## Uploaded 4506T

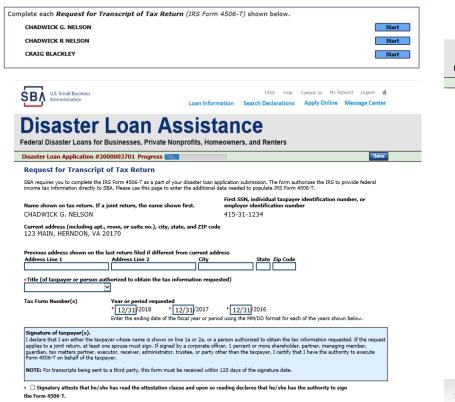


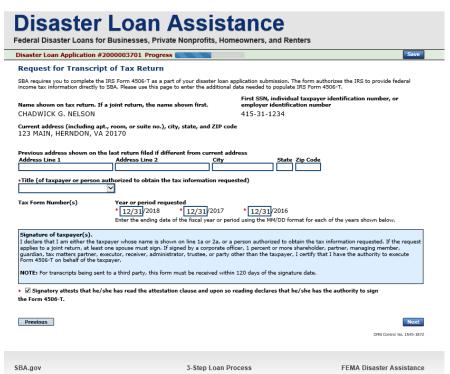
The 4506T can be uploaded once the form is printed and signed. You would need to save a copy on your desktop, once saved browse find the document and upload.

You could also opt to deliver offline

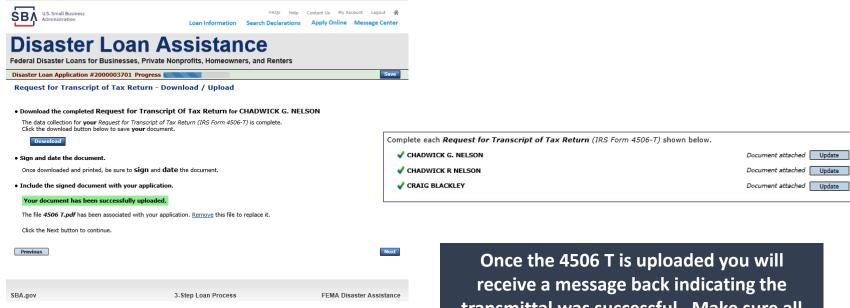
## Electronically file 4506T

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





## 4506T Uploaded Successful



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.

