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

U.S. Small Business Administration

# SBA's Disaster Declaration Makes Loans Available Due to the Coronavirus (COVID-19)

The U.S. Small Business Administration (SBA) is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provide by the Coronavirus Preparedness and Response Supplement Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

*Administrator Jovita Carranza*

# SBA's Economic Injury Disaster Loan Basics

**What businesses are eligible to apply?**

SBA's Economic Injury Disaster Loans (or working capital loans) are available to small businesses, small agricultural cooperatives, small aquaculture businesses and most private non-profit organizations

**This includes:**

- Businesses directly affected by the disaster
- Businesses that offer services directly related to the businesses in the declaration
- Other businesses indirectly related the industry that are likely to be harmed by losses in their community

  (Example: Manufacturer of widgets may be eligible as well as the wholesaler and retailer of the product.

# SBA's Economic Injury Disaster Loan Basics

**What is the criteria for a loan approval?**

Credit History-Applicants must have a credit history acceptable to SBA.

Repayment –SBA must determine that the applicant business has the ability to repay the SBA loan.

Eligibility- The applicant business must be physically located in a declared county and suffered working capital losses due to the declared disaster, not due to a downturn in the economy or other reasons.

# SBA's Economic Injury Disaster Loan Terms

**How much can I borrow?**

Eligible entities may qualify for loans up to $2 million.

The interest rates for this disaster are 3.75 percent for small businesses and 2.75 percent for nonprofit organizations with terms up to 30 years.

Eligibility for these working capital loans are based on the size (must be a small business) and type of business and its financial resources.

**How can I use the loan funds?**

These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost sales or profits or for expansion.

# Economic Injury Disaster Loan Terms

**What are the collateral requirements?**

- Economic Injury Disaster Loans over $25,000 require collateral.
- SBA takes real estate as collateral when it is available.
- SBA will not decline a loan for lack of collateral, but requires borrowers to pledge what is available.

# SBA's Economic Injury Disaster Loan Basics

## What kinds of small businesses can apply?

Examples of eligible industries include but are not limited to the following: hotels, recreational facilities, charter boats, manufactures, sports vendors, owners of rental property, restaurants, retailers, souvenir shops, travel agencies, and wholesalers.

## What other criteria is involved?

The applicant business must have a physical presence in the declared disaster area. An applicant's economic presence alone in a declared area does not meet this requirement. The physical presence must be tangible and significant. Merely having a P.O. Box in the disaster area would not qualify as a physical presence.

# SBA's Working Capital Loans are Different from Other SBA Loans

SBA's Economic Injury Disaster Loan (EIDLs) funds come directly from the U.S. Treasury.

Applicants do not go through a bank to apply. Instead apply directly to SBA's Disaster Assistance Program at: DisasterLoan.sba.gov

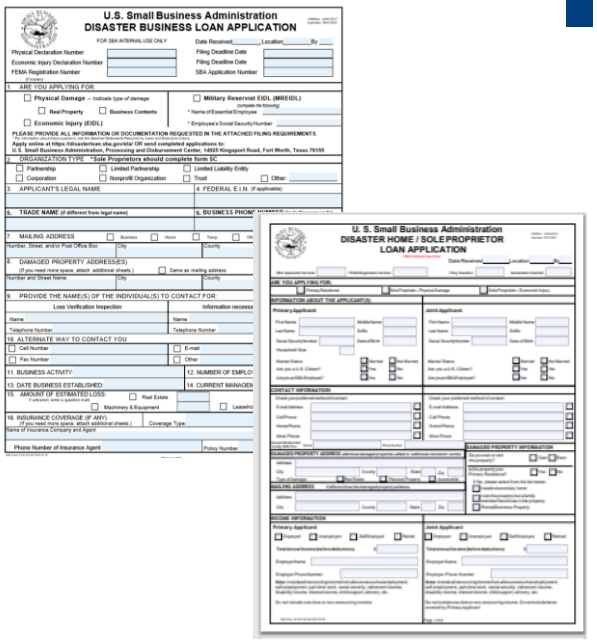
There is no cost to apply.

There is no obligation to take the loan if offered.

The maximum unsecured loan amount is $25,000.

Applicants can have an existing SBA Disaster Loan and still qualify for an EIDL for this disaster, but the loans cannot be consolidated.

# Basic Filing Requirements



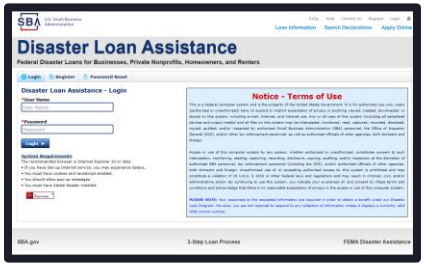

- Completed SBA loan application (SBA Form 5 or 5C).
- Tax Information Authorization (IRS Form 4506T)

  for the applicant, principals and affiliates.
- Complete copies of the most recent Federal Income Tax Return.
- Schedule of Liabilities (SBA Form 2202).
- Personal Financial Statement (SBA Form 413).

  Other Information may also be requested.

**Although a paper application and forms are acceptable, filing electronically is easier, faster and more accurate.*

# Additional Filing Requirements




## Other information that may be requested:

- Complete copy, including all schedules, of the most recent Federal income tax return for principals, general partners or managing member, and affiliates (see filing requirements for more information).
- 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. (This is especially important for Economic Injury Disaster Loans.)

# Ineligible Entities

**What are some of the businesses that are ineligible for an Economic Injury Disaster Loan?**

- Agricultural Enterprises -If the primary activity of the business (including its affiliates) is as defined in Section 18(b)(1) of the Small Business Act, neither the business nor its affiliates are eligible for EIDL assistance.
- Religious Organizations
- Charitable Organizations
- Gambling Concerns (Ex: Concerns that derive more that 1/3 of their annual gross revenue from legal gambling activities)
- Casinos & Racetracks (Ex: Businesses whose purpose for being is gambling (e.g., casinos, racetracks, poker parlors, etc.) are not eligible for EIDL assistance regardless of 1/3 criteria above.

SBA's Customer Service Representatives are ready to serve.

# How to Apply

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

# Assistance From SBA Partners

Free assistance with reconstructing financial records, preparing financial statements and submitting the loan application is available from any of SBA's partners: Small Business Development Centers (SBDCs), SCORE, Women's Business Centers (WBC), and Veteran's Business Outreach Centers and local Chambers of Commerce.

For the nearest office, visit: https://www.sba.gov/local-assistance

# Submit Your Application As Soon As Possible

Recheck the filing requirements to ensure that all the needed information is submitted.

The biggest reason for delays in processing is due to missing information. Make sure to complete all filing requirements before submitting the application and forms.

If more funds are needed, applicants can submit supporting documents and a request for an increase. If less funds are needed, applicants can request a reduction in the loan amount.

If the loan request is denied, the applicant will be given up to six months in which to provide new information and submit a written request for reconsideration.

# Any Questions?

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

# 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

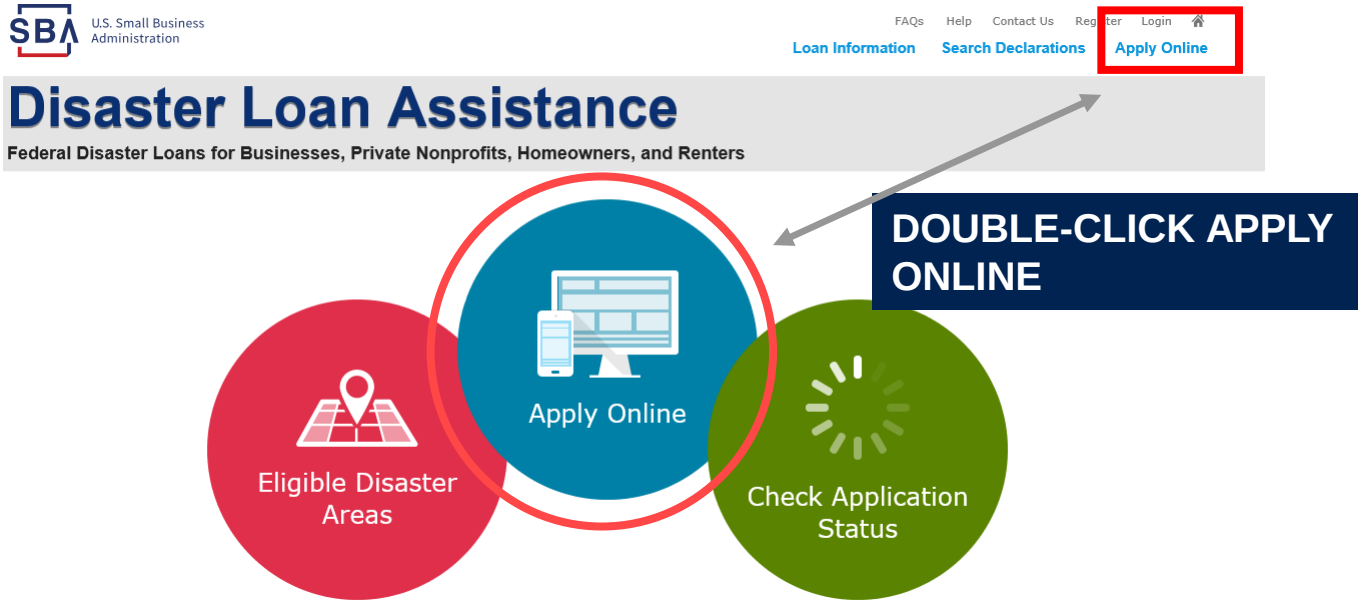
Personal Financial Statement (Form 413) 20% Owners/GP

Schedule of Liabilities (Form 2202)

# Disaster Loan Application Portal (DLAP)

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

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



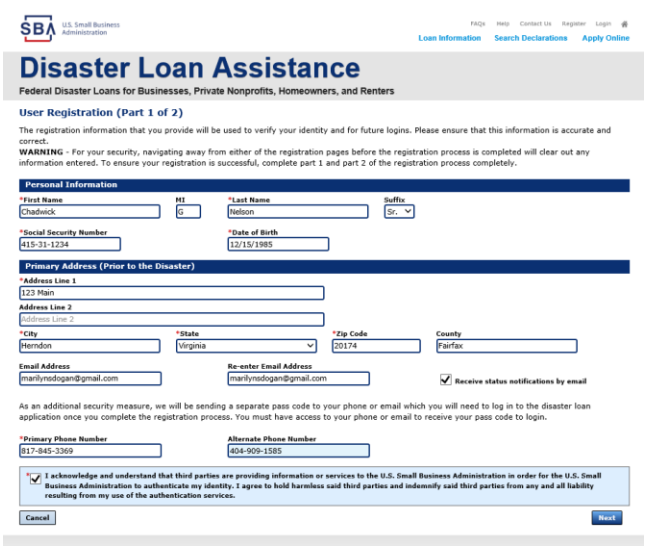
# Register

From this page you can:

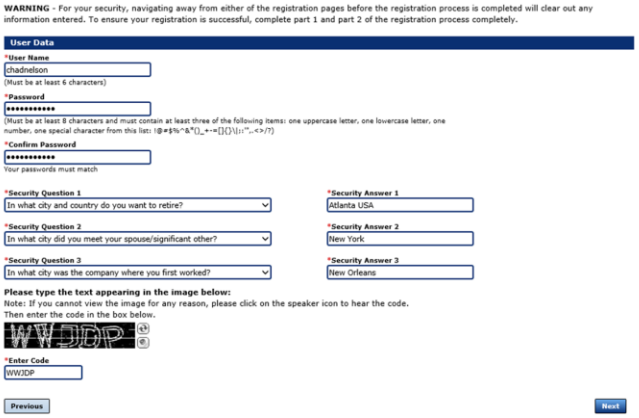
1) Begin a new application by clicking on Register

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

# Complete Registration Information



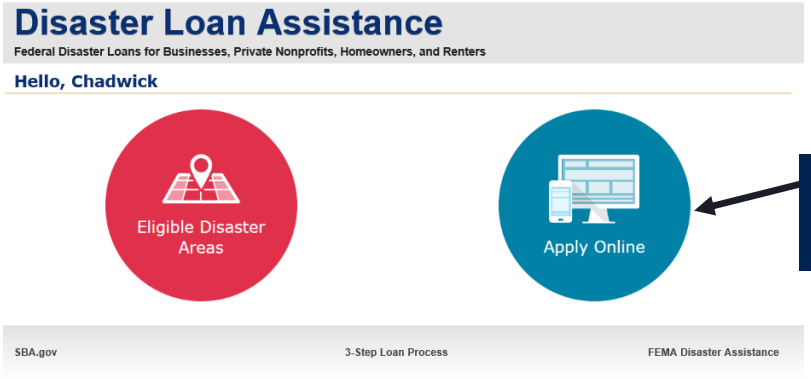

**On page 1 of the registration, pay close attention to the sections with an * these sections must be completed. It is important that a good email address and cell**



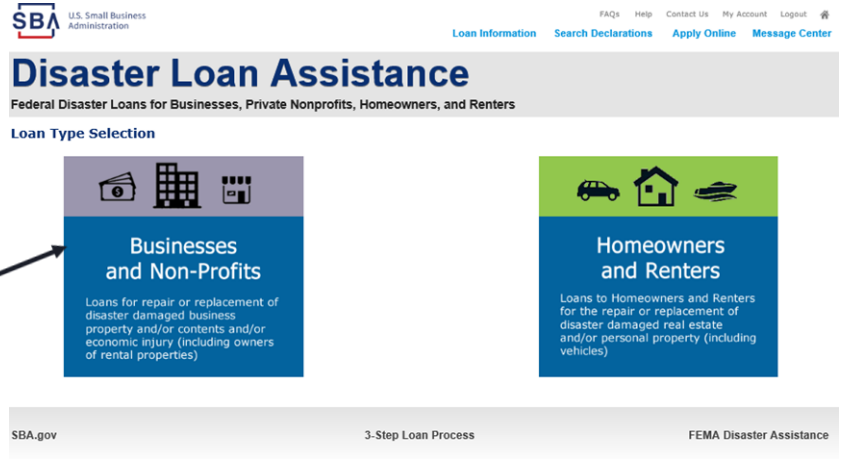

To advance to the next page, go next

**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

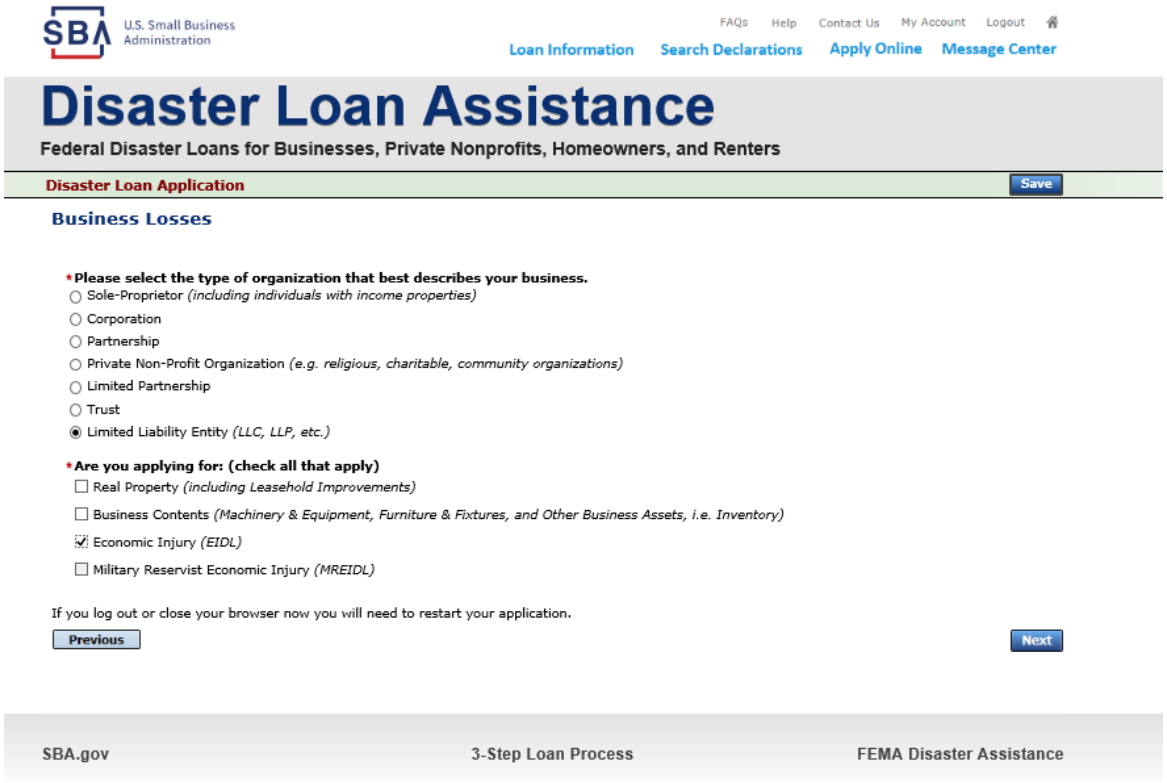



Double Click on “Apply Online”




**Double Click on Business and Non Profit**

# Business Type



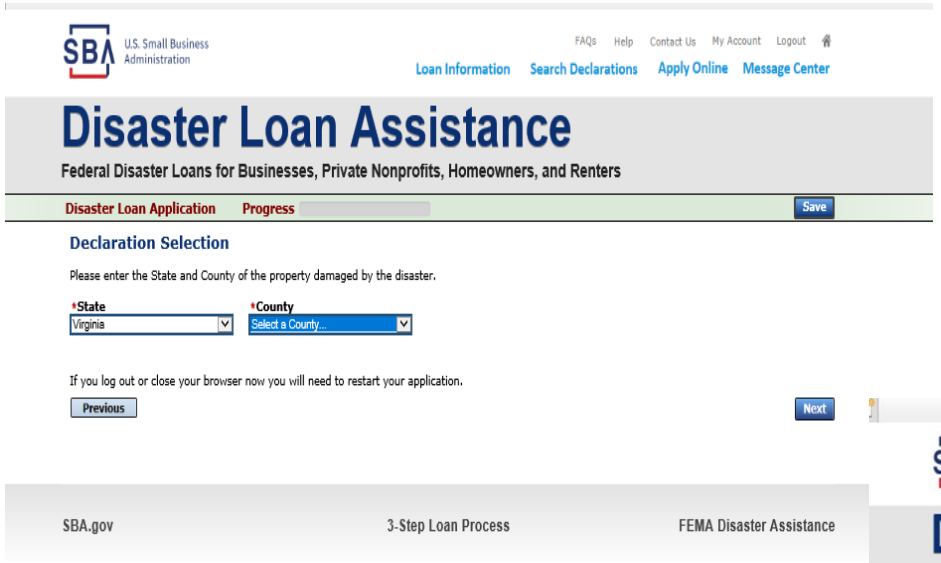

**SBA Form 5 would be completed by:**

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

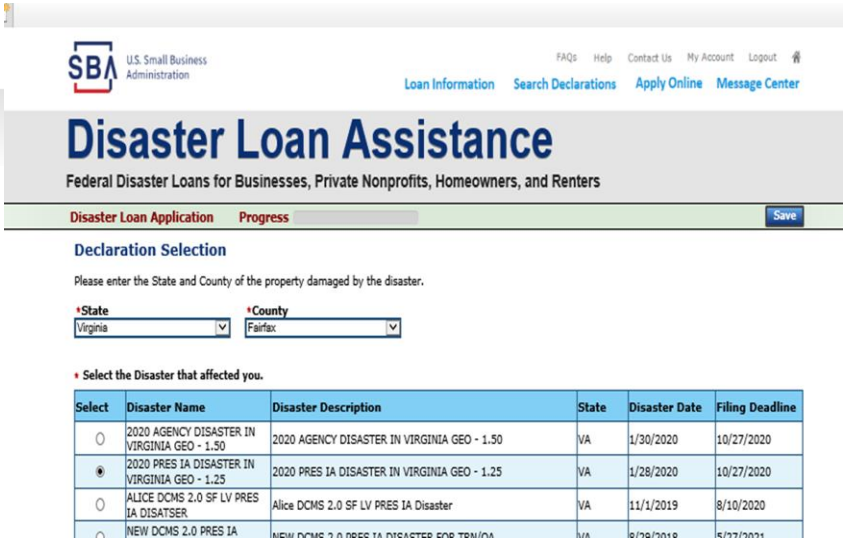
**SBA Form 5C would be completed by: Sole Proprietorship**

