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.
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.
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.
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).
- 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 than 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.)
How to Apply

SBA’s Customer Service Representatives are ready to serve.

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

Eligible Disaster Areas
Apply Online
Check Application Status
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/

DOUBLE-CLICK APPLY ONLINE
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.

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.
Double Click on Business and Non Profit

Double Click on "Apply Online"
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

Select the disaster declaration

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

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

To comply with legislation passed by the Congress and Executive Orders issued by the President, federal agencies, including the Small Business Administration (SBA), must notify you of certain information. You can find the regulations and policy implementing these laws and Executive Orders in Title 13, Section of Federal Regulations (31 CFR), Chapter 1, or our Standard Operating Procedures (SOPs). In order to provide the required notices, the following is a brief summary of the various laws and Executive Orders that affect SBA’s Disaster Loan Programs. A description of laws can be found at disaster借款人.gov.

FREEDOM OF INFORMATION ACT (5 U.S.C. § 552)

This law provides, with some exceptions, that you must make records or portions of records contained in our files available to persons requesting them. The law also applies to proposals, agreements, and other contractual documents related to our disaster loan program and other information such as meetings of congressional committees, executive, department, and agency officials, electronic addresses of the department, and the general purposes of laws. We do not routinely make your loan file available. This policy is consistent with laws that require competitive and confidentially necessary information of personal privacy.

Freedom of Information Act (FOIA) requests must describe the specific records you want. For information about the FOIA, contact the Chief, FOIA and Privacy Program Office, 401 3rd Street, SW, Suite 5000, Washington, DC 20414, or for email at FOIA@SBA.gov.

MILITARY ACT (31 U.S.C. § 1334)

No person may request to see or receive copies of any personal information that he or she has in your file. Any personal information in your file that is retrieved by individual identifiers, such as name or social security number is protected by the Privacy Act, which means requests for information about you may be denied unless you have your written permission to release the information to the regulator or unless the information is subject to disclosure under the Freedom of Information Act (5 U.S.C. § 552). The Privacy Act does not cover information you are required to disclose.

Read and Electronically Agree to the Certification of True Information and the Executive Orders Document.
Start Application – Form 5

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 checkmark indicates that a section has been completed. Alternate delivery options are available if needed.

<table>
<thead>
<tr>
<th>Section</th>
<th>Required?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disaster Business Loan Application</td>
<td>Complete</td>
</tr>
<tr>
<td>Personal Financial Statement</td>
<td>Complete</td>
</tr>
<tr>
<td>Schedule of Liabilities</td>
<td>Complete</td>
</tr>
<tr>
<td>Request for Transcript of Tax Return</td>
<td>Complete</td>
</tr>
<tr>
<td>Truthful Information Certification</td>
<td>Complete</td>
</tr>
<tr>
<td>Submit Application and Supporting Documents</td>
<td>Complete</td>
</tr>
</tbody>
</table>

ADDITIONAL INFORMATION MAY BE NEEDED TO PROCESS YOUR APPLICATION. IF REQUESTED, PLEASE PROVIDE WITHIN 7 DAYS OF THE INFORMATION REQUEST:

Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business, on explanation if not available. 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 1049) providing monthly sales figures form will generally be required when requesting an increase in the amount of economic injury.

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

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

CHADWICK K. NELSON
CRAG BLACKLEY
The applicant and any partner would need to provide information on assets and debits.
Complete each Schedule of Liabilities (SBA Form 2202) shown below.

CHADWICK G. NELSON

Applicant would click on Schedule of Liabilities and either complete the SBA form or upload the applicant’s document.
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.
Each Applicant and Partner must submit a 4506T

**Disaster Loan Assistance**

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

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

**Tax Form Number(s)**

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.

If signature attests that he/she has read the attestation clause and upon reading Declares that he/she has the authority to sign the 4506-T.
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.
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; or explanation if not available.

CHADWICK G. NELSON

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

By certifying this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one-half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015

☐ I Certify
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.

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

Application Submission Confirmation

Application number 2000003701 has been submitted.

Please download and retain your submitted document(s) for your records.

Click here to return to your home page.

If you are finished, you can log out of the application. Logging out of the application will clear your activity from your browser’s memory. This is especially important if you use a shared or public computer.
Input your user-name and password to complete a started application, once in click on “Continue”
A Sole-Proprietor will use “Sole-Proprietor” and “Economic Injury (EIDL).”

**Business Losses**

- Please select the type of organization that best describes your business.
  - Sole-Proprietor (including individuals with income properties)
  - Corporation
  - Partnership
  - 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.
Home/Personal Losses

The Loan Application will walk you through 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

<table>
<thead>
<tr>
<th>Disaster Loan Application</th>
<th>Save</th>
</tr>
</thead>
</table>

Home/Personal Property Losses

*Was the damaged property your primary residence at the time of the disaster?*

- Yes
- No

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

Previous Next
On the same line as the "Save" icon you also can see the "Progress" of the Disaster Loan Application.

