WBDC Applicant Guide for SBA Economic Injury Disaster Loans
These low-interest federal disaster loans for working capital are being made available to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19) pandemic.
Road Map for Loan Applicants

1. Review Mandatory Requirements & Check Your Credit
   - The biggest reason for delays in processing is due to missing information.

2. Download Copies of the Loan Application
   - Our recommendation is to fill out a paper/soft copy of the loan application as a reference prior to starting the online application.

3. Prepare and Fill Out an Online Application on DLAP (Disaster Loan Application Portal)
   - We will walk you through the filing requirements and additional information you need to have prepared prior to submitting the loan application.

4. Review, Submit & Follow-up
   - Repeating our guidance for Step 1 below, we would like to reiterate that the biggest reason for delays in processing is due to missing information.
Why is a Step-by-Step Approach Important?

If the Underwriters have any questions:
• They will stop the loan review, go back to the business owner and clarify.
• At this point your file is placed at the bottom of the pile until they get clarification.
• Hence, it is very important to have all the relevant information prepared and ready.

Planning:
• The SBA will be receiving EIDL loan applications from across the country.
• It is very important to plan and make sure you complete all mandatory filing requirements before submitting the loan application.
• The biggest reason for delays in processing is due to missing information.

While the SBA does not require a credit score, they will check for it.
• As part of the process, we urge that you take a moment to review credit for all owners being represented on the loan.

Helps immensely with the final REVIEW process.
• Remember, after you “submit” your online application you cannot edit it.
• FYI, 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.

Paper / Online?
• We recommend online submissions for expedited processing by the SBA.
• We recommend getting all the physical paperwork ready and organized before starting the online application.
Eligibility Requirements

First, check if the county your business is based in has been declared a disaster area at this link: https://disasterloan.sba.gov/ela/Declarations

It is important to note that the business must have a physical presence in the declared disaster area. The physical presence must be tangible and significant!

In a declared disaster area, businesses eligible to apply for SBA’s Economic Injury Disaster Loans (EIDL) include:

1. Businesses directly affected by the disaster.
2. Businesses that offer services directly related to the businesses in the declaration.
3. Other businesses indirectly related to industries that are likely to be harmed by losses in their community.
Small Business Definition

A small business is defined by the SBA either based on its average number of employees or average annual receipts.

TRADITIONAL INDUSTRY SIZE MAX (per North American Industry Classification System NAICS) to qualify as a small business entity:

• Manufacturing companies with 500 employees or fewer.
• Wholesale companies with 100 employees or fewer.
• Retail or Service companies with average annual receipts under $7 million.

ALTERNATE SIZE MAX:

• Maximum tangible net worth is not more than $15 million.
• AND, average net income after Federal income taxes is not more than $5 million.

You can look up whether your particular business is considered small, according to the SBA, at this link:

https://www.sba.gov/size-standards/
Ineligible Entities for Economic Injury Disaster Loans

- Agricultural Enterprises (certain smaller agricultural businesses might be eligible)
  - 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.
  - Section 18(b)(1) defines “agricultural enterprises” as those businesses engaged in the production of food and fiber, ranching, and raising of livestock, aquaculture, and all other farming and agricultural related industries.

- Religious Organizations

- Charitable Organizations (certain private non-profits might be eligible)

- Gambling Concerns
  - These are businesses that derive more than 1/3 of their annual gross revenue from legal gambling activities.

- Casinos & Racetracks
  - These are businesses whose primary business purpose is gambling (e.g., casinos, racetracks, poker parlors, etc.).
  - They are not eligible for EIDL assistance regardless of the 1/3 criteria above.

*If businesses are unsure of their eligibility, SBA advises “When in doubt, apply!”*
Brief Overview of Loan Terms

Since this is an evolving situation, we will continuously update this page to reflect the latest terms.