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

# Select State /County / Disaster Declaration

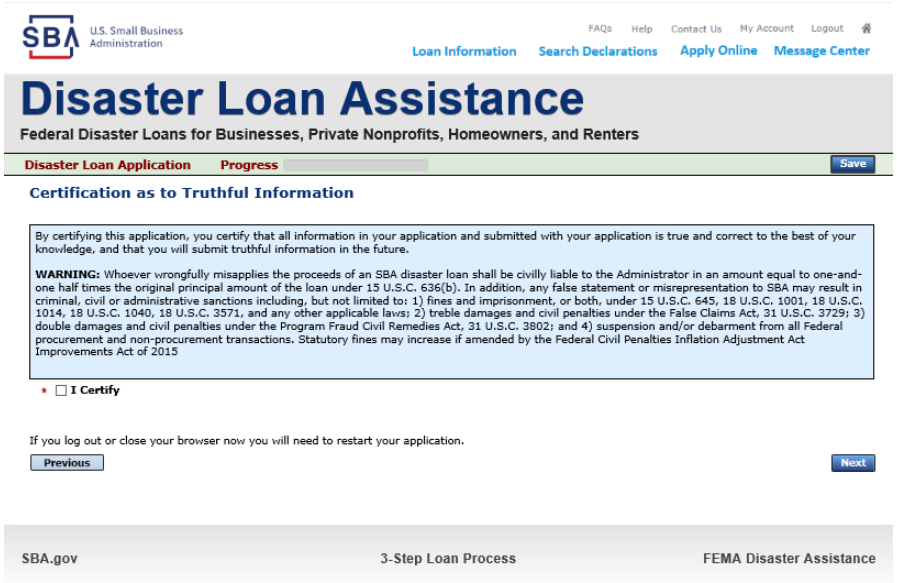


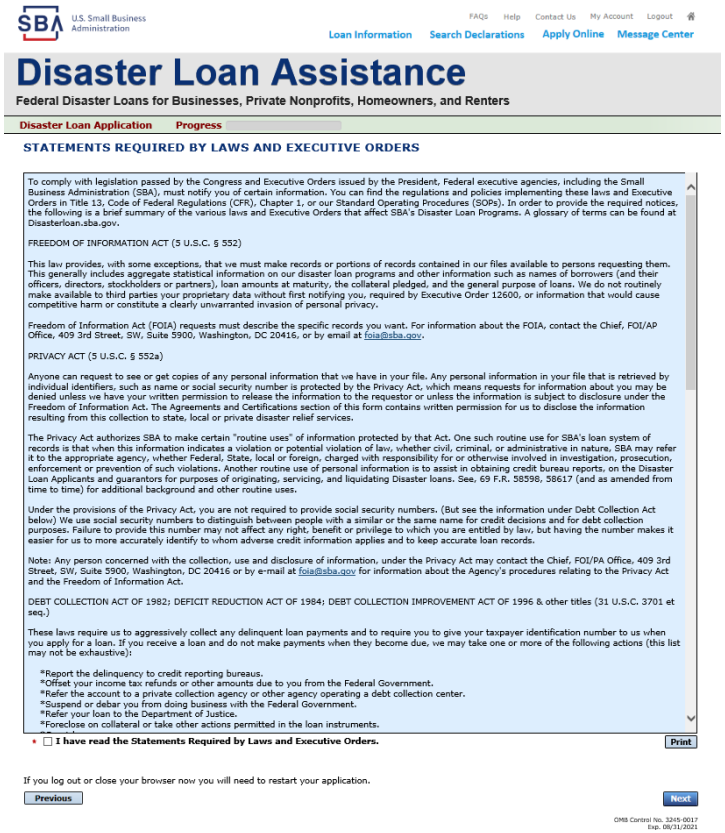

**Use the drop-down box and select the State and County where the loss has happened**




**Select the disaster declaration**

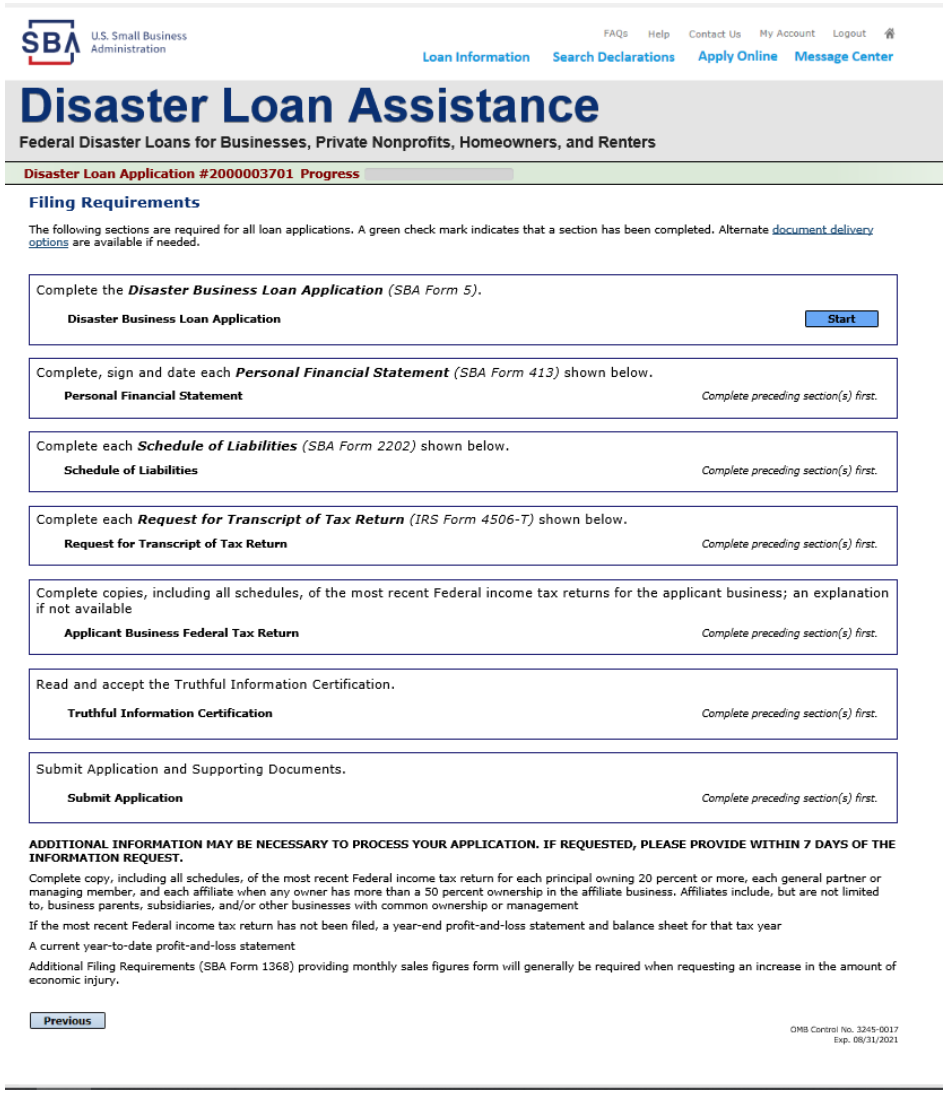
# Complete Certifications




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

# Start Application – Form 5



U.S. Small Business Administration

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## 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

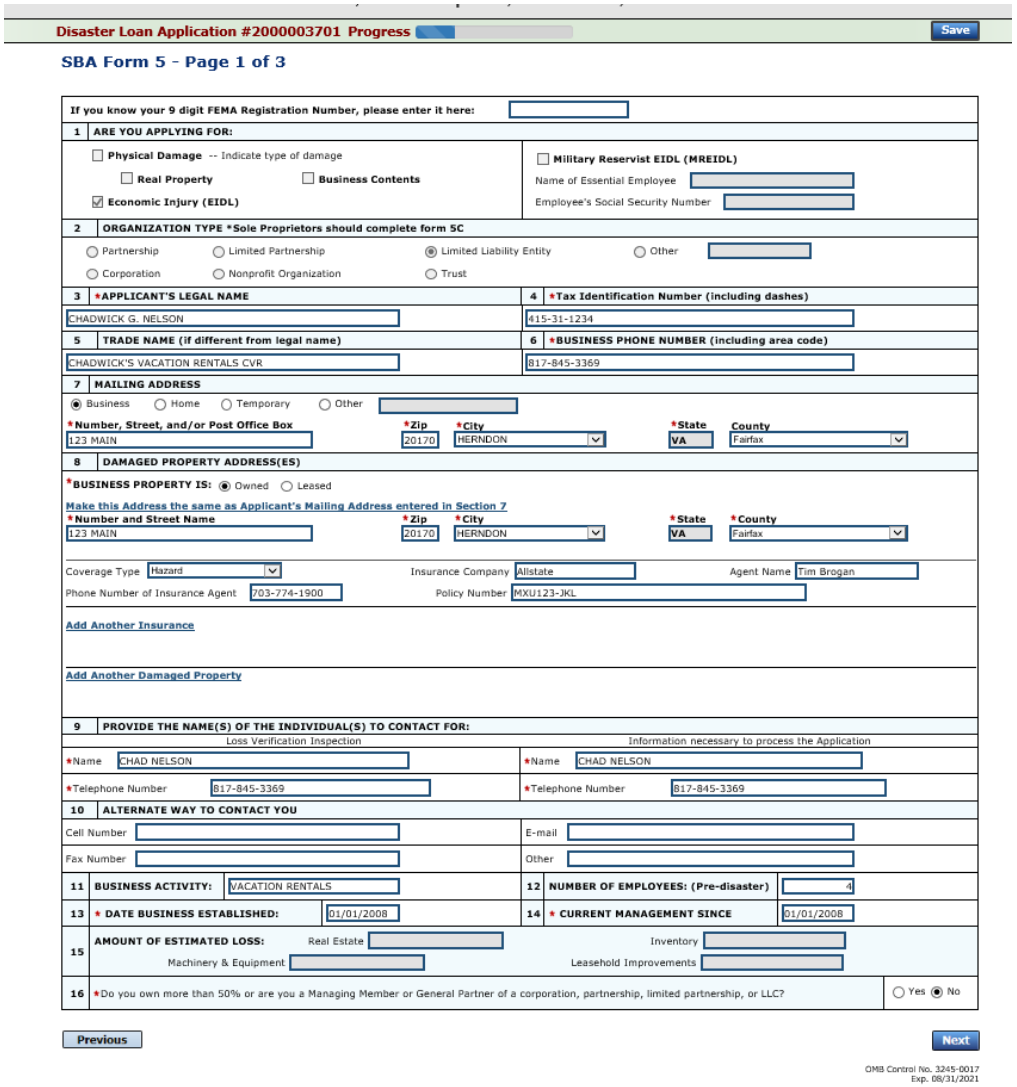
This business type for this example is an LLC.

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 | 4 *Tax Identification Number (including dashes) |
|---|---|
| CHADWICK G. NELSON | 415-31-1234 |
| **5 TRADE NAME (if different from legal name)** | **6 *BUSINESS PHONE NUMBER (including area code)** |
| CHADWICK'S VACATION RENTALS CVR | 817-845-3369 |

7 MAILING ADDRESS

◉ Business ○ Home ○ Temporary ○ Other

| *Number, Street, and/or Post Office Box | *Zip | *City | *State | County |
|---|---|---|---|---|
| 123 MAIN | 20170 | HERNDON | VA | 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 | *Zip | *City | *State | *County |
|---|---|---|---|---|
| 123 MAIN | 20170 | HERNDON | VA | 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 | Information necessary to process the Application |
|---|---|
| *Name: CHAD NELSON | *Name: CHAD NELSON |
| *Telephone Number: 817-845-3369 | *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

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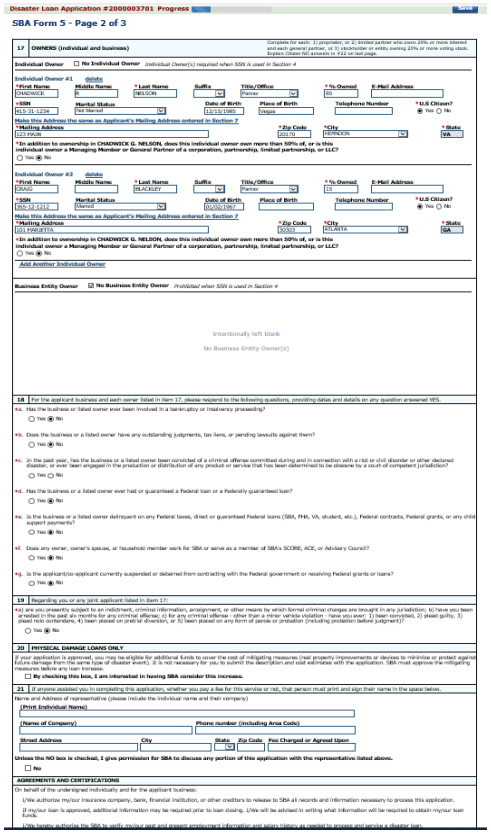
# Form 5 – Pages 2 and 3

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%


Disaster Loan Application #2000003701 Progress

SBA Form 5 - Page 2 of 3

17 OWNERS (individual and business)

Complete for each: 1) proprietor, or 2) limited partner who owns 20% or more interest and each general partner, or 3) stockholder of entity owning 20% or more voting stock. Explain Citizen NO answers in #22 or last page.

Individual Owner ☐ No Individual Owner *Individual Owner(s) required when SSN is used in Section 4*

Individual Owner #1 delete

*First Name CHADWICK | Middle Name G | * Last Name NELSON | Suffix | Title/Office Partner | * % Owned 65 | E-Mail Address

*SSN 615-31-1234 | Marital Status Not Married | Date of Birth 12/15/1985 | Place of Birth Virginia | Telephone Number | *US Citizen? ◉ Yes ○ No

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

*Mailing Address 123 Maple | *Zip Code 20170 | *City HERNDON | *State VA

*In addition to ownership in CHADWICK G. NELSON, does this individual owner own more than 50% of, or is this individual owner a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC?

○ Yes ◉ No

Individual Owner #2 delete

*First Name DAVID | Middle Name | * Last Name BLACKEY | Suffix | Title/Office Partner | * % Owned 15 | E-Mail Address

*SSN 555-12-1212 | Marital Status Married | Date of Birth 01/20/1967 | Place of Birth | Telephone Number | *US Citizen? ◉ Yes ○ No

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

*Mailing Address 101 PANETTA | *Zip Code 30303 | *City ATLANTA | *State GA

*In addition to ownership in CHADWICK G. NELSON, does this individual owner own more than 50% of, or is this individual owner a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC?

○ Yes ◉ No

Add Another Individual Owner

Business Entity Owner ☑ No Business Entity Owner *Prohibited when SSN is used in Section 4*

Intentionally left blank

No Business Entity Owner(s)

18 For the applicant business and each owner listed in Item 17, please respond to the following questions, providing dates and details on any question answered YES.

*a. Has the business or listed owner ever been involved in a bankruptcy or insolvency proceeding?
○ Yes ◉ No

*b. Does the business or a listed owner have any outstanding judgments, tax liens, or pending lawsuits against them?
○ Yes ◉ No

*c. In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?
○ Yes ○ No

*d. Has the business or a listed owner ever had or guaranteed a Federal loan or a Federally guaranteed loan?
○ Yes ◉ No

*e. Is the business or a listed owner delinquent on any Federal taxes, direct or guaranteed Federal loans (SBA, FHA, VA, student, etc.), Federal contracts, Federal grants, or any child support payments?
○ Yes ◉ No

*f. Does any owner, owner's spouse, or household member work for SBA or serve as a member of SBA's SCORE, ACE, or Advisory Council?
○ Yes ◉ No

*g. Is the applicant/co-applicant currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?
○ Yes ◉ No

19 Regarding you or any joint applicant listed in Item 17:

*a) are you presently 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)?
○ Yes ◉ No

20 PHYSICAL DAMAGE LOANS ONLY

If your application is approved, you may be eligible for additional funds to cover the cost of mitigating measures (real property improvements or devices to minimize or protect against future damage from the same type of disaster event). It is not necessary for you to submit the description and cost estimates with the application. SBA must approve the mitigating measures before any loan increase.

☐ By checking this box, I am interested in having SBA consider this increase.

21 If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must print and sign their name in the space below.

Name and Address of representative (please include the individual name and their company)

(Print Individual Name)

(Name of Company) | Phone number (including Area Code)

Street Address | City | State | Zip Code | Fee Charged or Agreed Upon

Unless the NO box is checked, I give permission for SBA to discuss any portion of this application with the representative listed above.

☐ No

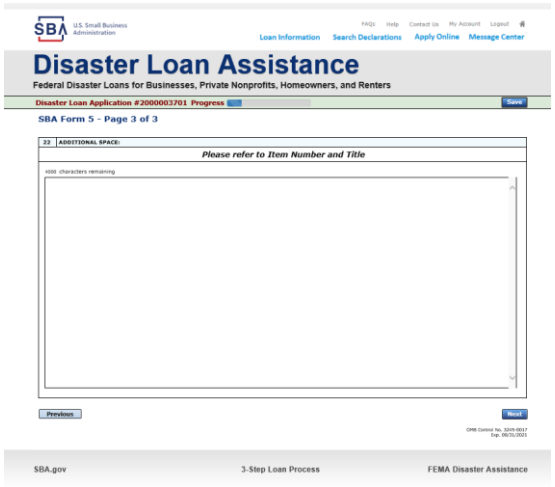
AGREEMENTS AND CERTIFICATIONS

On behalf of the undersigned individually and for the applicant business:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds.

I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan.


