COVID EIDL Portal Instructions
1. After completing the COVID EIDL Intake Application Form, Applicant receives email prompting them to set up a portal account for the SBA COVID EIDL Application from disastercustomerservice@sba.gov (add sba.gov to safe-sender list).

2. Enter email and create password (review and note credentials for future use)
   1. Password must contain at least 6 characters: 1 upper case letter, 1 lower case letter, and 1 number

3. Two-factor authentication will be initiated via email
1. Once your account has been created, sign into your account using your email and password combination
2. Applicant email is the only option for a username – future portal log-ins will all be with email being the username
1. After logging in, applicant will see loan quote, and steps to complete in order to submit the loan application for processing
2. Applicant Status is Eligible
3. Eligible Loan Amount is displayed
4. Applicant needs to click Review and Accept amount to pick a loan amount (click under the loan #, not the green button, which under the $350,000 in this example)
1. Applicant then confirms the loan request amount using the “slider” tool or **types the loan amount in the text box**
2. If the applicant is choosing the maximum loan amount, be sure the slider is dragged completely to the right and the loan amount depicted in the red and white boxes matches the desired and qualified loan amount
3. Applicant’s new total monthly payment amount can be seen in the bottom right of the “Loan Breakdown” section
4. Applicant clicks Accept
1. After accepting the desired loan amount, the applicant sees what steps still need to be completed within the portal
2. Applicant clicks continue to verify their identity in the portal
1. The applicant verifies their identity by answering questions with answers drawn from their personal credit history and other verified documentation

*Note:* Should identity verification fail, please continue the process and an SBA representative will contact you.
1. Electronic Disbursement information was submitted in the Intake Application Form. Here, that information can be updated.
1. Once identity verification is complete, applicant clicks “start” next to Upload Documents step
2. Documents needed for the loan application are found in “Upload Documents”. Some required documents will have a link where the applicant can download the blank form to their device
3. Applicant must upload documents listed to submit the loan application
1. Applicant clicks “Sign” to complete the tax return transcript request (4506-T)
2. Upon clicking “Sign”, the applicant will see the 4506-T screen. Once the 4506-T screen has been signed, it is sent to the IRS to obtain tax information

*Note*: If the browser has a pop-up blocker turned on, this step may not work until it is turned off
1. All “Steps to Complete” show completed in blue
2. “Submit for Processing” blue button appears
3. Click to submit for processing
1. Click submit to confirm submission. This will submit your application for processing. Please note, once submitted no edits can be made.
1. Application enters “Processing” stage

- **Your Quote**
  - Status: Amount Confirmed
  - $250,000

- **Status**
  - Your application is being processed

- **Steps to Complete**
  - **Verify Identity**
    - Completed
  - **Electronic Disbursement**
    - Completed
  - **Upload Documents**
    - Completed
  - **Review and Sign Documents**
    - Completed

- **Questions?**
  - Call 1-800-659-2955
  - TTY/TDD: 1-800-877-8339
  - Email the SBA
disastercustomerservice@sba.gov

- **Business Profile**
  - Application #: 10333
  - Coconut Farm
  - 57 Peach Orchard Ln
  - Washington, VA 22747
1. While Processing if the amount is changed/resized (Either by the system as a result of discrepancy in tax return or by the Loan Officer impacting the eligible loan amount), the applicant is sent an email
2. When the applicant logs in, they need to review and accept the amount one more time for the updates/resized amount
1. Applicant needs to review and accept the amount one more time for the updated/resized amount. For Applicants desiring a lower amount, the loan must be updated/resized by contacting an SBA Loan Officer.
1. Once review is finished and if loan is approved, closing docs are generated. Applicant will receive an email instructing them to log-in to the portal.

2. Status depicts approval message.

3. Applicant needs to sign the closing documents for the loan to fund.

**BUSINESS PROFILE**

Application #: 10333
Coconut Farm
57 PEACH ORCHARD LN
WASHINGTON VA 22747

**Questions?**

Call 1-800-659-2955
TTY/TDD: 1-800-877-8339
Monday-Sunday, 8 a.m.-8 p.m. ET

Email the SBA
disastercustomerservice@sba.gov
1. Applicant clicks “start” next to review and sign documents to enter DocuSign process
2. Applicant reads relevant document, checks “I agree to use electronic records and signatures” and executes the document package
1. Funds initiate disbursement process after a Loan Officer approves the funds and once the applicant signs the documents.
2. When status moves from Funding to Funded, the loan is disbursed.