Enter your "State" and "County"
Certification and Executive Order

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

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

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

Certification as to Truthful Information

By certifying this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever knowingly misrepresents the proceeds of any SBA disaster loan shall be guilty to the Administrator in an amount equal to one and one-half times the original principal amount of the loan under 15 U.S.C. 634(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fine and imprisonment, or both, under 15 U.S.C. 1445, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1044, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the Federal Claims Act, 31 U.S.C. 3720; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

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

Next

Statements Required by Laws and Executive Orders

Coastal Barrier Resources Act (Public Law 97-348)
Applicants whose property has been determined by the Federal Emergency Management Agency’s Flood Insurance Rate Maps (FIRMs), to be in a Coastal Barrier Resources Area (COBAR), are ineligible for SBA loan assistance due to Public Law.

The Coastal Barrier Resources Act (Public Law 97-348) prohibits Federal financial assistance to applicants located in the Coastal Barrier System. Consequently, under the provisions of the law, for those applicants in the Coastal Barrier Resource Area, SBA Disaster Assistance is prevented from making any loan for:

1. replacement or repair of physical damages;
2. funds for economic injury losses;
3. funds for relocations out of the Coastal Barrier Resources Area.

If you are a vacationer, or transient staying in the area on vacation, you may have eligibility for your personal property losses. To establish this eligibility you will be asked to provide documentation of your presence in the area at the time of the disaster and to support that your stay was temporary in nature.

Real Estate Repairs/Texas Homestead Law

If you intend to apply for any SBA funds to repair your home or family business, please carefully read and comply with the following. Texas law provides extensive protection for “homesteaded” property. Homesteaded property includes your personal residence and, in many cases, your family business. Texas homestead law directly affects SBA, as well as other lenders, who provide funds for the repair or acquisition of homesteaded property.

In order for SBA to place a valid lien on homesteaded property, you and a contractor must: 1) sign a Mechanic’s and Materialmen’s Lien Contract (M & M Lien), Mechanic’s Lien Note and Assignment of Mechanic’s Lien, before you begin your repairs, and 2) file the signed contract for record in the County Recorder’s office of the county where your property is located. If you are waiting on SBA funds to begin your repairs, SBA will prepare and include all required mechanic’s lien documents with your closing papers, if and when your loan is approved.

Statements Required by Laws and Executive Orders

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

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<table>
<thead>
<tr>
<th><strong>Disaster Loan Application #2000003700</strong></th>
<th><strong>Progress:</strong></th>
<th><strong>Save:</strong></th>
</tr>
</thead>
</table>

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

**DAMAGED PROPERTY 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: Other Insurance Description

**Policy Type**
- [ ] Homeowner's

**Insurance Company Name**
- True INS

**Policy Number**
- 0000099991111

**Phone Number**
- 222-333-4444

**Amount Received**
- $0.00

---
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.

<table>
<thead>
<tr>
<th>DEBTS</th>
<th>I have no debts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Holder or Landlord's Name (Primary Residence)</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Monthly Payment/Rent</td>
</tr>
<tr>
<td>Mortgage 1</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>2nd Mortgage Holder Name (If applicable)</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Monthly Payment/Rent</td>
</tr>
</tbody>
</table>

Note: Please complete the section below if the amounts are NOT included in your mortgage payment:

<table>
<thead>
<tr>
<th>Real Estate Taxes (per year)</th>
<th>Homeowner's Insurance (per year)</th>
<th>Condo/Townhome/HOA/Co-Op Fees (per year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500.00</td>
<td>$1,000.00</td>
<td>$250.00</td>
</tr>
</tbody>
</table>

Other Debt including auto payments, credit cards, installment loans, student loans, etc.

<table>
<thead>
<tr>
<th>*Name of Creditor</th>
<th>*Monthly Payment</th>
<th>Current Balance</th>
</tr>
</thead>
</table>

ASSETS

Pre-disaster values:

* Cash, Bank Accounts and Marketable Securities (e.g. Stock & Bonds, CDs, etc.) (Not including retirement accounts)
* Retirement Accounts (e.g. IRAs, Keogh, TSP or other similar accounts)
* Personal Property (furniture, appliances, vehicles, RVs, etc.)
* Primary Residence

All Other Real Estate (describe)

Other Real Estate Description

<table>
<thead>
<tr>
<th>Other Disaster Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEMA Registration Number</td>
</tr>
<tr>
<td>* Other than FEMA, have you received any grant award (i.e. city grants, county grants, state grants, etc.): Yes</td>
</tr>
<tr>
<td>State Amount</td>
</tr>
</tbody>
</table>
Fill in the information as required and then hit next.
Fields marked with a red asterisk is a required field.