**How Much Can I Borrow?**

- Up to $2 million.
- Loans up to $25,000 are unsecured. Any loan request above $25,000 requires collateral.
- Interest rate of 3.75% for small businesses.
- Interest rate of 2.75% for nonprofit organizations.
- Loan maturity terms up to a maximum of 30 years (determined on a case-by-case).
- 1 year deferment of principal payments (the deferral kicks in from the date on the promissory note of the approved loan).

**Allowed Use of Funds**

- The loans are NOT intended for business expansion or to replace lost sales or profits.
- The EIDLs are intended as “keep your business in business” loans with a clear mandate to help fill the working capital gaps for small business owners impacted by the disaster.
- Eligible use of funds include operating expenses incurred because of the disaster:
  - Payment of fixed debts.
  - Payroll
  - Supply chain disruption expenses
  - Accounts payable, and other bills that could have been paid had the disaster not occurred.

**Economic Injury Disaster Loans**
Collateral Requirements

- Loan requests up to $25,000
  - These are unsecured loans.
  - No collateral required.

- Loan requests greater than $25,000
  - Secured loans.
  - Real estate is SBA’s preferred collateral for EIDLs, even if they have to take a subordinated position on the lien.
  - While the SBA has noted that they will not decline a loan for lack of collateral, they do require borrowers to pledge what is available.
Loan Amount

How much should you ask for?

Preliminary guidance from the SBA indicates that businesses should evaluate their working capital needs for a benchmark 6 months, to determine how much money they need to keep their business in business.

2 forms are important during this evaluation phase (details provided later):

- **SBA Form 2202** (Schedule of Liabilities)
  - It will make you list all fixed debts for the business (Mortgage, Notes, Accounts Payable etc.).

- **SBA Form 1368** (Monthly Sales Figures)
  - In this form you are required to provide monthly sales figures beginning at least a year prior to the disaster and continuing through the most recent month available.
  - Important in helping SBA loan officers evaluate the before and after picture of COVID-19’s impact on your business.
  - Required when requesting an increase in the amount of economic injury.

Make sure in the “Additional Space” section of the loan application form you document how much you think you need and the time frame for which it is needed.
Processing Time

At present, the guidance from the SBA is that it will take them 21 days to process a loan application.

However, we would like to remind everyone that this is an unprecedented situation.

- Most disaster loans the SBA has made in its history were to individuals for homes damaged by natural disasters in a specific geographic region.

- The economic magnitude of the COVID-19 disaster is staggering since small businesses across the U.S. are impacted.

- Please be mindful of the fact that the SBA will be receiving EIDL loan applications from across the country.

- Plan and make sure you complete all mandatory filing requirements before submitting your loan application to prevent any delays in processing.
### Loan Approval Criteria

<table>
<thead>
<tr>
<th>Category</th>
<th>Requirements</th>
</tr>
</thead>
</table>
| **Credit History** | Applicants must have a credit history acceptable to the SBA.  
• While the SBA does not require a credit score, they will check for it.  
• If you have a low credit score – understand what’s driving it in advance so that you can explain it if asked. |
| **Repayment**    | SBA must determine that the applicant business has the ability to repay the loan.  
• Repayment ability will be evaluated based on historical business performance.  
• Fill out SBA Form 1368 (Monthly Sales Figures) right off the bat. It will help provide the loan officer a clear picture of your repayment ability. |
| **Eligibility**  | The applicant business must be physically located in a declared county and have suffered working capital losses due to the declared disaster, not due to a downturn in the economy or other reasons.  
• If the decline in your business cannot be directly attributed to the COVID-19 crisis you are not eligible for the SBA Economic Injury Disaster Loans. |
Please Check Your Credit Score

While the SBA does not require a credit score and has no minimum threshold for disaster loans they will check for it. Review credit for all owners being represented on the loan.

Remember the movie, “Willie Wonka and the Chocolate Factory”? The only way into the factory was to find a Golden Ticket. Your credit report and FICO score do the same thing in the world of small business financing. To get additional capital for your small business and qualify for a loan, this is your pass.

• If there is something on your credit that the lender finds questionable, it may drag the loan process out. Know before you go!