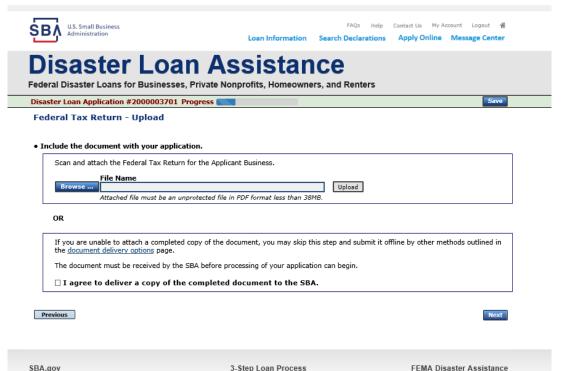
#### Tax Returns

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

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

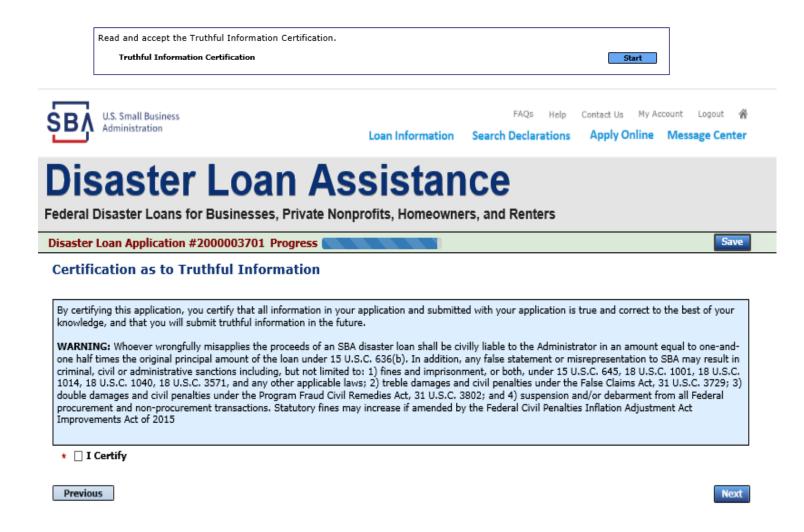
CHADWICK G. NELSON

Start



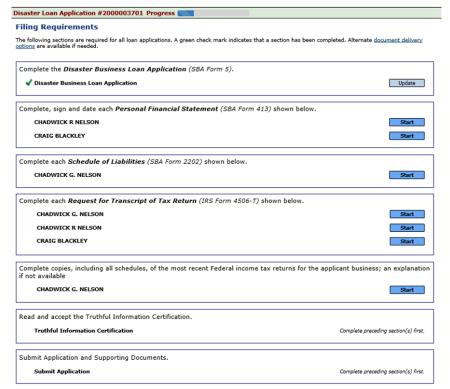
Taxes would be scanned and saved on the desktop. You would browse your desktop and then upload the tax returns.

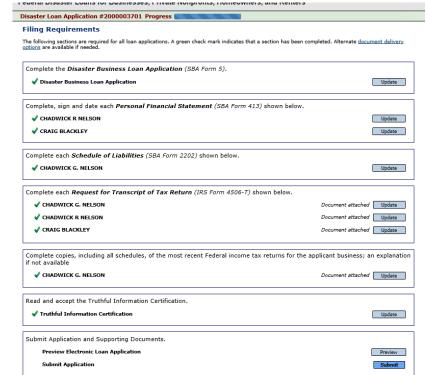
#### Certificate as to Truthful Information



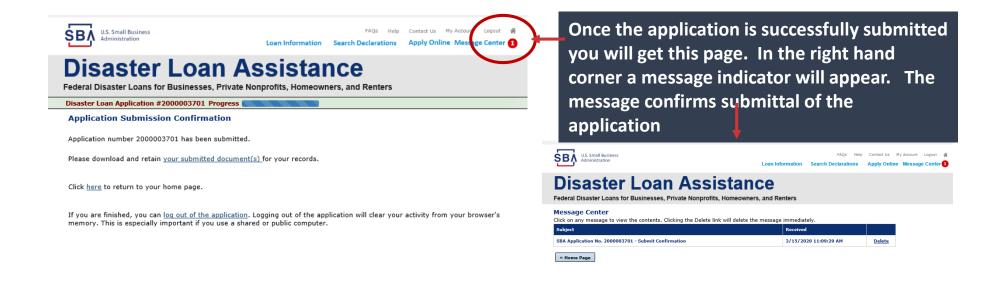
## Filing Requirements Complete

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

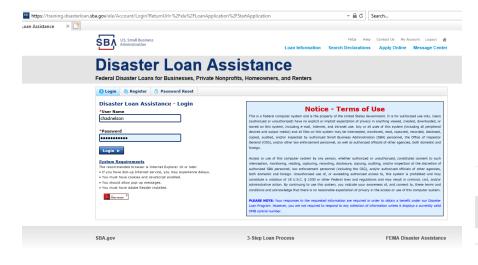




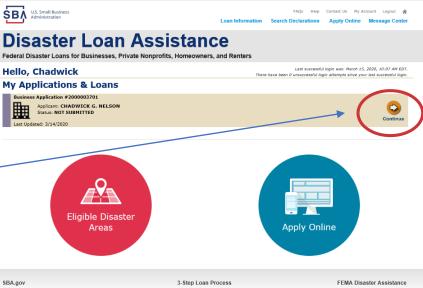
## Application Successfully Submitted



## 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	
<ul> <li>Please select the type of organization that best describes your business.</li> <li>Sole-Proprietor (including individuals with income properties)</li> </ul>	
○ 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)	
If you log out or close your browser now you will need to restart your application.	
Previous	

## Home/Personal Loss The Loan Application will walk you though the

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 dam	iaged property	your primary	residence at	the time of	the disaster?
		/ ·   - · · · · · · /			