### 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 judgments 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

<table>
<thead>
<tr>
<th>Business Activity</th>
<th>Date Business Established</th>
<th>Number of Employees (pre-disaster)</th>
</tr>
</thead>
<tbody>
<tr>
<td>JWJ Building</td>
<td>01/01/2000</td>
<td>5</td>
</tr>
</tbody>
</table>

### REPRESENTATIVE INFORMATION

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

<table>
<thead>
<tr>
<th>Representative Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th>Fee charged or agreed upon</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

[Next]
Additional Comments are used for clarifying or additional information.

Click “Next” to continue the process.

All the information on this application and any documents provided is true to the best of my knowledge and you may rely on it to provide disaster loan assistance. All damages claimed are a direct result of the declared disaster. I understand that I could lose my benefits and could be prosecuted by the U.S. Attorney for making false statements. Reference 18 U.S.C. 1961 and / or 13 U.S.C. 443.

Consent

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

SBA has my permission, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g Red Cross, Salvation Army, Meridian Disaster Services, SBA Resource Partner) for the purpose of assisting me with my SBA application, evaluating my eligibility for additional disaster assistance, or notifying me of the availability of such assistance.

If my loan is approved, I may be eligible for additional funds to safeguard my property from damages similar to those caused by this disaster. Although it is not necessary for me to provide with my application, a description and cost estimate will be required prior to SBA approval of the mitigation measure.

I have received and read a copy of the "STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS" which was attached to this application.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever willingly misleads the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 645(f). In addition, any false statement or misrepresentation to SBA may result in criminal, civil, or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 18 U.S.C. 644; 18 U.S.C. 1001; 18 U.S.C. 1014; 18 U.S.C. 1044, 18 U.S.C. 1045, 18 U.S.C. 371; and any other applicable law; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

4904 characters left.
Form 5C continued - Affiliated Businesses

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

To continue the process click “Next”.

Disaster Loan Application #2000003704 Progress

Affiliated Businesses

Please complete the affiliate information below for each applicant and/or owner that owns more than 50% of, or are a Managing Member or General Partner of a corporation, partnership, limited partnership, or LLC.

After you’ve entered the affiliated business information, click “Save” to add it to your list.

[Image of the Affiliated Businesses section of the application form with placeholder details and buttons for saving and removing entries.]
Completing IRS Form 4506-T

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

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.**

**JWJ BUILDERS**

Read and accept the **Truthful Information Certification**.

**Truthful Information Certification**

Submit Application and Supporting Documents.

**Submit Application**

**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.**

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

**ALERT - Documents Required**

This is a required document. The signed copy of this document must be manually delivered to the SBA by one of the methods specified for your region as outlined on the document delivery options link on this page.

Be sure to include your full name and application number on all correspondence submitted to the SBA.

**NOTE:** You may still submit your application online, however, the approval process WILL NOT BEGIN until this document has been provided to the SBA.

---

**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**

- 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 ...]**  **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.
Once you have downloaded your tax returns you can upload.

Successfully Uploaded will appear when finished. Then click “Next” to continue the process.
Once the tax returns are complete sign the final Truthful Information Statement.
Finally you can submit your application when the “Submit” icon appears.
After submission you will see that your application number has been submitted.
**Message Center**

Click on any message to view the contents. Clicking the Delete link will delete the message immediately.

<table>
<thead>
<tr>
<th>Subject</th>
<th>Received</th>
<th>Delete</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBA Application No. 20000003780 - Submit Confirmation</td>
<td>3/14/2020 4:11:39 PM</td>
<td>Delete</td>
</tr>
</tbody>
</table>

« Home Page

SBA.gov 3-Step Loan Process FEMA Disaster Assistance
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**

<table>
<thead>
<tr>
<th><strong>Current Application Status:</strong> RECEIVED-IN REVIEW</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Application Number:</strong> 20000003700</td>
</tr>
<tr>
<td><strong>Loan Type:</strong> Home</td>
</tr>
<tr>
<td><strong>Disaster Name:</strong> VA-00485 - 2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50</td>
</tr>
<tr>
<td><strong>Status Change Date:</strong> March 14, 2020</td>
</tr>
<tr>
<td><strong>Status Description:</strong> 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.</td>
</tr>
</tbody>
</table>

[Home Page](#)
Special Note

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

Personal Real Estate Owned

Please provide the information for real estate owned by CHADWICK R NELSON. List each parcel separately.

- Click "Add Another" to enter a new property.
- Complete all required fields for each parcel.

!!! ALERT !!! Please save your data by clicking the SAVE button shown in the upper right.