• Free credit report sites:
  • www.creditkarma.com
  • www.CreditScoreCard.com
  • www.annualcreditreport.com
Simplified Application Process

- The SBA has made it as easy as possible to apply for these loans.
  - Apply directly to SBA’s Disaster Assistance Program at: https://disasterloan.sba.gov/ela
  - No cost to apply.
  - Fewer documents to fill out and submit compared to traditional bank loans.

OUR RECOMMENDATION

If you need access to SBA’s Economic Injury Disaster Loans to help you through these challenging and uncertain economic times apply as soon as possible! If down the road you realize you need more funds than you requested initially for – you can submit supporting documents and request for an increase.
GET STARTED with your SBA Economic Injury Disaster Loan Application
REQUIRED DOCUMENTS for the SBA Economic Injury Disaster Loans
**Required Documents for Small Businesses**

**01**
SBA DISASTER LOAN APPLICATION
SBA FORM 5
- For registered Business Applicants: SBA Form 5 has to be completed.

**02**
IRS FORM 4506-T
Request for Transcript of Tax Returns
To be completed and signed by:
- Each principal owning 20% or more of the applicant business.
- Any owner who has greater than 50% ownership in an affiliate business.

**03**
RECENT FEDERAL INCOME TAX RETURNS
For the Applicant Business
- Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available.

**04**
PERSONAL FINANCIAL STATEMENT
SBA FORM 413D
- To be filled out by each principal owning 20% or more of the applicant business and each general partner or managing member.

**05**
SCHEDULE OF LIABILITIES
SBA FORM 2202
- All fixed debts of the business to be listed (Mortgage, Notes, Accounts Payable etc.).
Required Documents for Sole Proprietorships

01 SBA DISASTER LOAN APPLICATION
SBA FORM 5C
• For Sole Proprietorships: SBA Form 5C has to be completed.
• The form is fairly detailed.
• Requires the applicant to list all debt and assets.

02 IRS FORM 4506-T
Request for Transcript of Tax Returns
To be completed and signed by:
• The sole-proprietor.
• If the owner has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).
Loan Application Forms Overview and Download Links
SBA FORM 5 or 5C

Simple loan application form! As you are filling it out make sure you check the box indicating that you are applying for an ECONOMIC INJURY LOAN (EIDL).

Business: SBA FORM 5

Sole Proprietorships: SBA FORM 5C
SBA FORM 5 for Business Applicants

- Spanish: https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Business%20Spanish%20(For%20m%2055).pdf

SBA FORM 5C for Sole Proprietorships

- Spanish: https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Home%20Spanish%20(For%20m%205C).pdf
An individual IRS Form 4506-T (Tax Information Authorization) has to be completed and signed by:

- Applicant Business.
- Each principal owning 20% or more of the applicant business.
- Each general partner or managing member
- Any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).

If taxes were not filed, we recommended that you provide a Copy of Extension and explanation by CPA / accountant or a Letter of Explanation by the owner.

Verify filing status and address format from previous year’s taxes to ensure it matches what is registered with the IRS.
IRS Form 4506-T (Tax Information Authorization Form)

- English:

- Instructions in English:
  [https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Business%20Spanish%20(For%20m%205).pdf](https://disasterloan.sba.gov/ela/Documents/Loan%20Application%20Business%20Spanish%20(For%20m%205).pdf)

- Instructions in Spanish:
  [https://disasterloan.sba.gov/ela/Documents/Instrucciones%20para%20Completar%20el%20Formulario%204506-T%20del%20IRS%202018.pdf](https://disasterloan.sba.gov/ela/Documents/Instrucciones%20para%20Completar%20el%20Formulario%204506-T%20del%20IRS%202018.pdf)
RECENT FEDERAL INCOME TAX RETURNS for the BUSINESS

Complete copies, **including all schedules**, of the most recent Federal income tax returns for the applicant business are required.

- An explanation if not available.

**DO NOT LEAVE OUT ANY PAGES!**

(Ex: If document states, “Page 3 of 4” and paper is blank or states “PAGE INTENTIONALLY LEFT BLANK”, still include this page in the packet.)