Yes

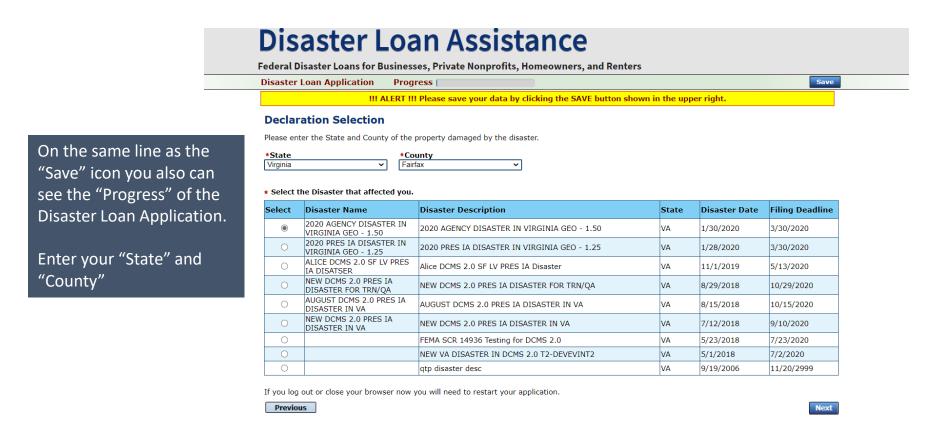
 $\bigcirc$  No

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

Previous

Next

#### **Declaration Selection**

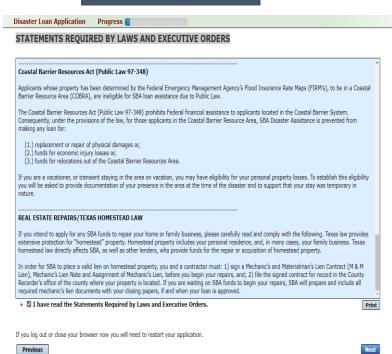


#### Certification and Executive Order

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

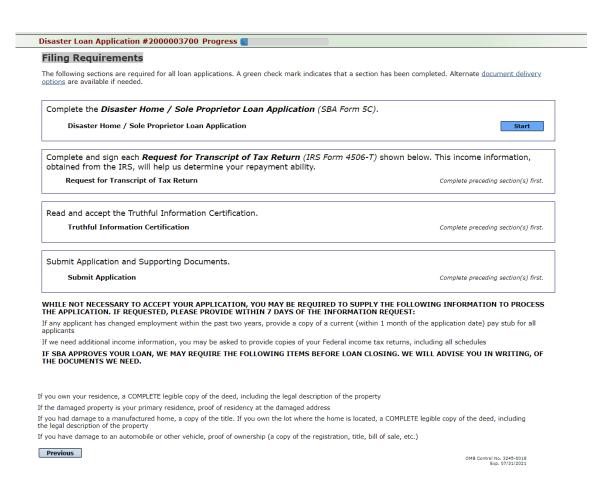


Read the information, check "I have read..." then click "Next".