SBA U.S. Small Business Administration

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Disaster Loan Assistance

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

Disaster Loan Application #2000003701 Progress Save

SBA Form 5 - Page 3 of 3

22 ADDITIONAL SPACE:

Please refer to Item Number and Title

4000 characters remaining

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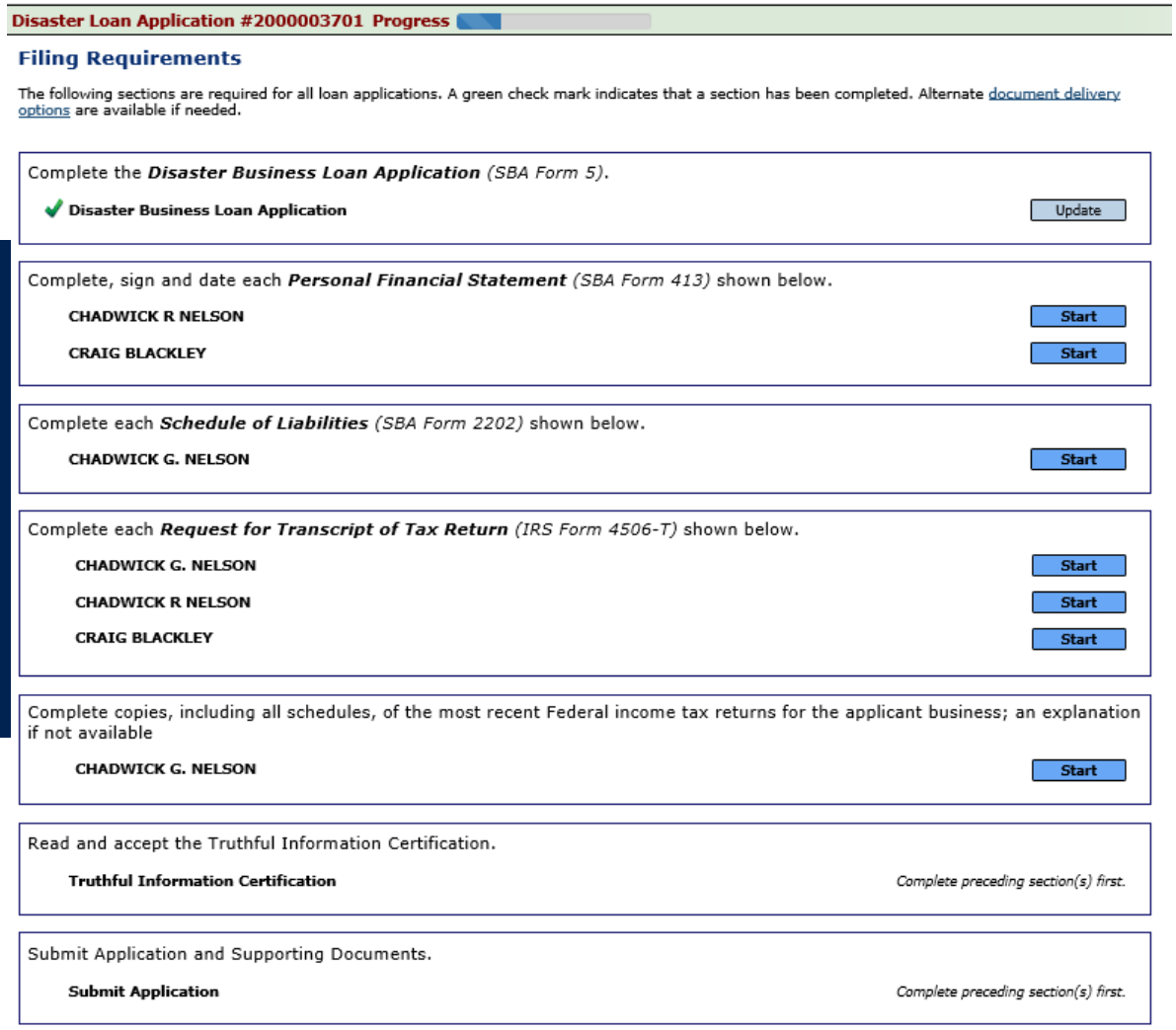
SBA.gov 3-Step Loan Process FEMA Disaster Assistance

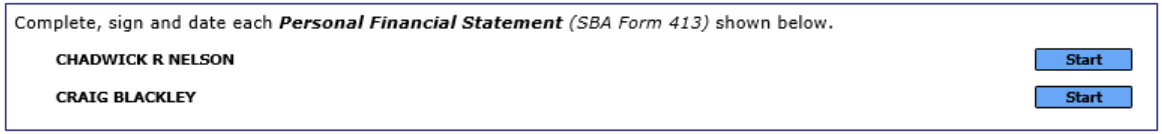
**Page 3 is used for any relevant comments**

# Filing Requirements

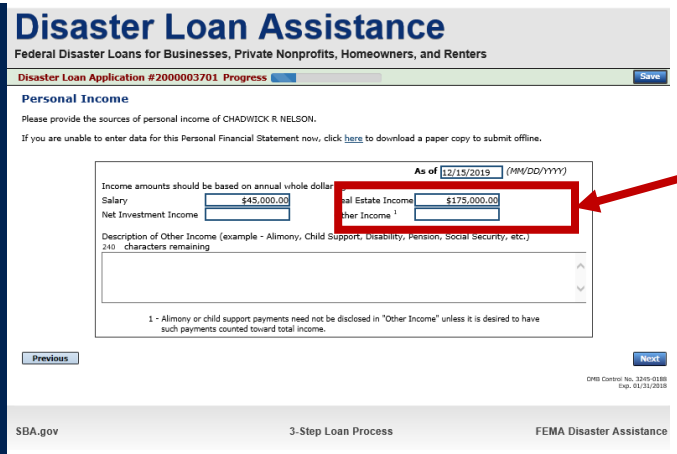
Now that the application is complete, the filing requirements on this page must be submitted / uploaded to complete the process.



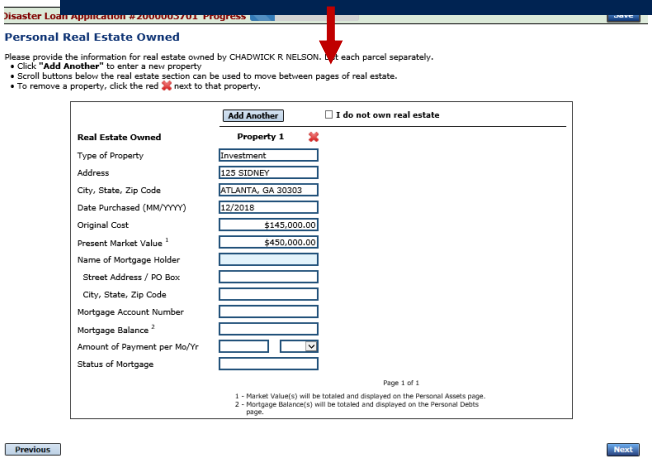
# Personal Financial Statement




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

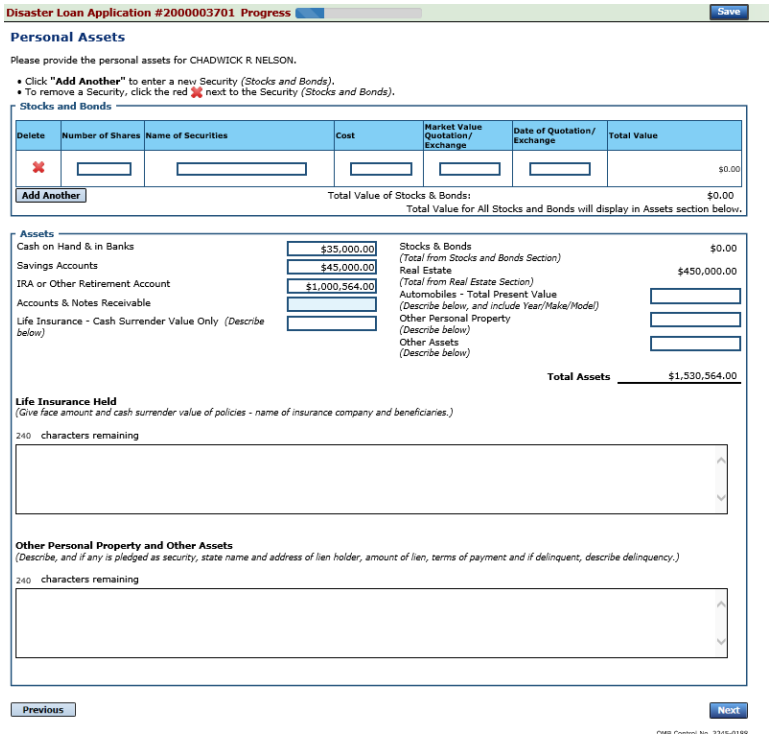



If you indicated you have real estate you must complete this form, supplying additional information



# 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

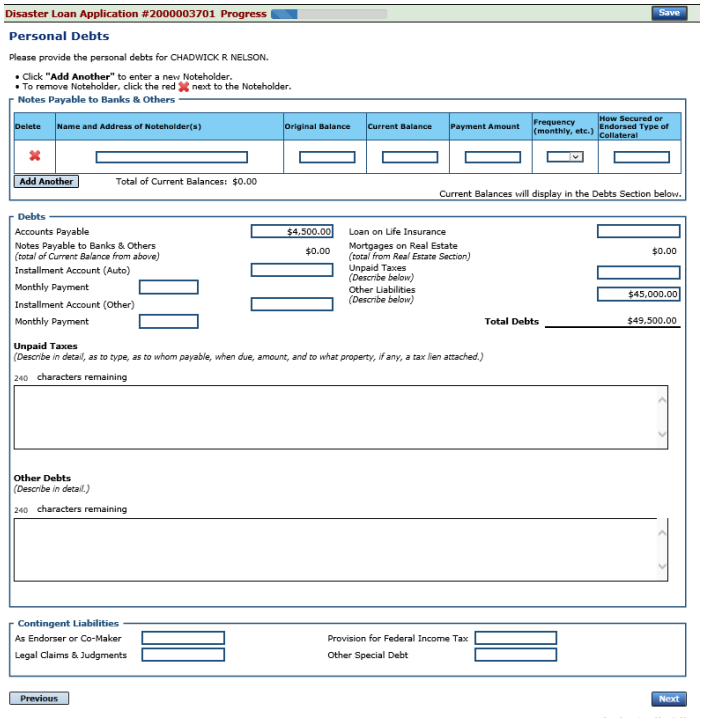
**Other Personal Property and Other Assets**

*(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**

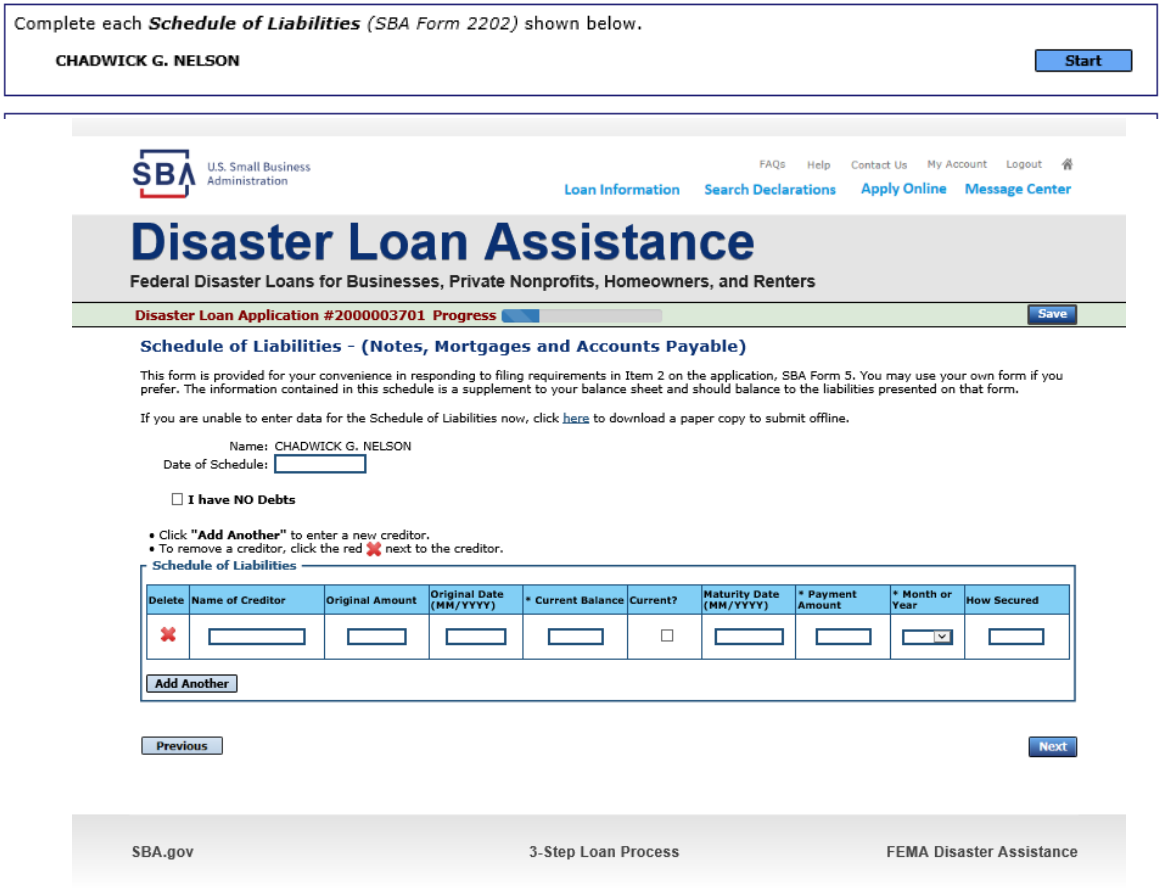
| | | | |
|---|---|---|---|
| As Endorser or Co-Maker | | Provision for Federal Income Tax | |
| Legal Claims & Judgments | | Other Special Debt | |

Previous

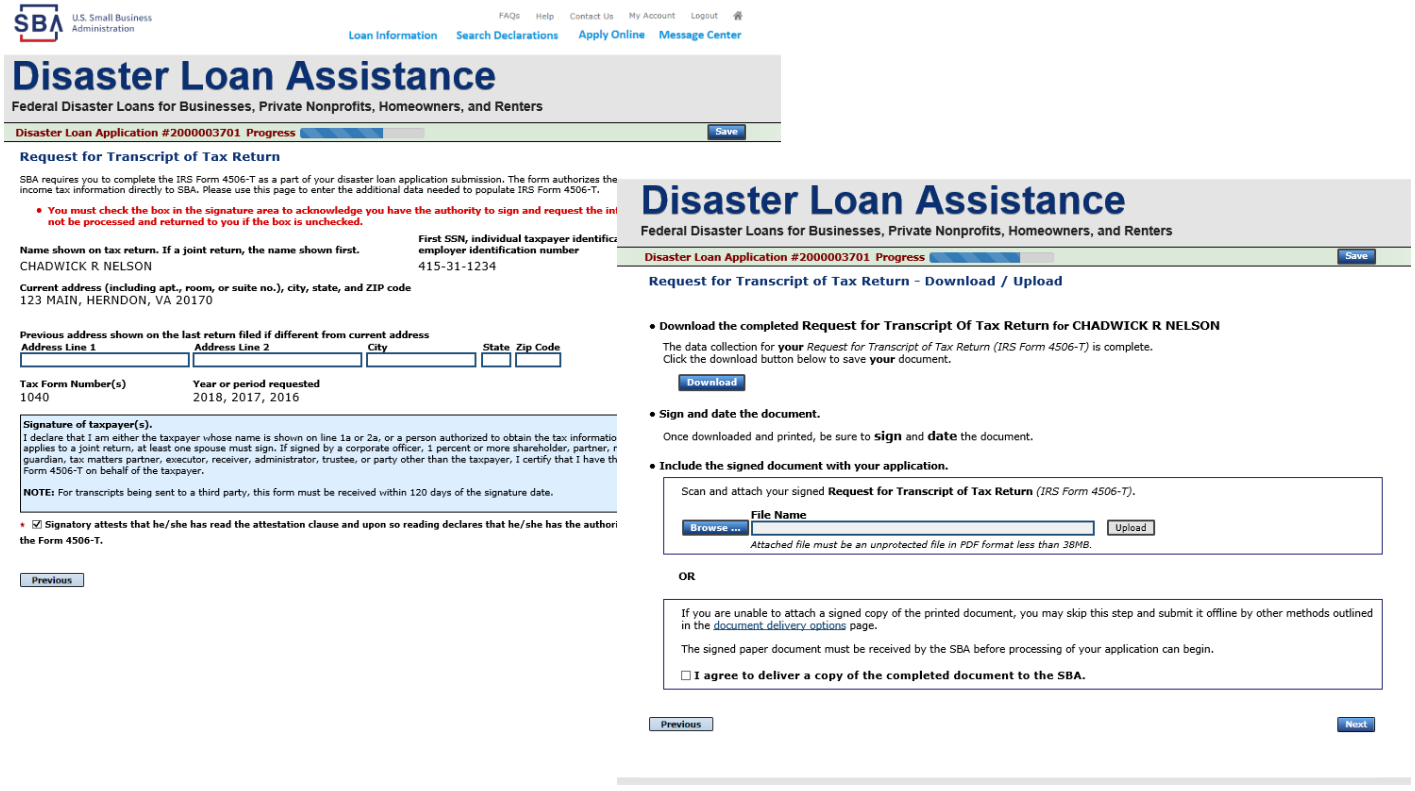
Next

# 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



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## Disaster Loan Assistance

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

Disaster Loan Application #2000003701 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 income tax information directly to SBA. Please use this page to enter the additional data needed to populate IRS Form 4506-T.

- You must check the box in the signature area to acknowledge you have the authority to sign and request the in not be processed and returned to you if the box is unchecked.

Name shown on tax return. If a joint return, the name shown first.
CHADWICK R NELSON

First SSN, individual taxpayer identific employer identification number
415-31-1234

Current address (including apt., room, or suite no.), city, state, and ZIP code
123 MAIN, 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, 2016

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 informatio applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, r guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have th 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 authori the Form 4506-T.

Previous

## Disaster Loan Assistance

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

Disaster Loan Application #2000003701 Progress

Save

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

- Download the completed **Request for Transcript Of Tax Return for CHADWICK R NELSON**

The data collection for **your** *Request for Transcript of Tax Return (IRS Form 4506-T)* is complete.
Click the download button below to save **your** document.

Download

- Sign and date the document.

Once downloaded and printed, be sure to **sign** and **date** the document.

- Include the signed document with your application.

Scan and attach your signed **Request for Transcript of Tax Return** *(IRS Form 4506-T)*.

Browse ... File Name Upload

*Attached file must be an unprotected file in PDF format less than 38MB.*

OR

If you are unable to attach a signed copy of the printed document, you may skip this step and submit it offline by other methods outlined in the document delivery options page.

The signed paper document must be received by the SBA before processing of your application can begin.