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 is acceptable.
An individual Personal Financial Statement (SBA Form 413) completed, signed and dated by:

- The applicant.
- Each principal owning 20% or more of the applicant business.
- Each general partner or managing member.

This form is extensive. So please make sure you have taken the time to fill it out on paper before starting the online application.
DOWNLOAD SBA FORM 413

SBA Form 413 (Personal Financial Statement Form)

• English: https://disasterloan.sba.gov/ela/Documents/Personal_Financial_Statement.aspx

## Schedule of Liabilities (SBA Form 2202)

List all fixed debts (Mortgage, Notes, Accounts Payable etc.).

Very important in SBA’s evaluation of your working capital needs (to keep your business in business).

You will need to know the following information for each debt / liability:

- Name of Creditor
- Original Loan Amount or Max Credit Line (if revolving line of credit or CC)
- Date account opened
- Current Balance
- Are you current or delinquent for each liability?
- Maturity Date
- Payment Amount, is this monthly or yearly?
- Is it secured and, if so, what collateral was used?

### Suggested Format

<table>
<thead>
<tr>
<th>Name of Creditor</th>
<th>Original amount</th>
<th>Original date</th>
<th>Current balance</th>
<th>Current or delinquent?</th>
<th>Maturity date</th>
<th>Payment amount (Month-Year)</th>
<th>How secured</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This form is provided for your convenience in responding to filing requirements in Item 2 on the application, SBA Form 5. You may use your own form if you prefer. The information contained in this schedule is a supplement to your balance sheet and should balance to the liabilities presented on that form.
SBA Form 2022 (Schedule of Liabilities)

- English:

- Spanish:

- Instructions in English:
  [https://disasterloan.sba.gov/ela/Documents/SBA%20Form%202202%20Instructions.pdf](https://disasterloan.sba.gov/ela/Documents/SBA%20Form%202202%20Instructions.pdf)
ADDITIONAL INFORMATION

(may be requested)

As soon as you SUBMIT your online application you will receive an email from the SBA.

• Email Subject: SBA Application No. XXXXXXXXXXX - Submission Pending Documents
  • In this email pay attention to the section titled: “Additional information may be necessary to process your application. You should be prepared, if requested, to provide these documents within seven (7) days of the information request.”

• Details on next page.
Our recommendation is to have this prepared and ready prior to submitting the application. (If the SBA underwriters request for it, you’ll already have it completed and ready to provide.)

- Personal Federal Income Tax Returns
  - 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.
    - Each affiliate when any owner has more than 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.

- A current year-to-date profit-and-loss statement for the applicant business.

- If the most recent Federal income tax return has not been filed for the business (required document #3), a year-end profit-and-loss statement and balance sheet for that tax year may be requested.

- Additional Filing Requirements (SBA Form 1368) providing monthly sales figures, will be required when requesting an increase in the amount of economic injury.
  - It is very useful as an additional document to provide to the SBA to paint a clear picture of the impact of COVID-19 on monthly sales.

- Supporting information ODA Form P-019.

- Fee disclosure form and compensation agreement SBA159D.
  - Requires that the loan applicant identify the names of persons engaged by or on behalf of the applicant for the purpose of expediting the application and the fees paid or to be paid to any such person.
SBA Form 1368
An Important Additional Filing Requirement

Required when requesting an increase in the amount of economic injury.

• In this form you are required to provide monthly sales figures beginning, at minimum, a year prior to the disaster and continuing through the most recent month available.
  • Important in helping SBA evaluate the before and after picture of COVID-19’s impact on your business.

• In Form 1368, you can also provide a financial forecast.
  • The forecast is not required, simply recommended.
Download SBA Form 1368

SBA Form 1368 (Additional Filing Requirements to provide monthly sales figures, when requesting an increase in the amount of economic injury)

- English: 

- Spanish: 
For expedited loan application processing the SBA might want to look at the following additional information:

- The business being operational for at least one year prior to the disaster.