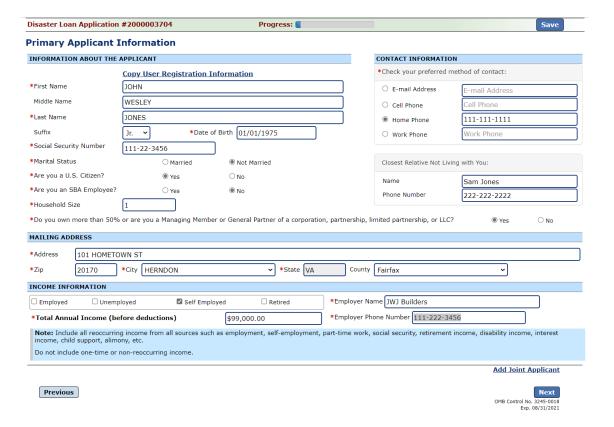
## Filing Requirements

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



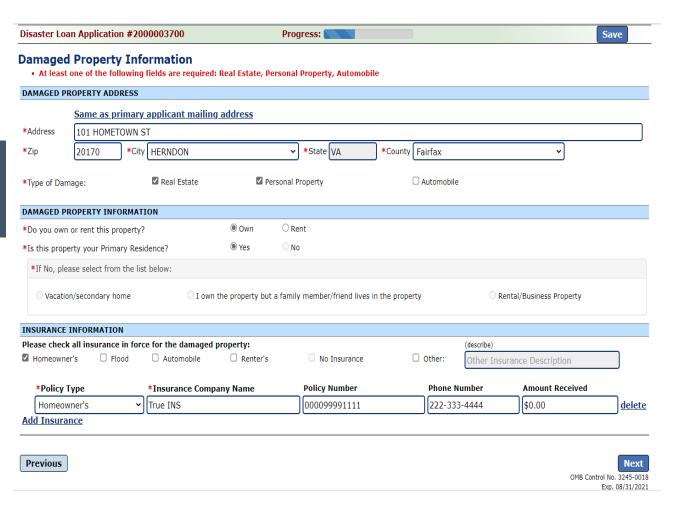
#### Completing Form 5C - Sole Proprietor Loan Application

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



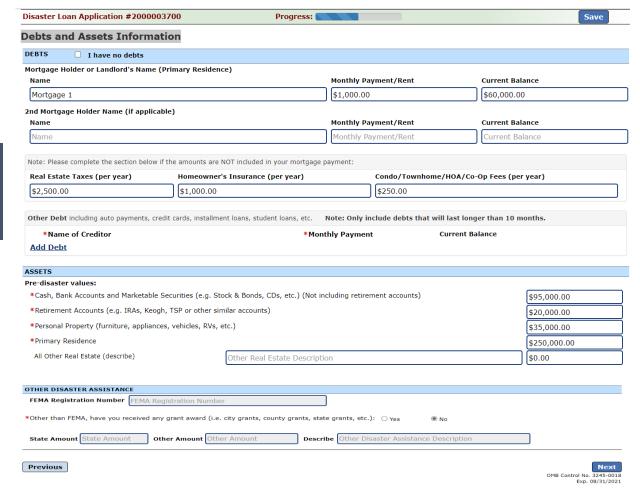
#### Form 5C continued - Damaged Property Information

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.

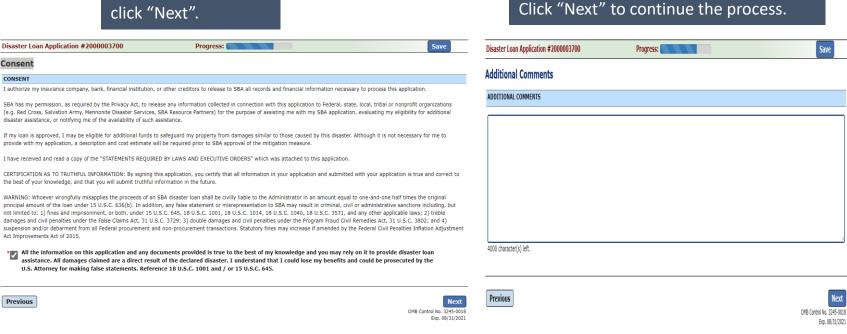
Fields marked with a red asterisk is a required field.

Disa	ster Loan Application #20	00003704	Progress:				Save
Disc	closure Statements						
DISC	CLOSURES						
The r	esponses below apply to the Ap	oplicant 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?						No
<b>*</b> 2.	Are you currently a defendant in any lawsuits or have pending judgements against you?						No     No     No
<b>*</b> 3.	. Are you currently suspended or debarred from contracting with Federal government or receiving Federal grants or loans?						● No
*4.	Do you have federal loans, federally guaranteed loans, or previous SBA loans?						● No
<b>*</b> 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?						● No
<b>*</b> 6.	In the past year, have you been convicted of a felony committed in connection with a riot or civil disorder?						No
<b>*</b> 7.	any jurisdiction; b) have you violation have you ever: 1	t to an indictment, criminal information, ar i been arrested in the past six months for a ) been convicted, 2) plead guilty, 3) plead ion (including probation before judgment)	any criminal offense; c) for any cr nolo contendere, 4) been placed	iminal offense -other than	a minor vehicle	e	● No
BUS	NESS ACTIVITY						
Busi	ness Activity		*Date Business	Established	Number of	Employees (¡	ore-disaster)
JWJ	Building		01/01/2000		5		
REP	RESENTATIVE INFORMATION	V					
If you	ı have paid a representative (p	ackager, attorney, accountant, etc.) to assi	st you in completing the applicati	on, please complete the s	ection below.		
Repr	esentative Name	Street Address	City	State	Zip	Fee charg	ed or agreed
Rep	resentative Name	Street Address	City	,	Zip	Fee charg	jed or agreed up
Pre	vious						Next