☐ **I agree to deliver a copy of the completed document to the SBA.**

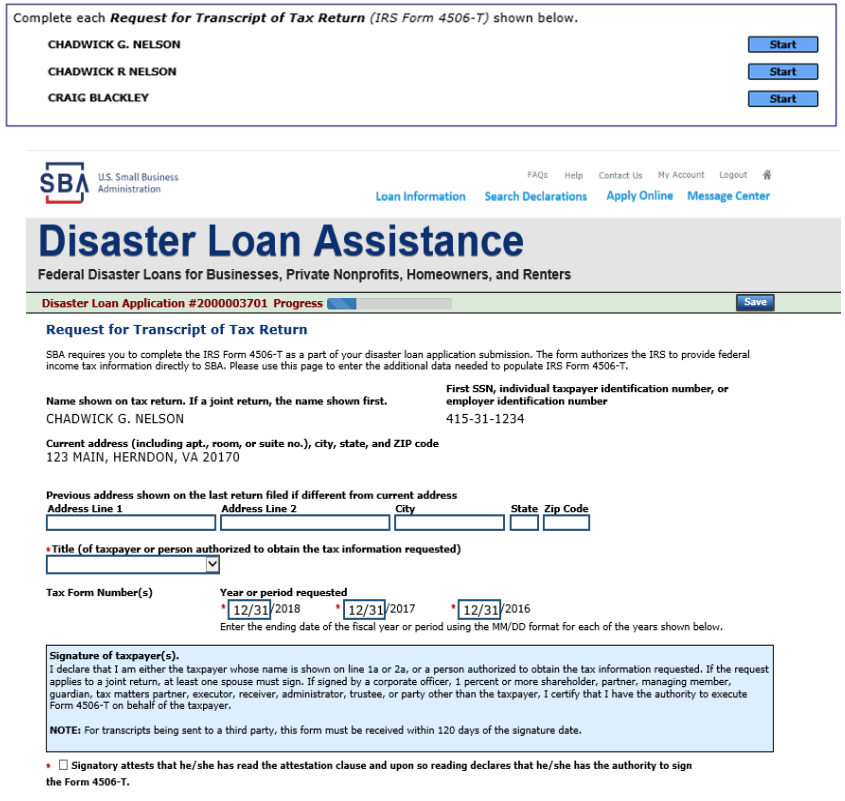
Previous Next

**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**



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

| | |
|---|---|
| CHADWICK G. NELSON | Start |
| CHADWICK R NELSON | Start |
| CRAIG BLACKLEY | Start |

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## Disaster Loan Assistance

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

Disaster Loan Application #2000003701 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.**
CHADWICK G. NELSON

**First SSN, individual taxpayer identification number, or employer identification number**
415-31-1234

**Current address (including apt., room, or suite no.), city, state, and ZIP code**
123 MAIN, 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

*Title (of taxpayer or person authorized to obtain the tax information requested)

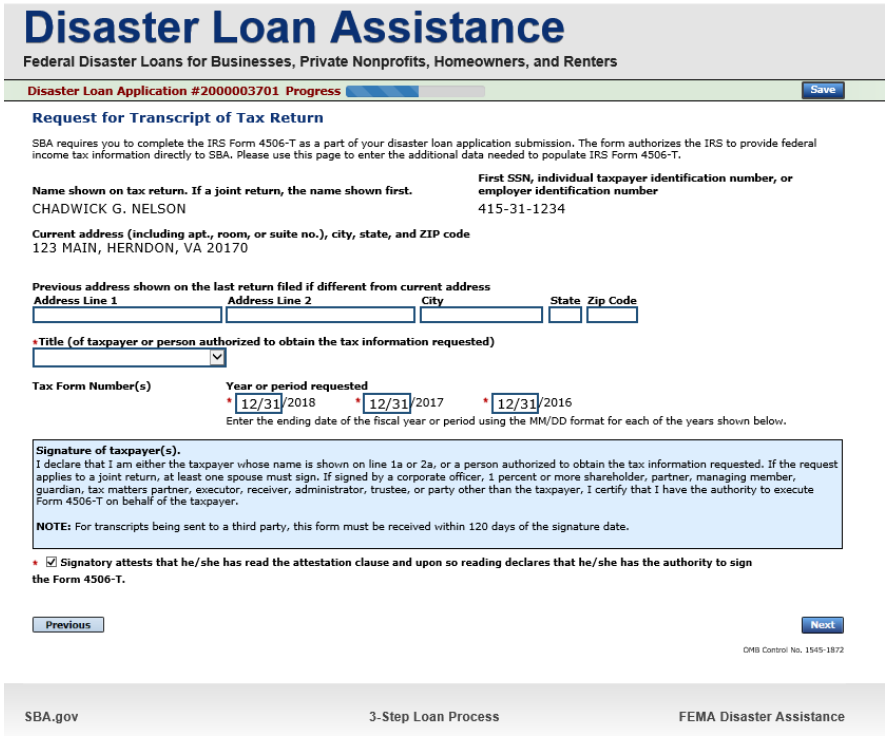
**Tax Form Number(s)**

**Year or period requested**
* 12/31/2018 * 12/31/2017 * 12/31/2016
Enter the ending date of the fiscal year or period using the MM/DD format for each of the years shown below.

**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.**



## Disaster Loan Assistance

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

Disaster Loan Application #2000003701 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.**
CHADWICK G. NELSON

**First SSN, individual taxpayer identification number, or employer identification number**
415-31-1234

**Current address (including apt., room, or suite no.), city, state, and ZIP code**
123 MAIN, 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

*Title (of taxpayer or person authorized to obtain the tax information requested)

**Tax Form Number(s)**

**Year or period requested**
* 12/31/2018 * 12/31/2017 * 12/31/2016
Enter the ending date of the fiscal year or period using the MM/DD format for each of the years shown below.

**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.

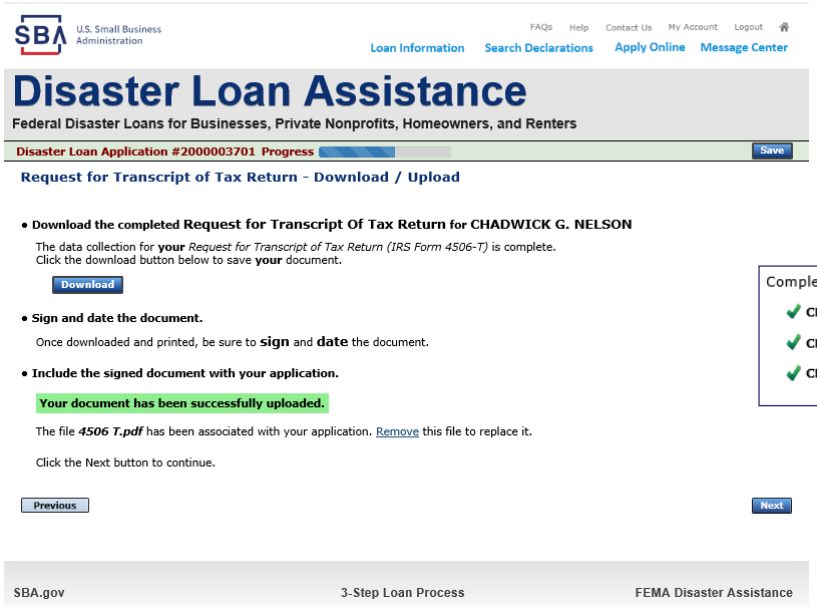
* ☑ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.**

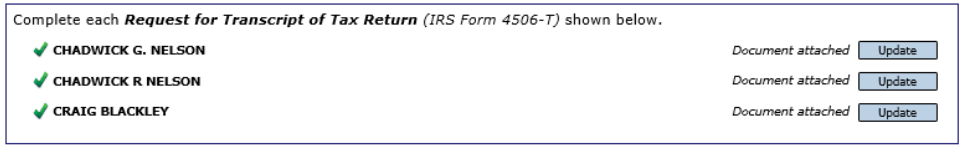
Previous Next

OMB Control No. 1545-1872

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

# 4506T Uploaded Successful



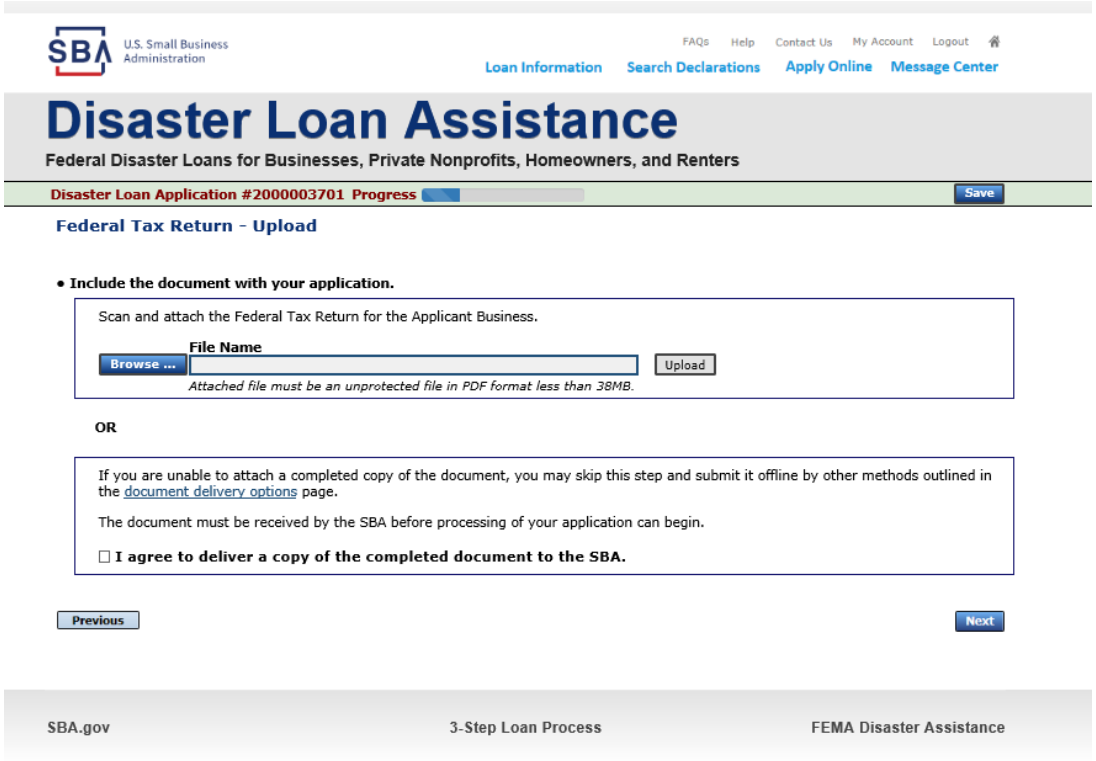

**Once the 4506 T is uploaded you will receive a message back indicating the transmittal was successful. Make sure all fields are complete. All partners must submit this form for their individual and business taxes.**

# Tax Returns

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

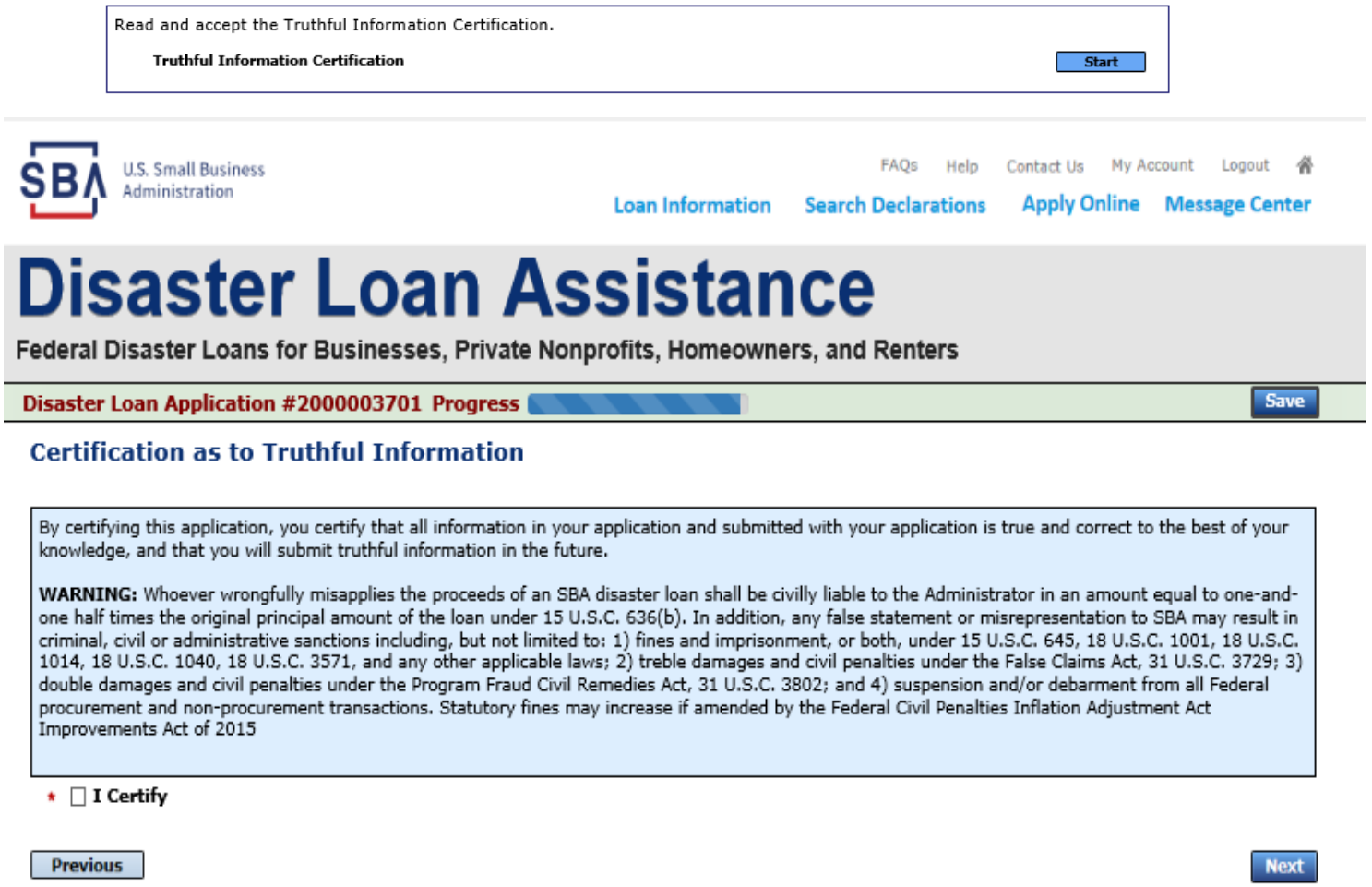
Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available

**CHADWICK G. NELSON** Start



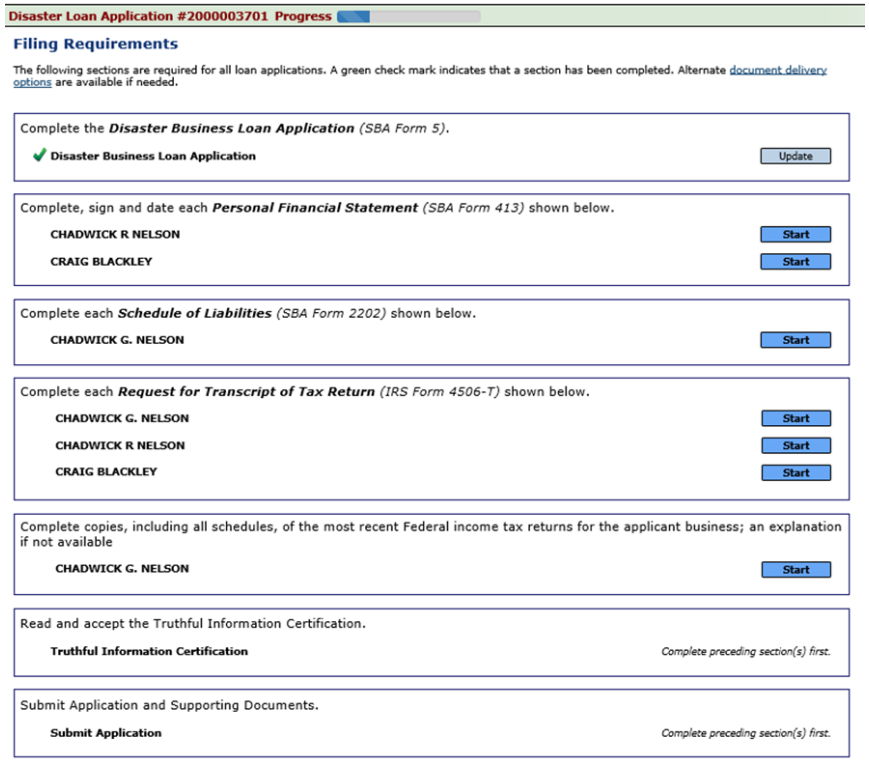

**Taxes would be scanned and saved on the desktop. You would browse your desktop and then upload the tax returns.**

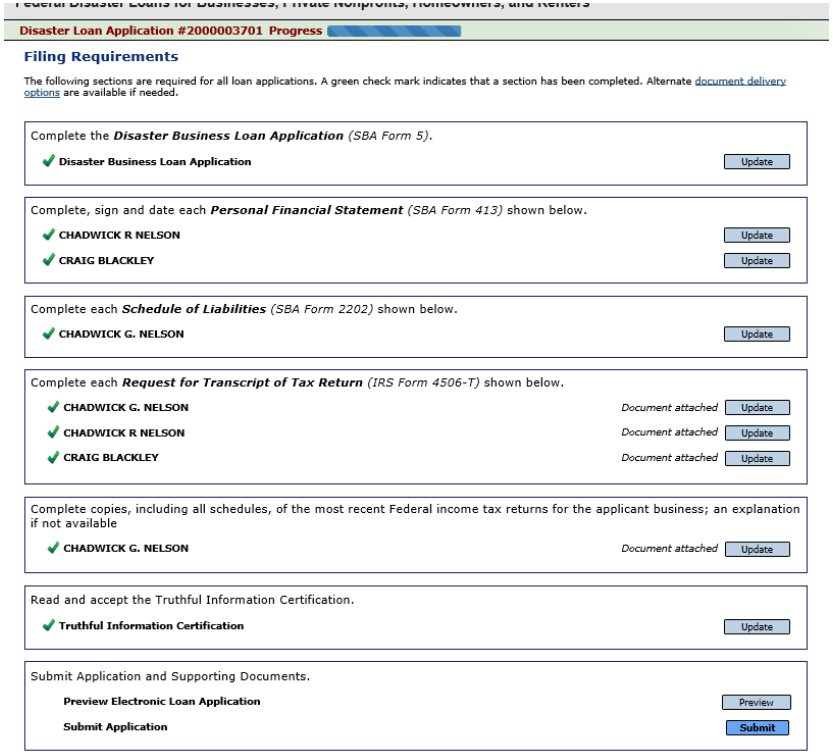
# Certificate as to Truthful Information



