

## **RELIEF FROM COLLECTION**

(REDUCE, CEASE, REFUND)

In order for the Small Business Administration (SBA) to consider your request for Relief From Collection, **please provide the following required information as itemized below.**

### **ATTENTION:**

This requirements letter is not a commitment by the SBA and the SBA retains all its rights to collect on the subject SBA loan. Any commitment made by the SBA will be provided separately in writing.

Once a complete package is received, the SBA will have a response to your request within 30 business days. Any incomplete packages are subject to delays and/or may be returned unprocessed. Additional documentation may be required for thorough analysis. During this period, there will be no refunds of any amounts. Collection efforts currently in process will continue until SBA provides a response in writing.

**Note:** If SBA is in the process of foreclosing on the real estate used to secure your SBA loan, you must contact the SBA employee in the SBA's National Disaster Loan Resolution Center (NDLRC) named in your foreclosure letter to discuss this matter. As to non-bankrupt borrowers/guarantors in foreclosure, collection efforts currently in process will continue until SBA's NDLRC receives the required documentation and approves your request for assistance in writing. There will be no refunds of any offset(s) by the U.S. Department of Treasury during this period.

### **GENERAL REQUIREMENTS (For All Loan Types):**

1. Provide a signed and dated letter that includes the following information:
  - a. Loan Number
  - b. Obligor's name and address
  - c. How and when the Obligor can be contacted
  - d. An explanation of the change in circumstances that left the Obligor unable to pay for living expenses. The date of the change in circumstances. Copies of the documents that substantiate the change in circumstances.
2. If this is a Treasury offset, provide the letter showing the name and social security number of the party being offset.
3. Completed, signed and dated Consent to Verify Information and 3rd Party Authorization ([Birmingham Form](#), [El Paso Form](#), [Santa Ana Form](#)) signed by all SBA borrower(s) and guarantor(s) (if any).
4. Completed, signed and dated Financial Statement of Debtor ([SBA Form 770](#)). The request will be withdrawn if the form is incomplete.
5. Completed, signed and dated Request for Transcript of Tax Returns ([IRS Form 4506-T](#)).
6. Copies of Federal Income Tax Returns (all schedules) for the last two (2) years. If current tax return was not filed, submit a copy of your tax extension form and W-2 form(s).
7. Copies of your most recent pay stubs for the past two (2) months. If you are a recipient of Social Security, provide a copy of your current SSA/SSI award letter indicating the amount you are awarded each month
8. Copies of the last 6 months of statements for all banking and investment accounts (stocks, bonds, IRA, Mutual Funds, etc.).

### **Packages can be electronically uploaded or sent via regular mail:**

- (1) Electronic upload:
  - a. [Upload to Birmingham DLSC](#)
  - b. [Upload to El Paso DLSC](#)
  - c. [Upload to Santa Ana NDLRC](#)
- (2) Regular mail: Mail to the appropriate center:
  - a. US SBA, Birmingham DLSC – 801 Tom Martin Drive, Suite #120, Birmingham, AL 35211
  - b. US SBA, El Paso DLSC - 10737 Gateway West, Suite #300, El Paso, TX 79935
  - c. US SBA, Santa Ana NDLRC - 200 W Santa Ana Blvd, Suite #180, Santa Ana, CA 92701