OMB Control No. 3245-0018

# Form 5C continued - Consent and Additional Comments

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



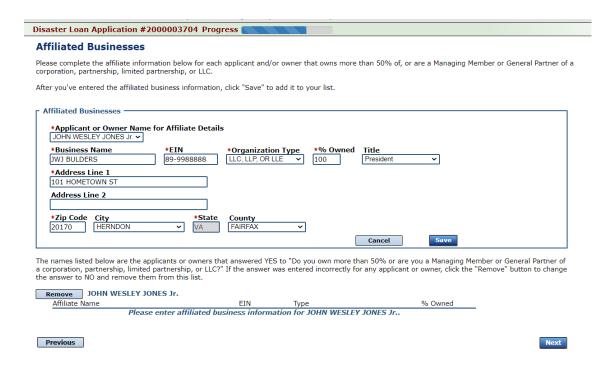
Additional Comments are used for

clarifying or additional information.

#### Form 5C continued - Affiliated Businesses

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

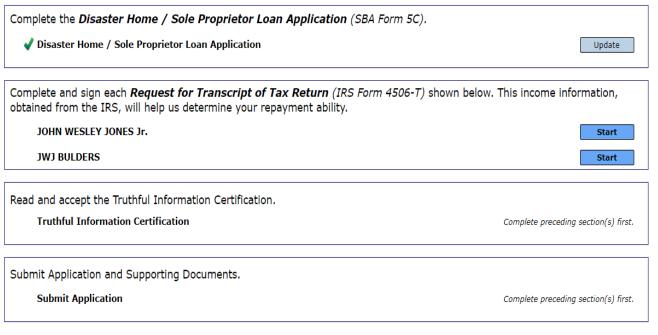
To continue the process click "Next".



## Completing IRS Form 4506-T

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

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. ${\tt JOHN\ W\ JONES\ Jr.}$	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)  Year or period requested  1040  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.	
<ul> <li>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.</li> </ul>	
Previous	Next
	OMB Control No. 1545-1872

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

Disaster Loan Application #2000003700 Progress Request for Transcript of Tax Return - Download / Upload If you chose to deliver a copy this alert will appear. And you will no • Download the completed Request for Transcript Of Tax Return for JOHN WESLEY JONES Jr. longer be able to upload 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. information. The document will have to be submitted offline. 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). **ALERT - Documents Required** Upload This is a required document. The signed copy of this document must be manually Attached file must be an unprotected file in PDF format less than 38MB. delivered to the SBA by one of the methods specified for your region as outlined on the document delivery options link on this page. OR Be sure to include your full name and application number on all correspondence NOTE: You may still submit your application online, however, the approval process 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 WILL NOT BEGIN until this document has been provided to the SBA. 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