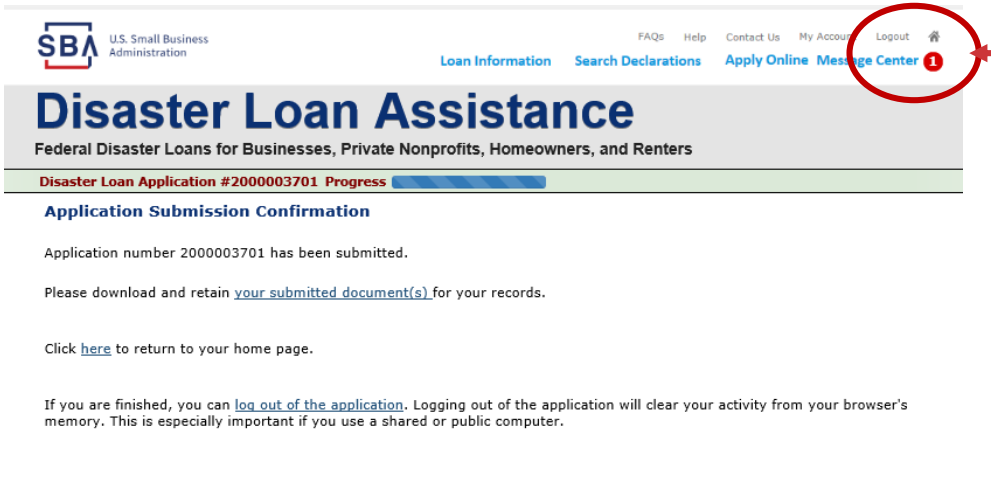
# Filing Requirements Complete

**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**

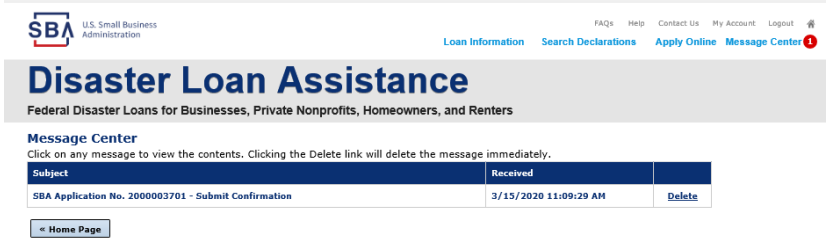


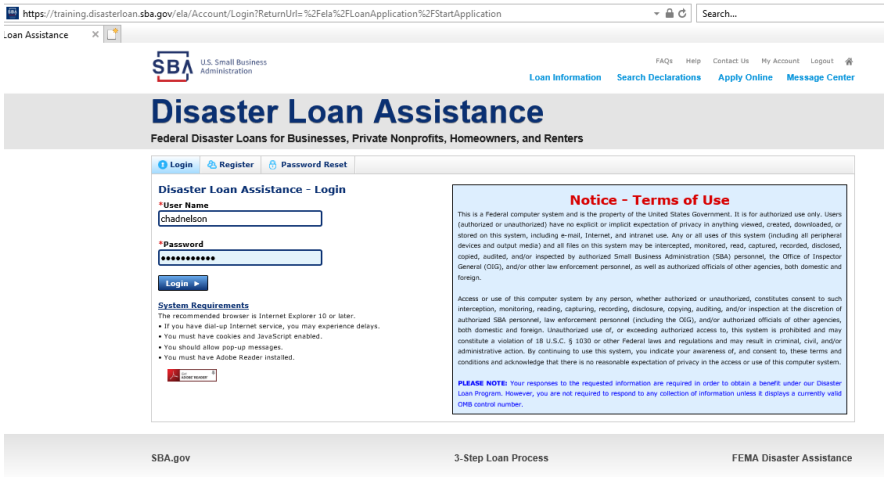
# Application Successfully Submitted



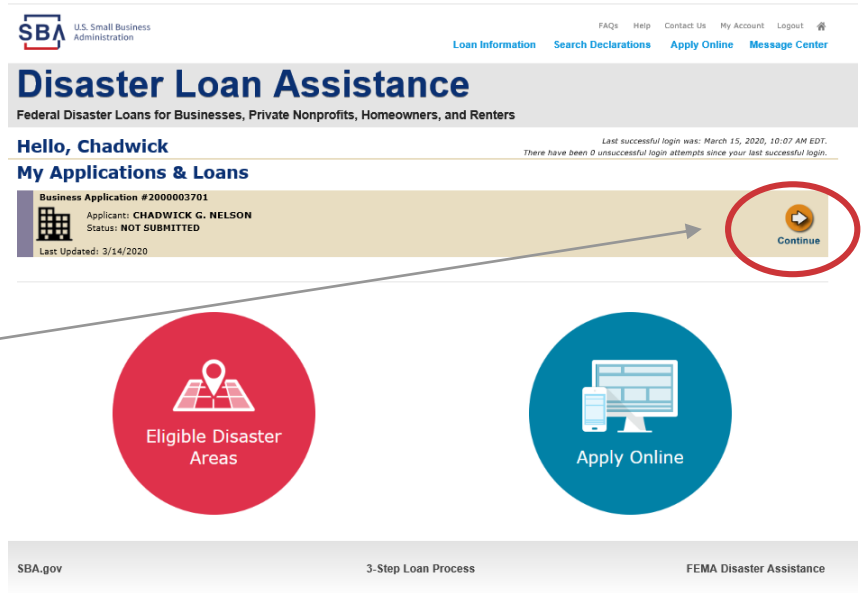

Once the application is successfully submitted you will get this page. In the right hand corner a message indicator will appear. The message confirms submittal of the application



# Returning to Complete Application

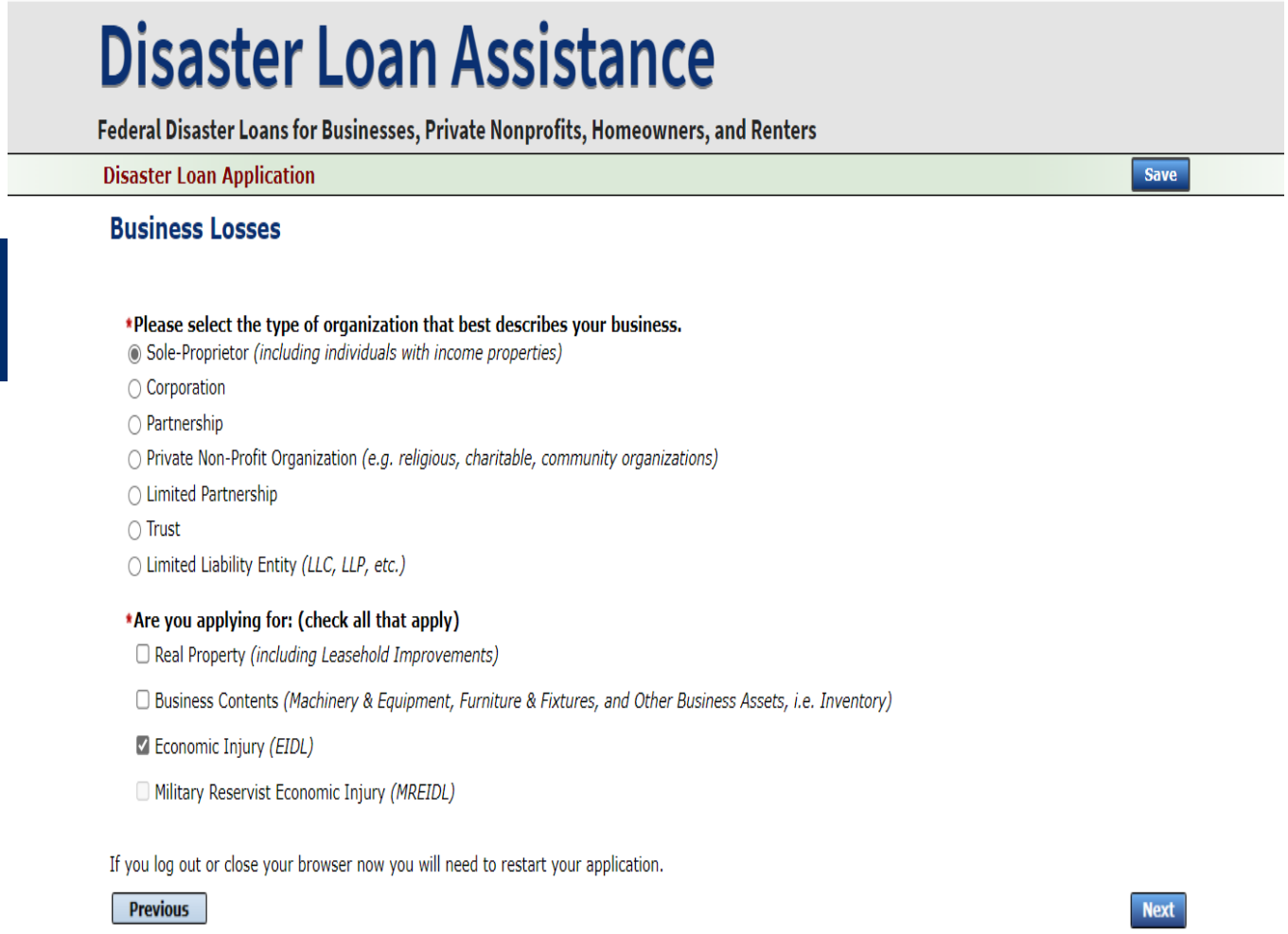



Input your user-name and password to complete a started application, once in click on “Continue”



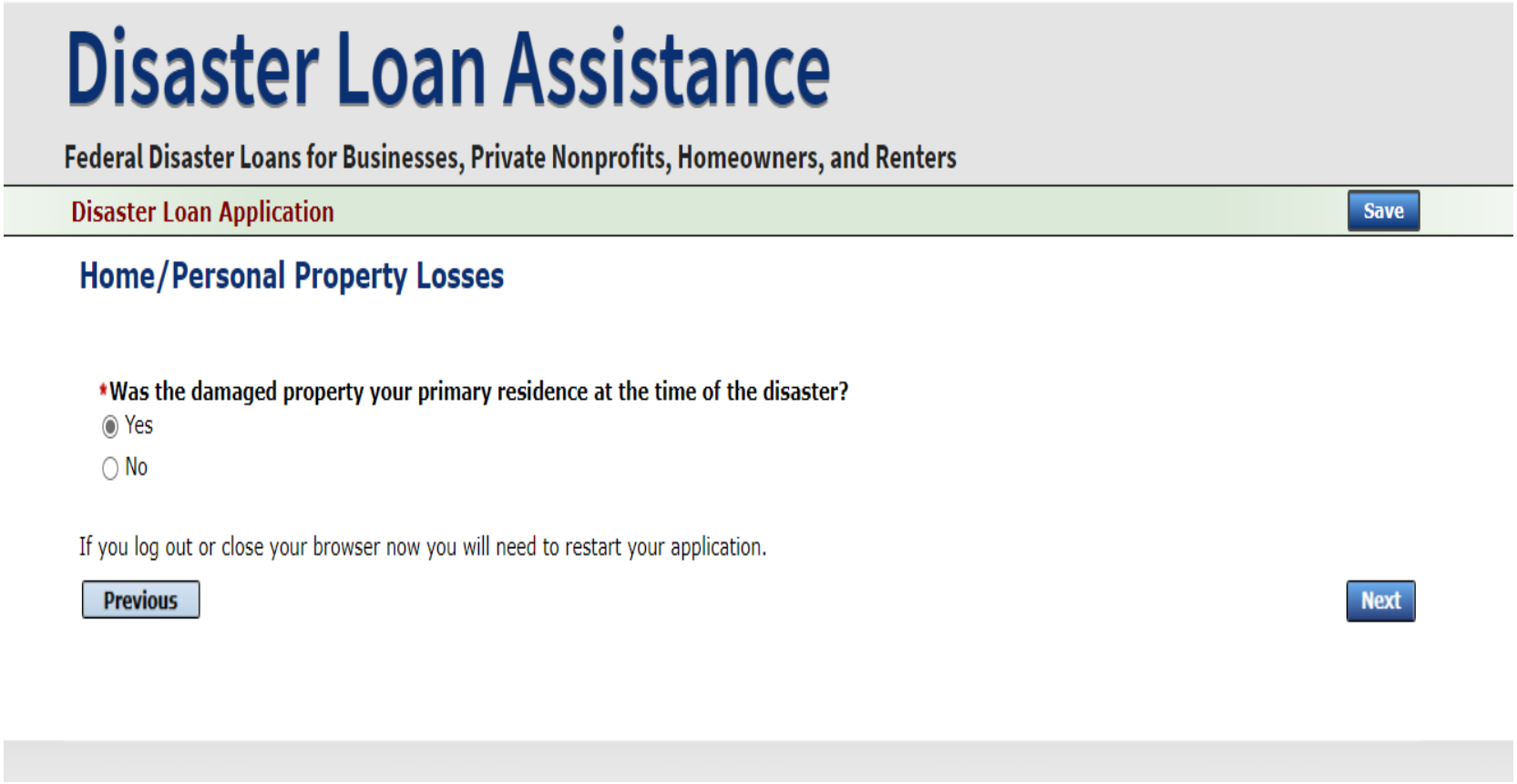
# Business Losses

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



# Home/Personal Losses

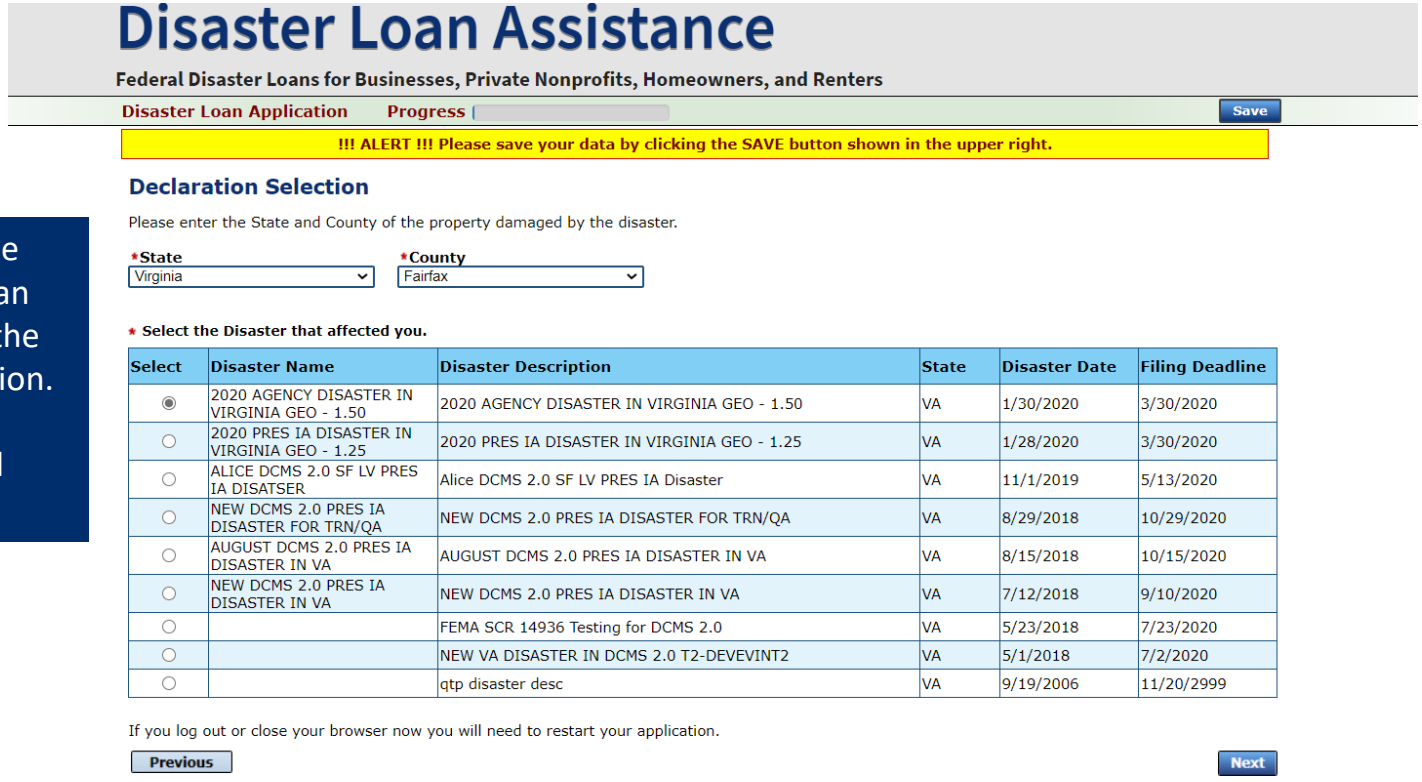
The Loan Application will walk you though the process. Click “Save” to save the input and click “Next” to navigate to the next page.



# 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”



## Disaster Loan Assistance

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

**Disaster Loan Application** **Progress** Save

**!!! 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.

*State: Virginia *County: Fairfax

* Select the Disaster that affected you.

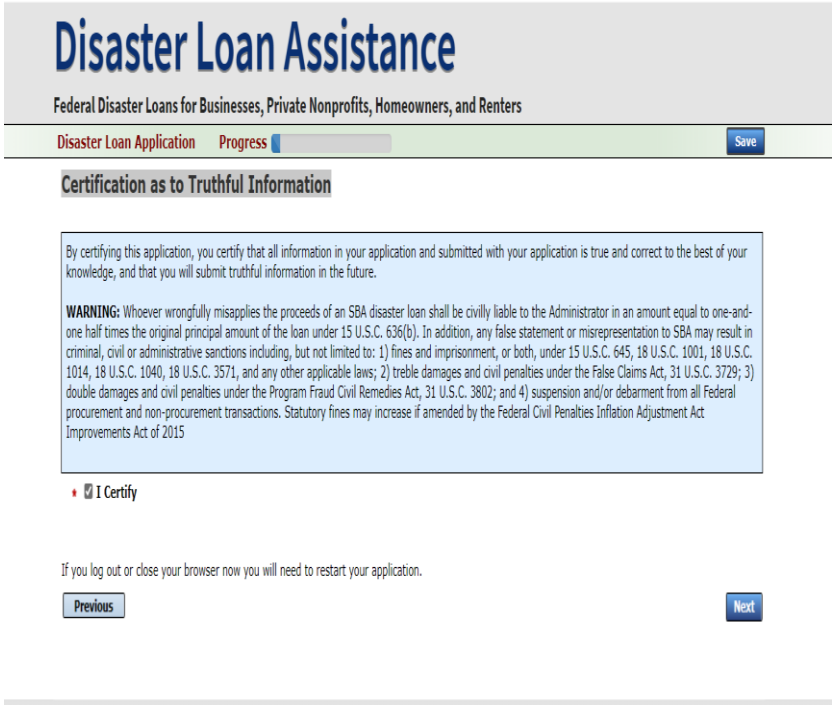
| Select | Disaster Name | Disaster Description | State | Disaster Date | Filing Deadline |
|---|---|---|---|---|---|
| ◉ | 2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50 | 2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50 | VA | 1/30/2020 | 3/30/2020 |
| ○ | 2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25 | 2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25 | VA | 1/28/2020 | 3/30/2020 |
| ○ | ALICE DCMS 2.0 SF LV PRES IA DISATSER | Alice DCMS 2.0 SF LV PRES IA Disaster | VA | 11/1/2019 | 5/13/2020 |
| ○ | NEW DCMS 2.0 PRES IA DISASTER FOR TRN/QA | NEW DCMS 2.0 PRES IA DISASTER FOR TRN/QA | VA | 8/29/2018 | 10/29/2020 |
| ○ | AUGUST DCMS 2.0 PRES IA DISASTER IN VA | AUGUST DCMS 2.0 PRES IA DISASTER IN VA | VA | 8/15/2018 | 10/15/2020 |
| ○ | NEW DCMS 2.0 PRES IA DISASTER IN VA | NEW DCMS 2.0 PRES IA DISASTER IN VA | VA | 7/12/2018 | 9/10/2020 |
| ○ | | FEMA SCR 14936 Testing for DCMS 2.0 | VA | 5/23/2018 | 7/23/2020 |
| ○ | | NEW VA DISASTER IN DCMS 2.0 T2-DEVEVINT2 | VA | 5/1/2018 | 7/2/2020 |
| ○ | | qtp disaster desc | VA | 9/19/2006 | 11/20/2999 |

