



# SBA Procedural Notice

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**TO:** All SBA Employees

**CONTROL NO.:** 5000-830558

**SUBJECT:** Additional 6-Month Deferment for  
SBA COVID-19 Economic Injury Disaster  
Loans

**EFFECTIVE:** March 15, 2022

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The purpose of this Notice is to grant an additional 6-month deferment of principal and interest payments to SBA's existing<sup>1</sup> COVID-19 Economic Injury Disaster Loan (EIDL) borrowers (COVID EIDL Borrowers).

Due to the continued adverse effects of the COVID-19 emergency, SBA is extending the previous deferments granted to COVID EIDL Borrowers to provide an additional 6-month deferment of principal and interest payments on their COVID EIDLs. This 6-month deferment extension is effective for all COVID EIDLs approved in calendar years 2020, 2021 and 2022. COVID EIDLs have a total deferment of 30 months from the date of the Note.<sup>2</sup>

**COVID-EIDL Borrowers should be advised that:**

- Interest will continue to accrue on the loans during the deferment.
- Partial or full payments may be made (recommended to use [www.pay.gov](http://www.pay.gov)) during the deferment but are not required.
- SBA will not be sending monthly SBA Form 1201 payment notices (although SBA will send regular payment reminders).
- Account balances and payment due dates are accessible in the SBA Capital Access Financial System (CAFS). Borrowers may learn how to set up an account in the CAFS system by logging in at [https://caweb.sba.gov/cls/dsp\\_login.cfm](https://caweb.sba.gov/cls/dsp_login.cfm).
- Deferments may result in balloon payments.
- The deferment will not stop any established Preauthorized Debit (PAD) or recurring payments on the loan. COVID EIDL Borrowers with an SBA established PAD must contact their SBA servicing center to stop recurring payments during the extended deferment period. COVID EIDL Borrowers that have established a PAD through

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<sup>1</sup> Originated in calendar years 2020, 2021 or through the date of this Notice in 2022, and all COVID EIDLs originated in 2022 after the date of this Notice based on applications received by December 31, 2021.

<sup>2</sup> This additional deferment does not apply to non-COVID disaster home and business loans.

Pay.Gov or any other bill pay service are responsible for terminating recurring payments during the extended deferment period.

- After the deferment period ends, COVID EIDL Borrowers will be required to make regular principal and interest payments beginning 30 months from the date of the Note.

Questions regarding this Notice<sup>3</sup> should be directed to:

U.S. Small Business Administration  
COVID-19 EIDL Customer Service Center  
(Toll Free) 833-853-5638

Patrick Kelley  
Associate Administrator  
Office of Capital Access

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<sup>3</sup> See also SBA Procedural Notices 5000-20012, 5000-20072, and 5000-807838.