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

Once you have downloaded

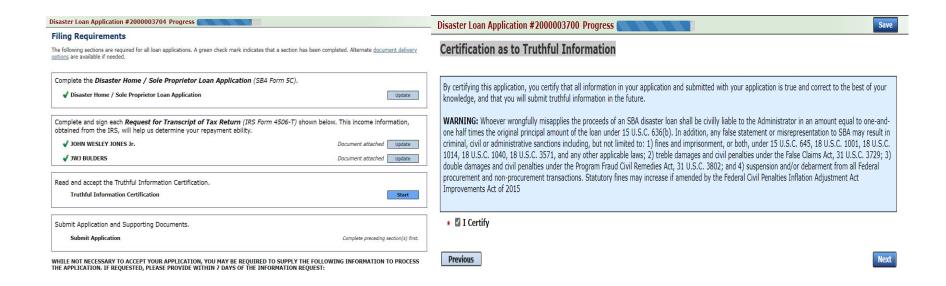
your tax returns you can the process. upload. Save Disaster Loan Application #2000003700 Progress Disaster Loan Application #2000003700 Progress Request for Transcript of Tax Return - Download / Upload !!! ALERT !!! Please save your data by clicking the SAVE button shown in the upper right. Request for 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 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. Sign and date the document. Click the download button below to save your document. Once downloaded and printed, be sure to sign and date the document. · Include the signed document with your application. . Sign and date the document. Scan and attach your signed Request for Transcript of Tax Return (IRS Form 4506-T). Once downloaded and printed, be sure to **sign** and **date** the document. ELA2000003700-JOHN W JONES Jr.-Request for Transcript of Tax Return Attached file must be an unprotected file in PDF format less than 38MB · Include the signed document with your application. Your document has been successfully uploaded. 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 The file ELA2000003700-JOHN W JONES Jr.-Request for Transcript of Tax Return.pdf has been associated with your application. in the document delivery options page. Remove this file to replace it. The signed paper document must be received by the SBA before processing of your application can begin. Click the Next button to continue. ☐ I agree to deliver a copy of the completed document to the SBA. Previous Previous

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

Save

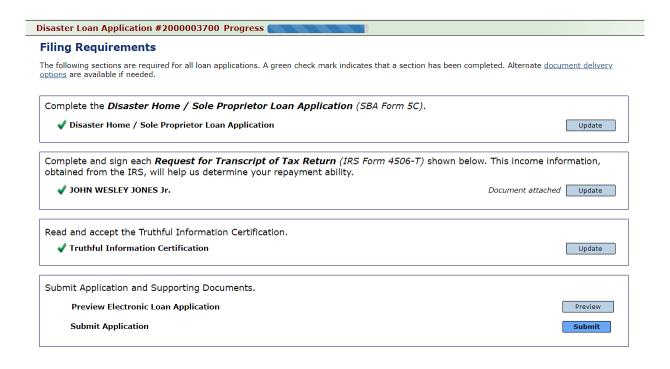
## Filing Requirements

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



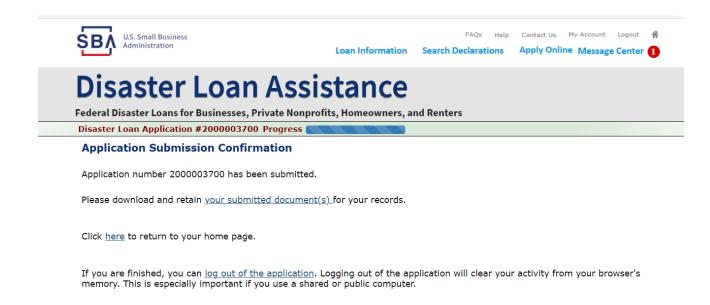
## Submit Application

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

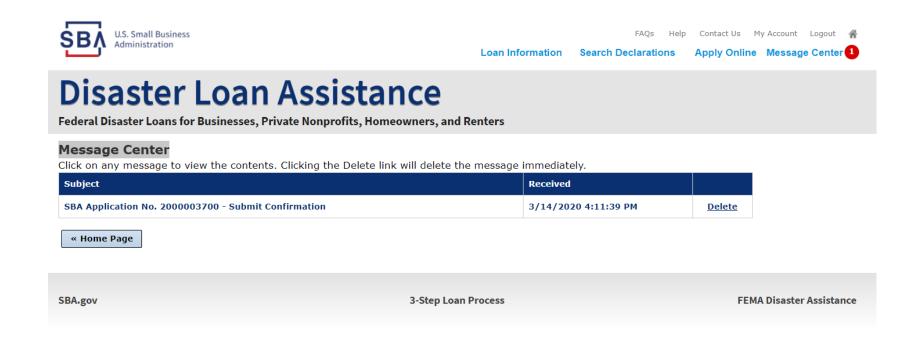


## Application Submission Confirmation

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

5BA.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.