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

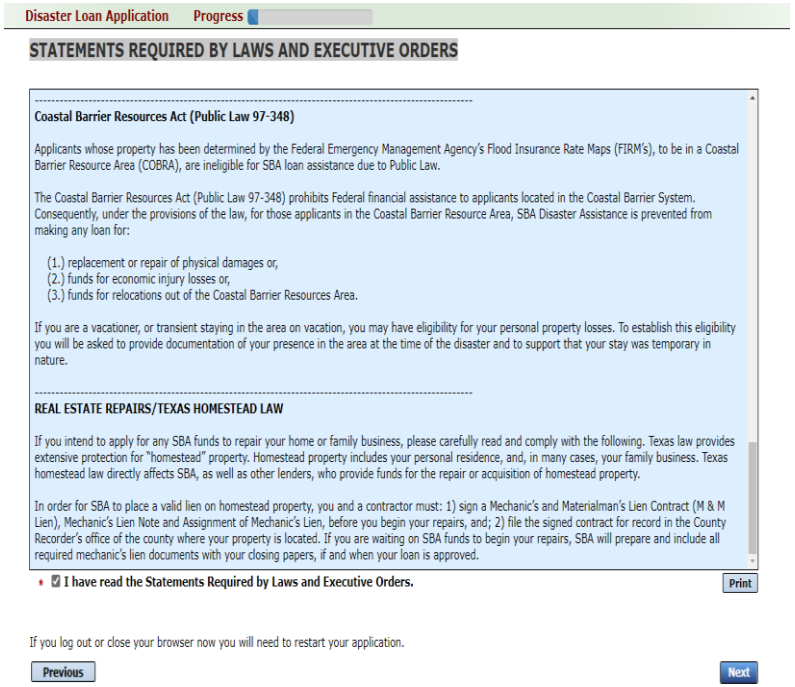
Previous Next

# Certification and Executive Order

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

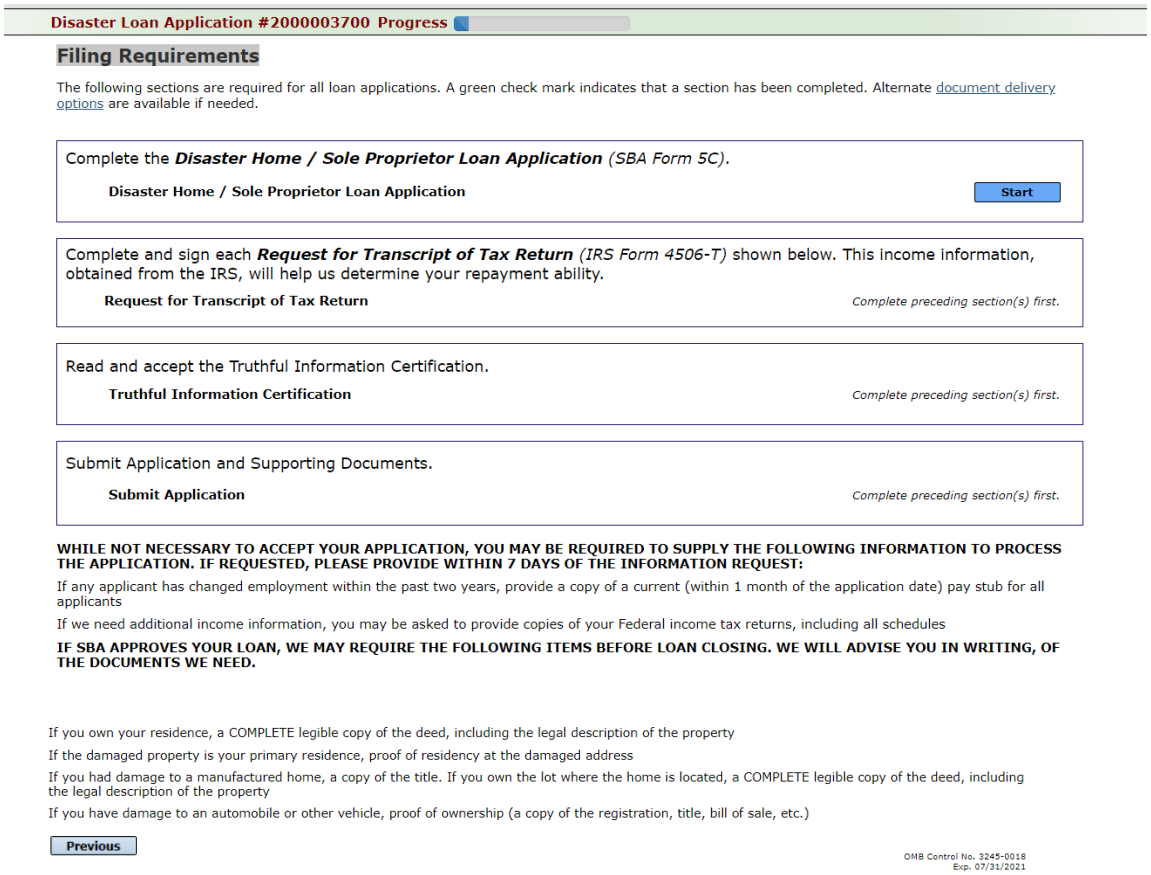



Read the information, check “I have read…” then click “Next”.



# Filing Requirements

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



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)*.

**Disaster Home / Sole Proprietor Loan Application** — Start

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.

**Request for Transcript of 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.*

**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.**

If you own your residence, a COMPLETE legible copy of the deed, including the legal description of the property

If the damaged property is your primary residence, proof of residency at the damaged address

If you had damage to a manufactured home, a copy of the title. If you own the lot where the home is located, a COMPLETE legible copy of the deed, including the legal description of the property

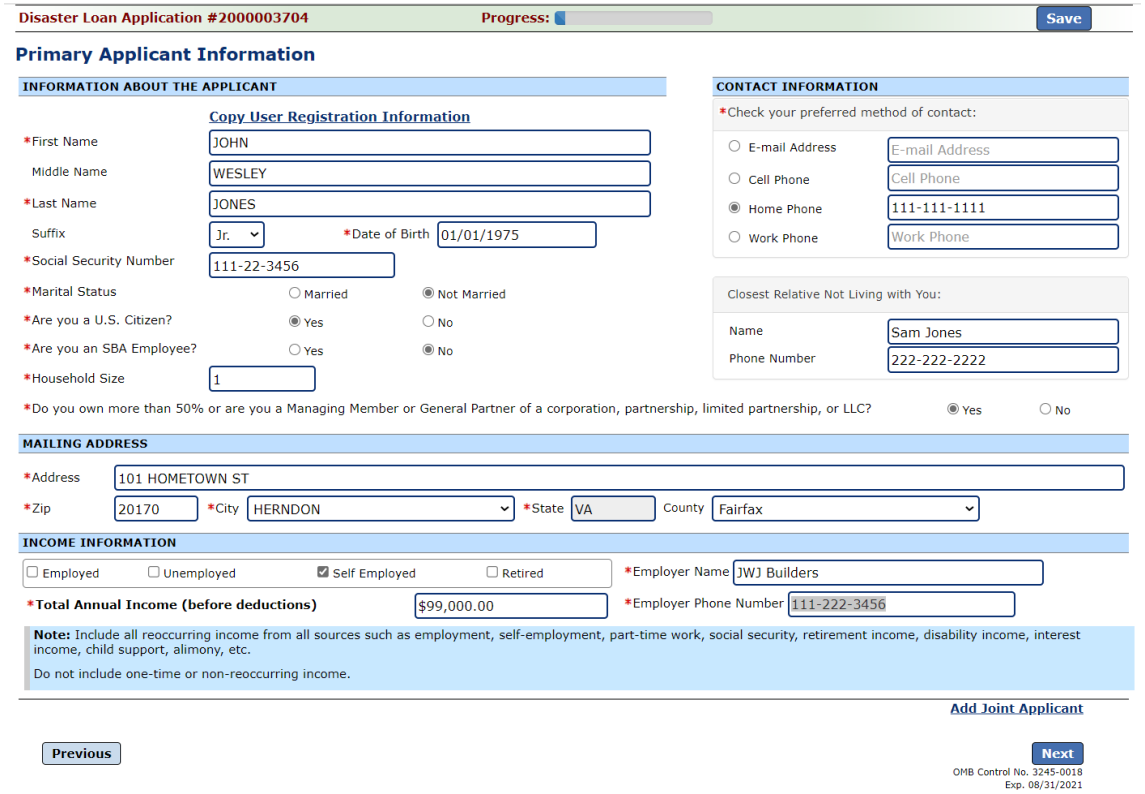
If you have damage to an automobile or other vehicle, proof of ownership (a copy of the registration, title, bill of sale, etc.)

Previous

OMB Control No. 3245-0018
Exp. 07/31/2021

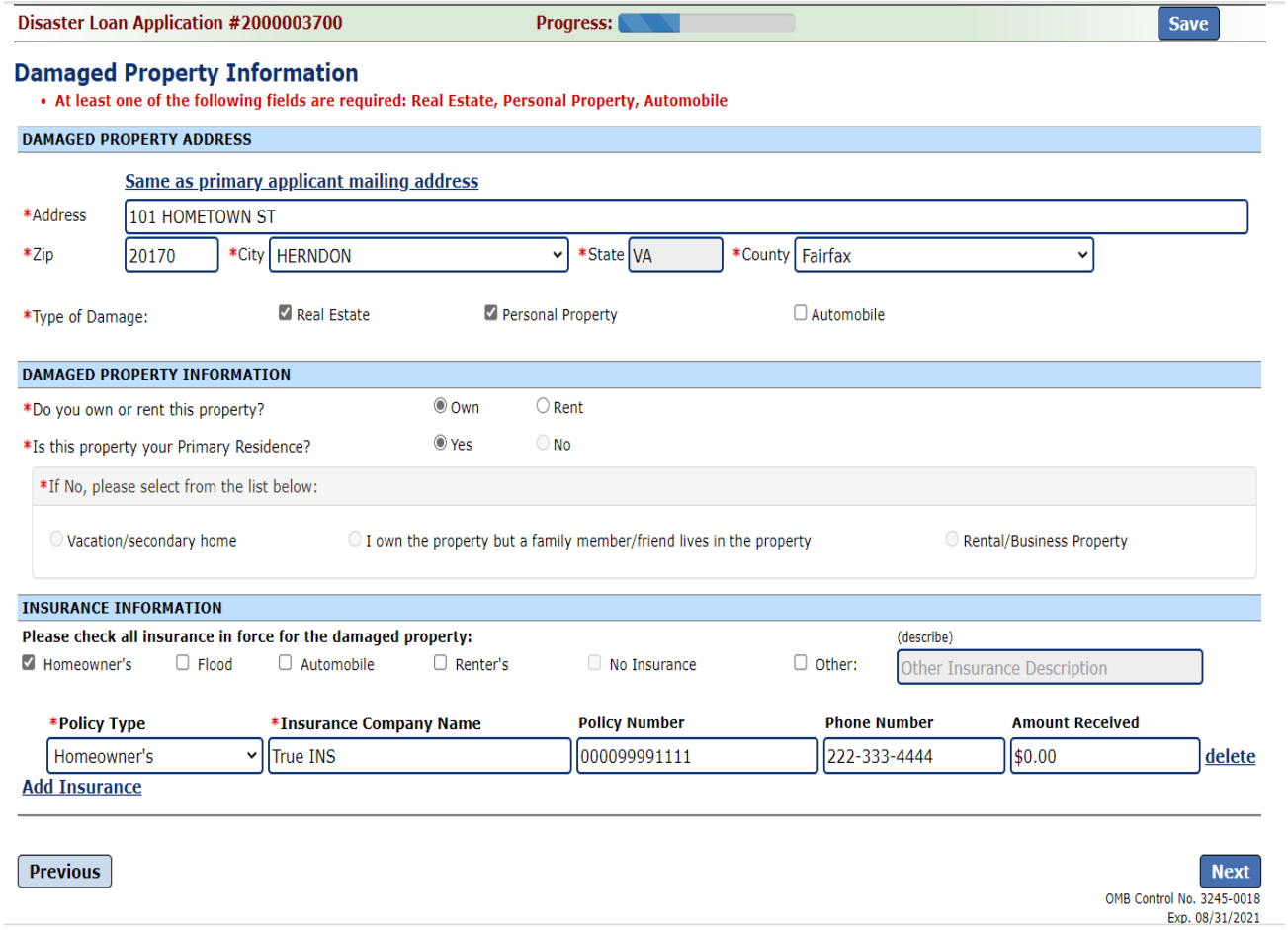
# Completing Form 5C - Sole Proprietor Loan Application

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.



Disaster Loan Application #2000003700 Progress: Save

**Damaged Property Information**

- At least one of the following fields are required: Real Estate, Personal Property, Automobile

**DAMAGED PROPERTY ADDRESS**

Same as primary applicant mailing address

*Address: 101 HOMETOWN ST

*Zip: 20170 *City: HERNDON *State: VA *County: Fairfax

*Type of Damage: Real Estate Personal Property Automobile

**DAMAGED PROPERTY INFORMATION**

*Do you own or rent this property? Own Rent

*Is this property your Primary Residence? Yes No

*If No, please select from the list below:

Vacation/secondary home I own the property but a family member/friend lives in the property Rental/Business Property

**INSURANCE INFORMATION**

Please check all insurance in force for the damaged property:

Homeowner's Flood Automobile Renter's No Insurance Other: (describe) Other Insurance Description

| *Policy Type | *Insurance Company Name | Policy Number | Phone Number | Amount Received | |
|---|---|---|---|---|---|
| Homeowner's | True INS | 000099991111 | 222-333-4444 | $0.00 | delete |

Add Insurance

Previous Next

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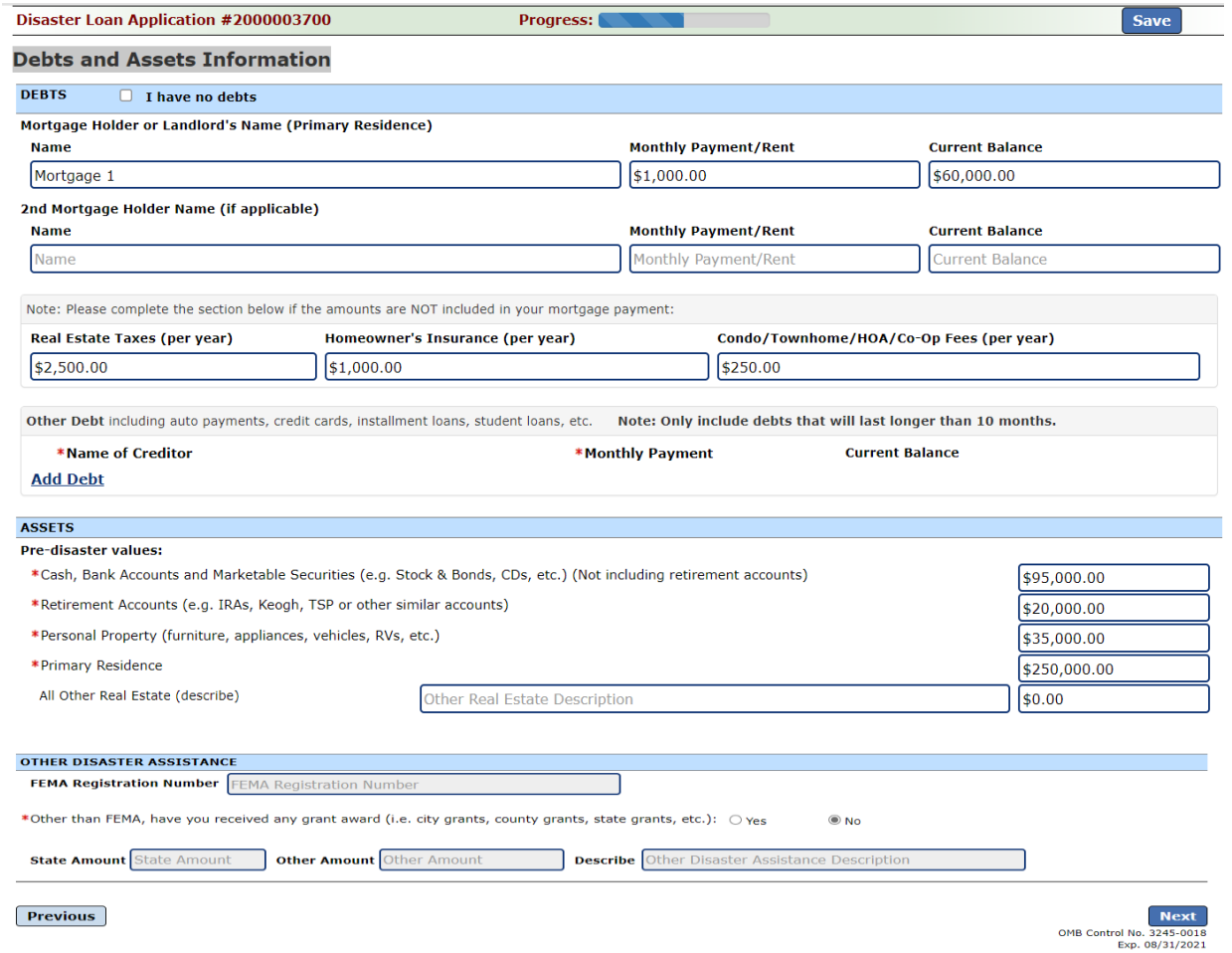
Exp. 08/31/2021

# Form 5C continued -Debts and Assets Information

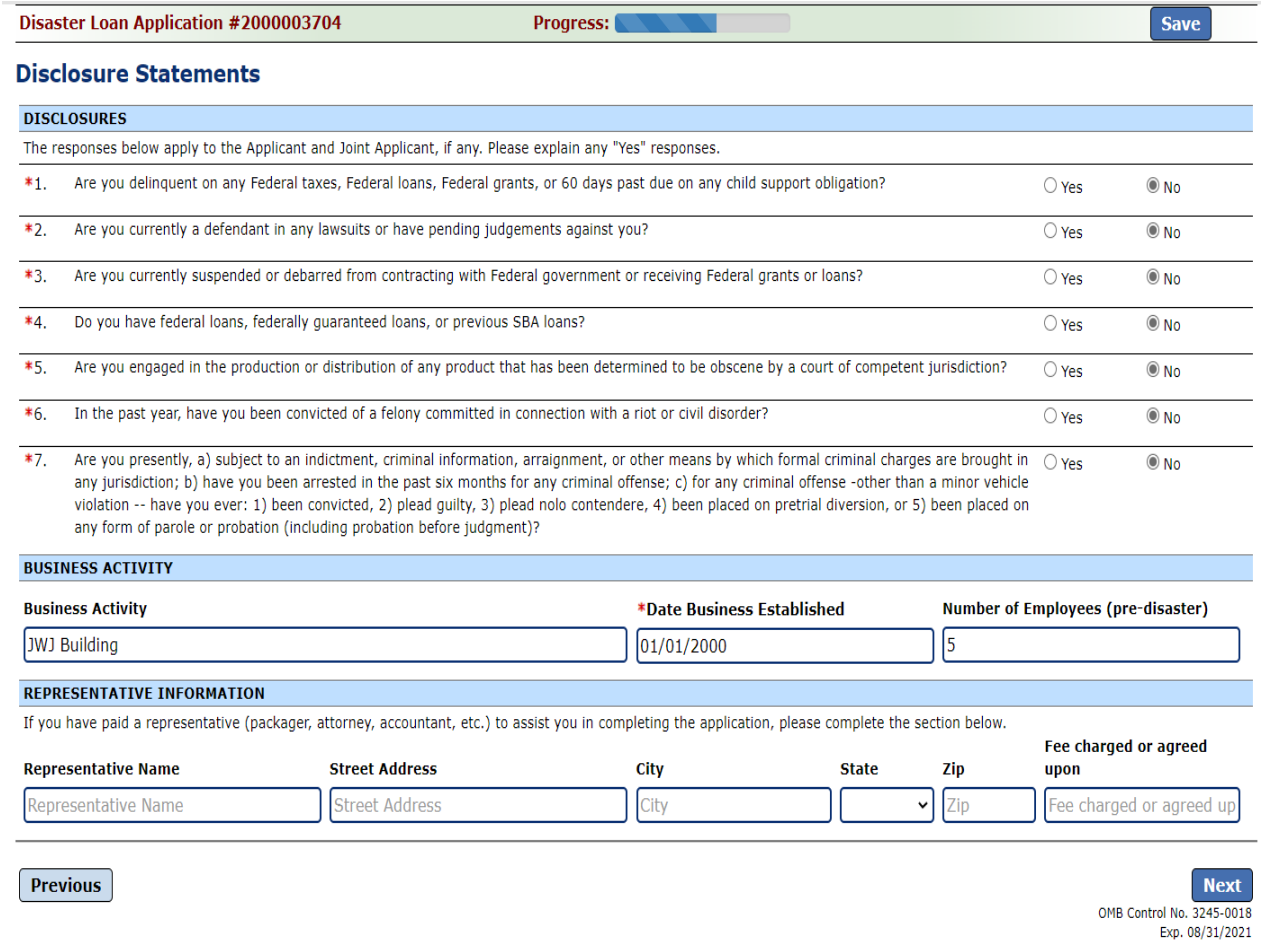
Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.



# 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.



Disaster Loan Application #2000003704 Progress: Save

## Disclosure Statements

**DISCLOSURES**

The responses below apply to the Applicant 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? | ○ Yes | ◉ No |
| *2. | Are you currently a defendant in any lawsuits or have pending judgements against you? | ○ Yes | ◉ No |
| *3. | Are you currently suspended or debarred from contracting with Federal government or receiving Federal grants or loans? | ○ Yes | ◉ No |
| *4. | Do you have federal loans, federally guaranteed loans, or previous SBA loans? | ○ Yes | ◉ No |
| *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? | ○ Yes | ◉ No |
| *6. | In the past year, have you been convicted of a felony committed in connection with a riot or civil disorder? | ○ Yes | ◉ No |
| *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)? | ○ Yes | ◉ No |

**BUSINESS ACTIVITY**

| Business Activity | *Date Business Established | Number of Employees (pre-disaster) |
|---|---|---|
| JWJ Building | 01/01/2000 | 5 |

**REPRESENTATIVE INFORMATION**

If you have paid a representative (packager, attorney, accountant, etc.) to assist you in completing the application, please complete the section below.

| Representative Name | Street Address | City | State | Zip | Fee charged or agreed upon |
|---|---|---|---|---|---|
| Representative Name | Street Address | City | | Zip | Fee charged or agreed up |

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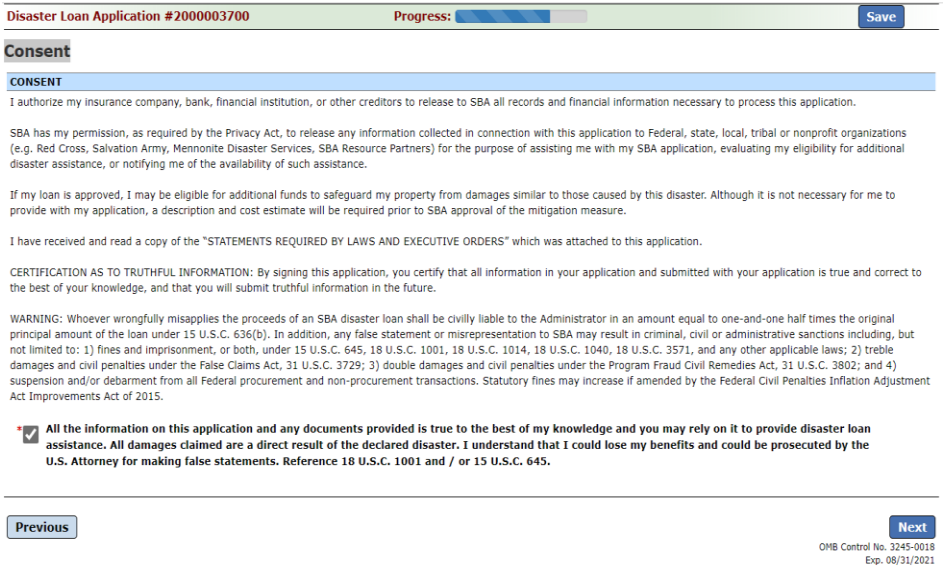
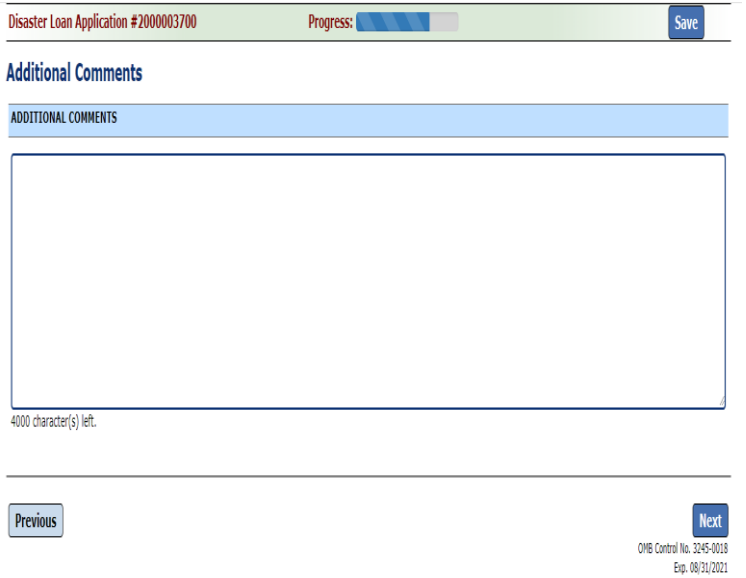
# Form 5C continued - Consent and Additional Comments

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




Additional Comments are used for clarifying or additional information.

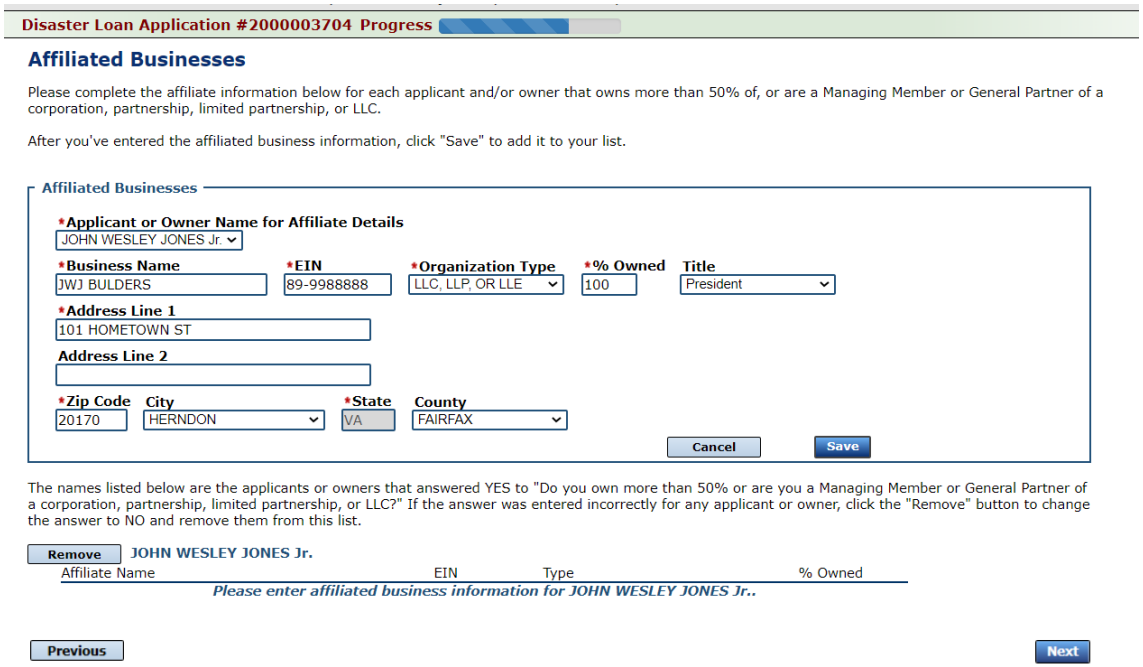
Click "Next" to continue the process.



# Form 5C continued - Affiliated Businesses

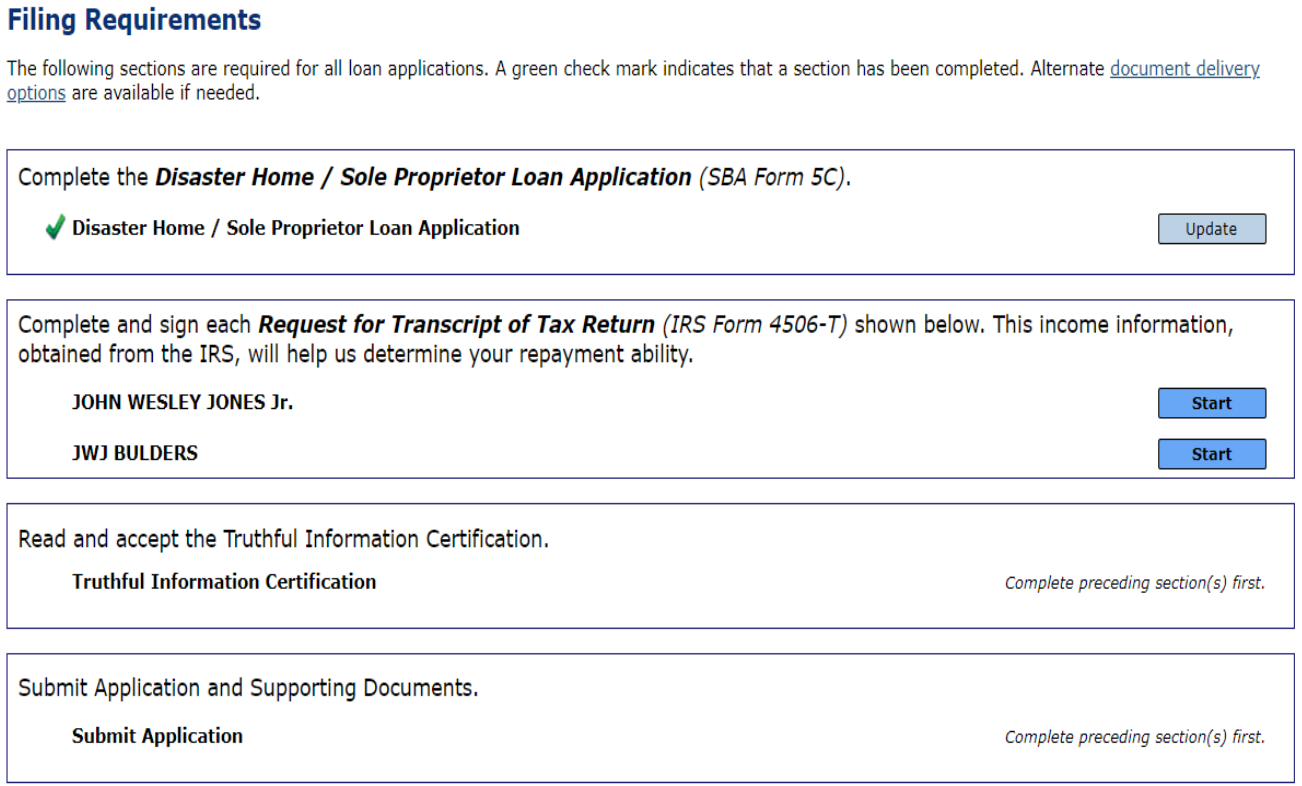
Fill out the Affiliated Business information then click “Save”.

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:**

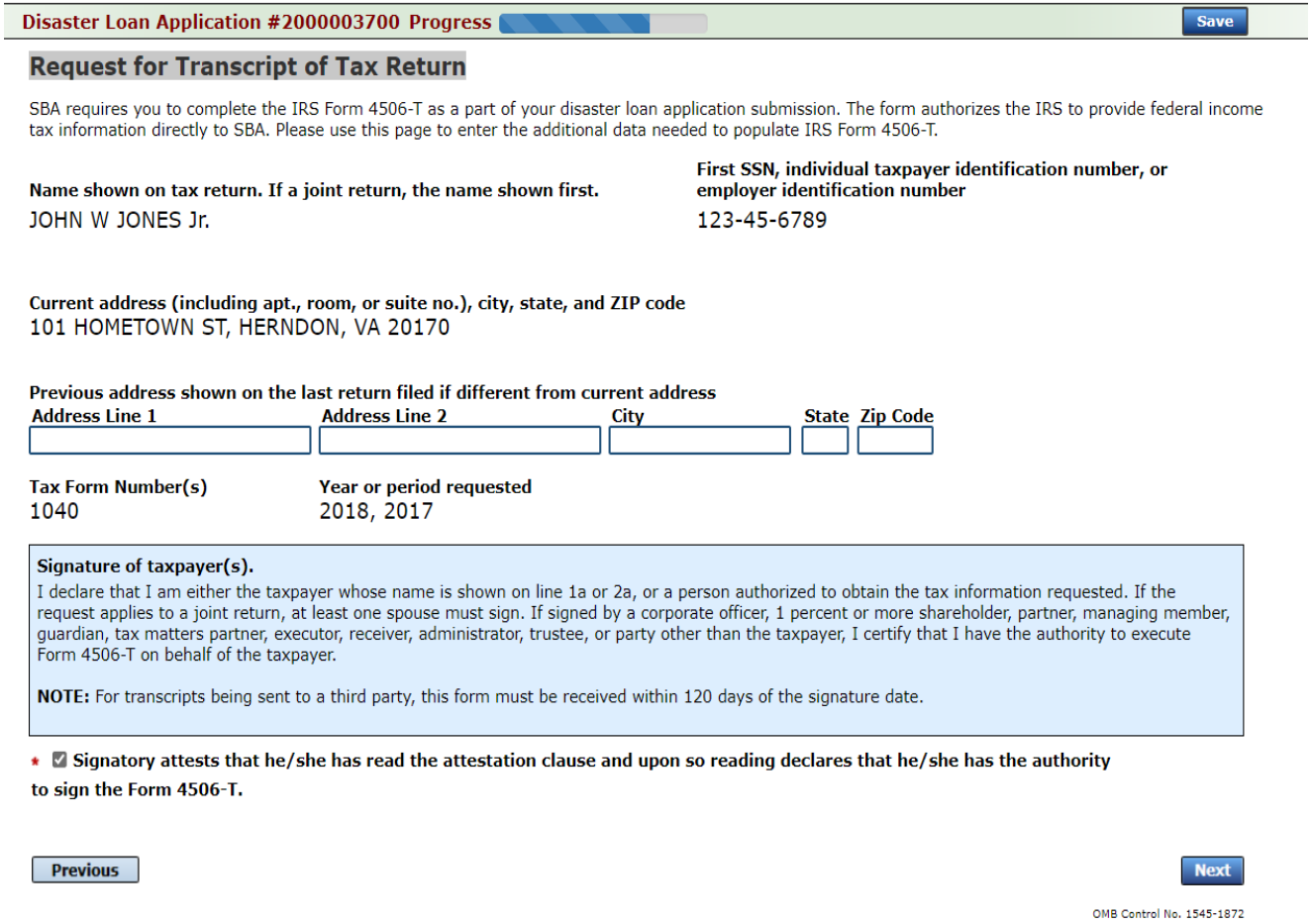
If any applicant has changed employment within the past two years, provide a copy of a current (within 1 month of the application date) pay stub for all applicants

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.**

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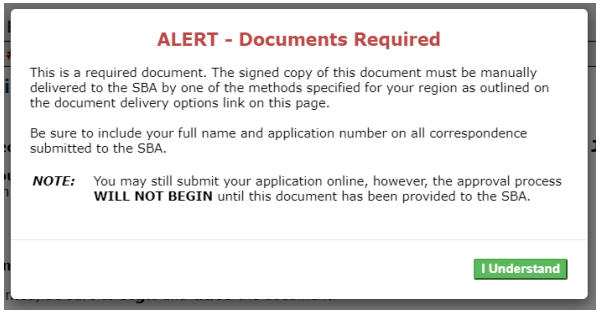
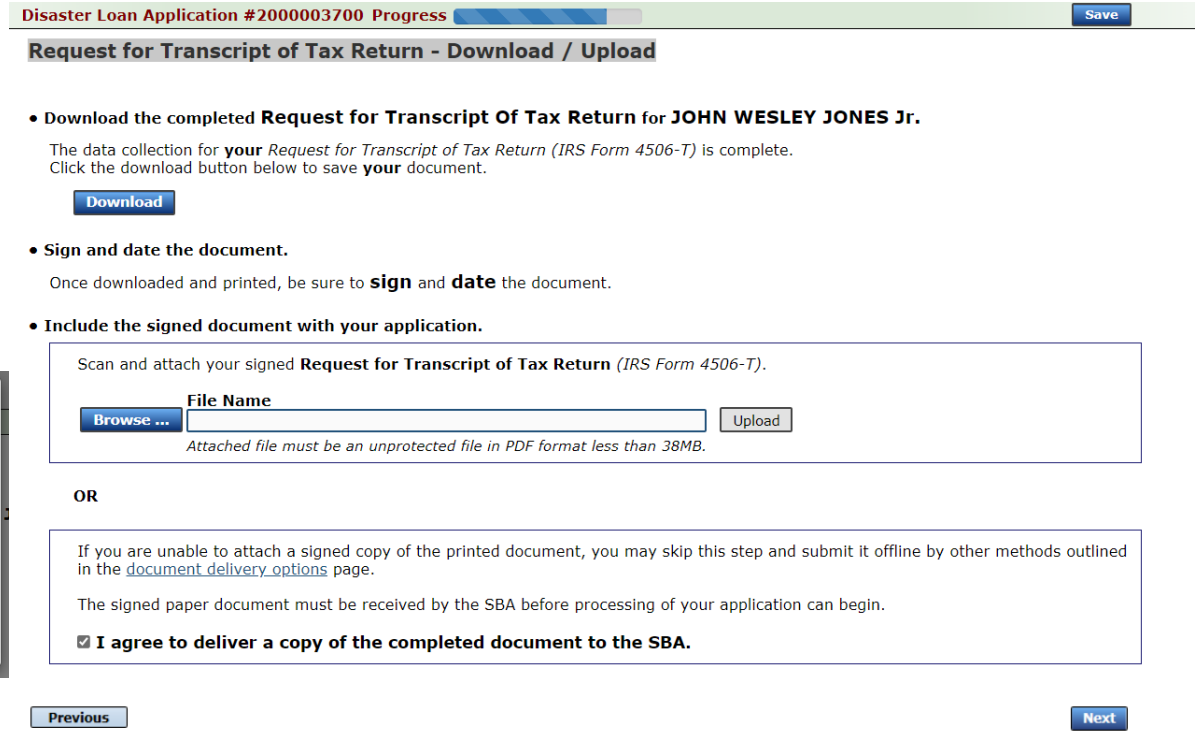
OMB Control No. 1545-1872

# Request for Transcript of Tax Return - Download / Upload

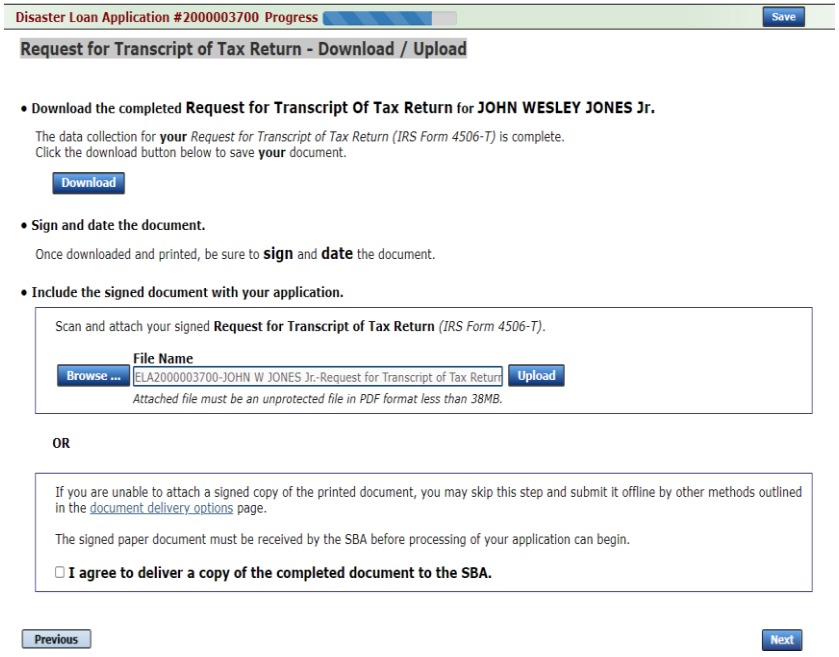
If you chose to deliver a copy this alert will appear. And you will no longer be able to upload information. The document will have to be submitted offline.



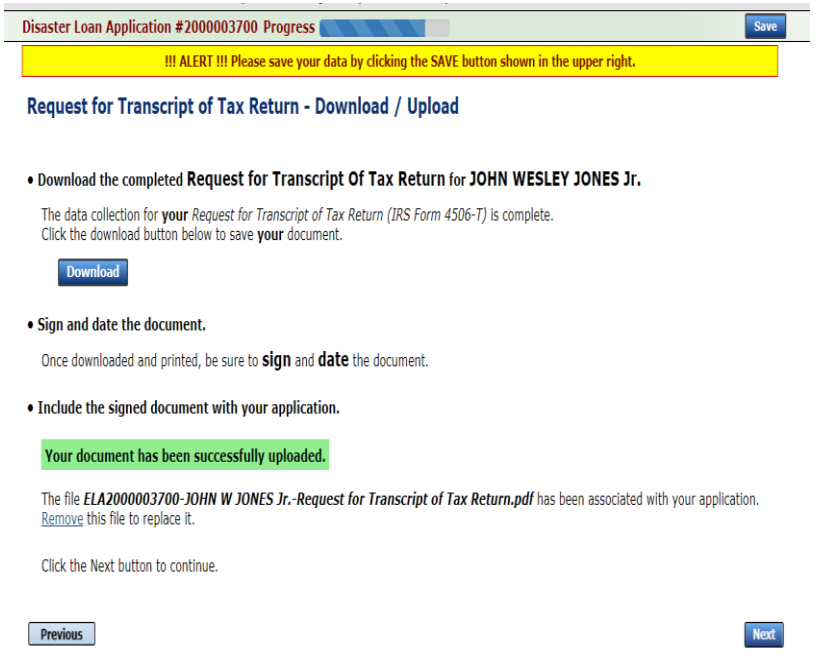



# Request for Transcript of Tax Return - Download / Upload

Once you have downloaded your tax returns you can upload.

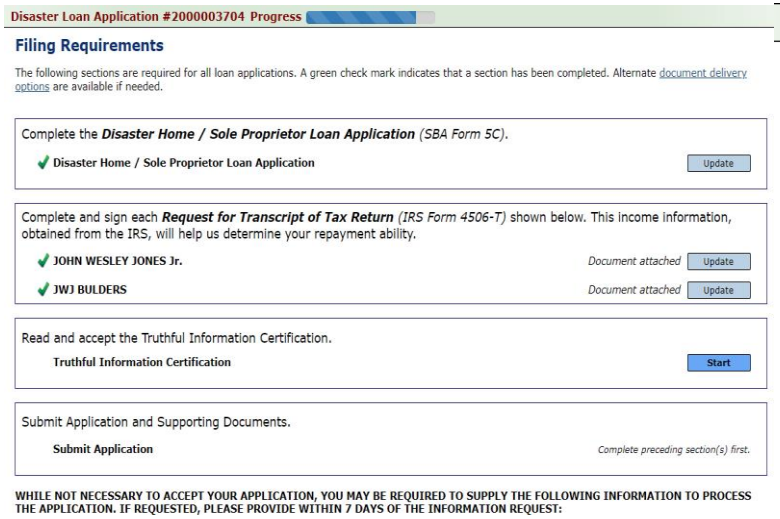


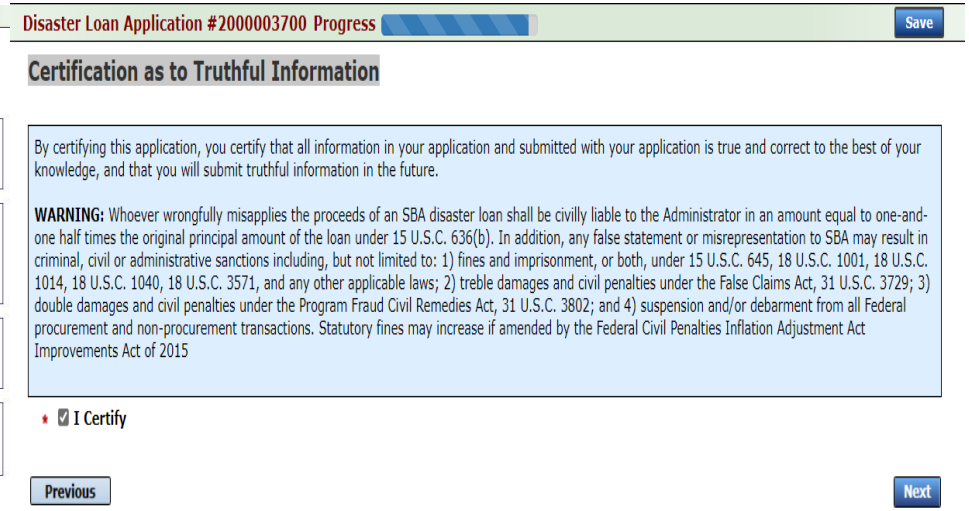

Successfully Uploaded will appear when finished.
Then click “Next” to continue the process.



# Filing Requirements

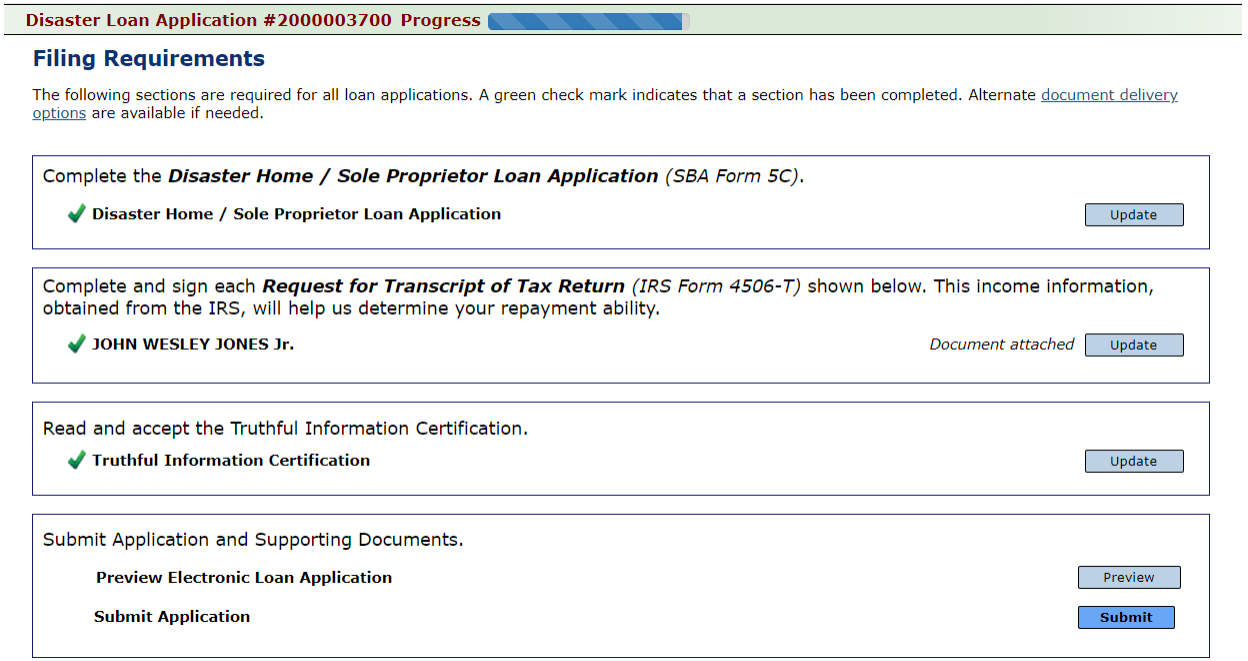
Once the tax returns are complete sign the final Truthful Information Statement.



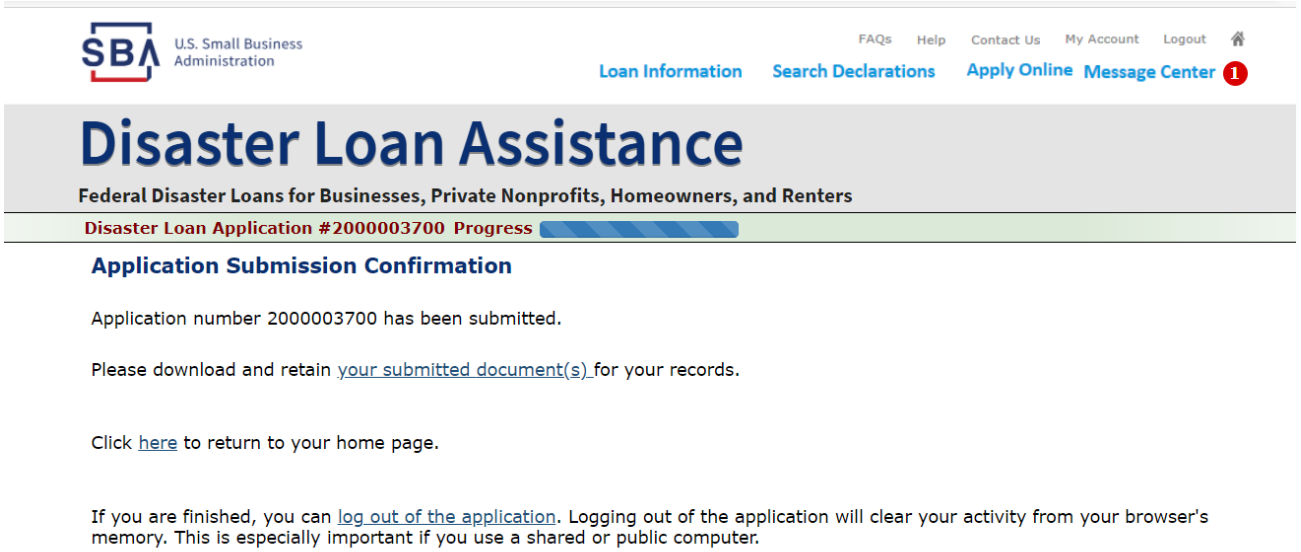
# Submit Application

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

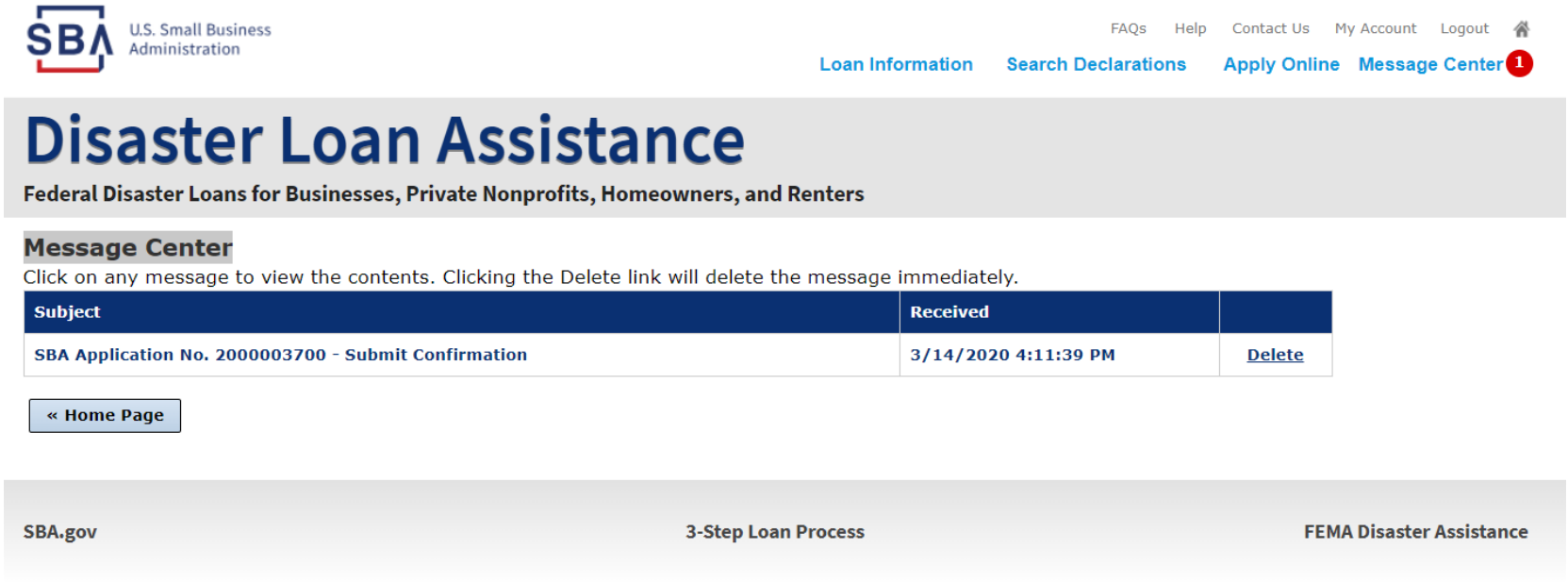


# Application Submission Confirmation

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



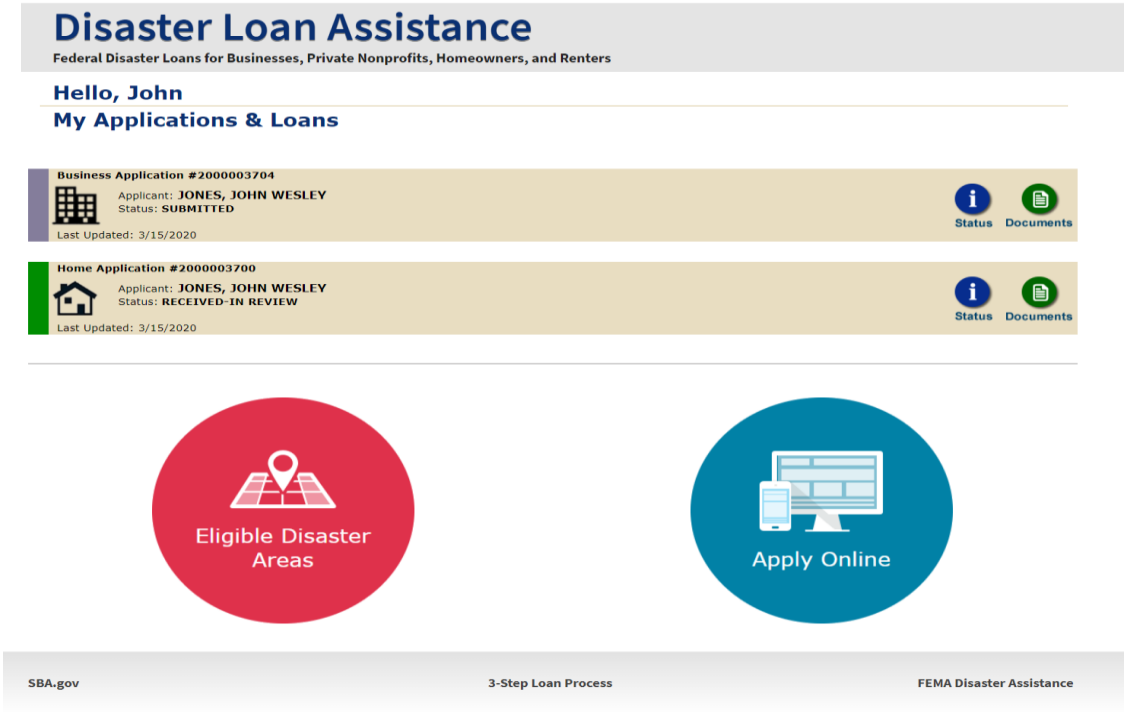
# Message Center



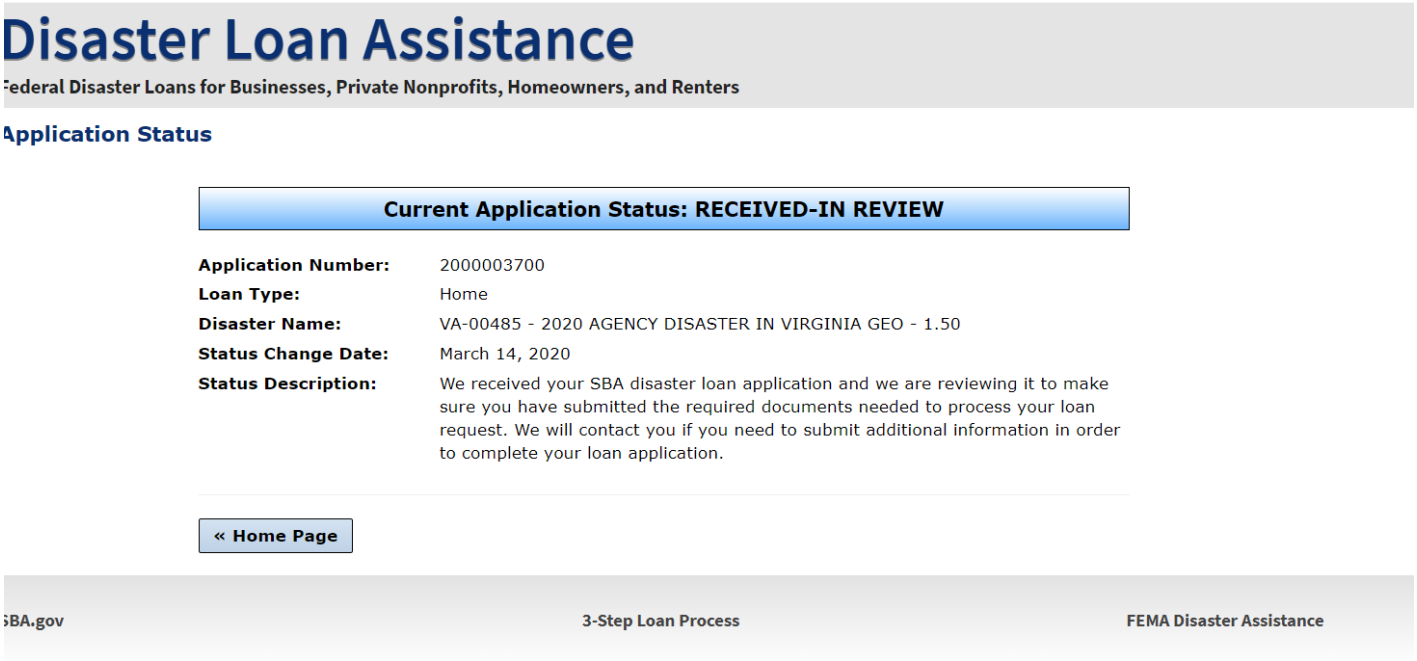
# Home Page

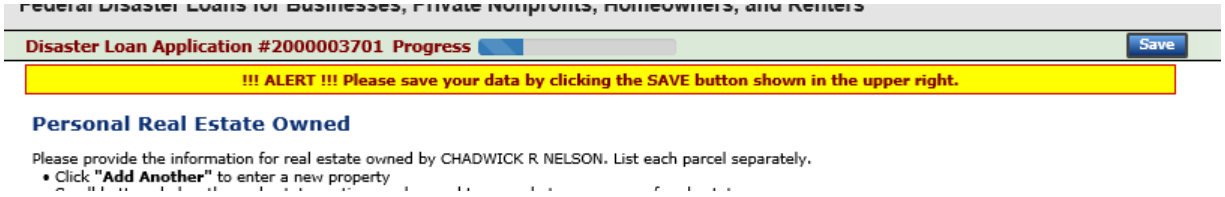
After competing application you automatically return to the home page.

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.**