- Whether the business is being compensated from other sources to offset the economic injury. Other sources include but are not limited to:
  - Grants or other reimbursement (including loans) from government agencies or private organizations.
  - Claims for civil liability against other individuals, organizations or governmental entities.
Download ODA Form P-019

ODA Form P-019

The fee disclosure form and compensation agreement (SBA Form 159D) requires that the loan applicant identify the names of persons engaged by the applicant for the purpose of expediting the loan application and the fees paid or to be paid to any such person.
Download SBA Form 159D

SBA Form 159D (Fee Disclosure Form and Compensation Agreement)

- English: [https://disasterloan.sba.gov/ela/Documents/Fee_Disclosure_Form_and_Comensation_Agreement_(159D).aspx](https://disasterloan.sba.gov/ela/Documents/Fee_Disclosure_Form_and_Comensation_Agreement_(159D).aspx)
APPLY ONLINE on DLAP
(Disaster Loan Application Portal)
The Disaster Loan Application Portal (DLAP)

https://disasterloan.sba.gov/ela/
1. Access the Online Loan Application

https://disasterloan.sba.gov/ela/
2a. Register New User

On this page you can:

• Begin a new application by clicking on Register.

• Return to complete a started application by entering your unique user name and password.
2b. Complete User Registration (Part 1 of 2)

On page 1 of the user registration:

- Pay close attention to the sections with an asterisk *, these sections must be completed.
- It is important that a good email address and cell phone number are supplied.
- To advance to page 2, click Next.
2c. Complete User Registration (Part 2 of 2)

On page 2 of the user registration you will:

- Create your unique username and password.
- When creating your security questions, make sure to use information you won’t forget.
  - If your password ever requires a reset, you will need to enter the answers to your security questions.
3a. Get Ready to Start Your Online Application

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

Hello, Chadwick

Upon logging in with your new user id, double-click on “Apply Online”
Loan Application Guide for Small Businesses
1. Start Your Online EIDL Application

Double-click to select your loan type as “Businesses and Non-Profits”
2. Select Your Business Type

Selecting the type of organization at this step will determine which Loan Application form needs to completed.

SBA Form 5 for:
- Corporation
- Partnership
- Private Non-Profit Organization
- Limited Partnership
- Trust
- Limited Liability Entity

SBA Form 5C for:
- Sole Proprietorship

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

Make sure you select Economic Injury Loan (EIDL).
3a. Select State / County Declaration

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

Declaration Selection
Please enter the State and County of the property damaged by the disaster.

*State
Virginia

*County
Select a County...

If you log out or close your browser now you will need to restart your application.
3b. Select Disaster Declaration

![Disaster Loan Assistance](image)

**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.**

<table>
<thead>
<tr>
<th>Select</th>
<th>Disaster Name</th>
<th>Disaster Description</th>
<th>State</th>
<th>Disaster Date</th>
<th>Filing Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50</td>
<td>2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50</td>
<td>VA</td>
<td>1/30/2020</td>
<td>10/27/2020</td>
</tr>
<tr>
<td>☐</td>
<td>2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25</td>
<td>2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25</td>
<td>VA</td>
<td>1/28/2020</td>
<td>10/27/2020</td>
</tr>
<tr>
<td>☐</td>
<td>ALICE DCMS 2.0 SF LV PRES IA DISATSER</td>
<td>Alice DCMS 2.0 SF LV PRES IA Disaster</td>
<td>VA</td>
<td>11/1/2019</td>
<td>8/10/2020</td>
</tr>
<tr>
<td>☐</td>
<td>NEW DCMS 2.0 PRES IA</td>
<td>NEW DCMS 2.0 PRES IA DISASTER FOR TEN/IA</td>
<td>VA</td>
<td>9/23/2019</td>
<td>5/7/2021</td>
</tr>
</tbody>
</table>
4. Complete Certifications

Read and electronically agree to the Certification of Truthful Information and the Executive Orders documents.
5. Start Application

• The business type for this example is an LLC.
  • Loan Application SBA Form 5 needs to be completed.

• This page provides summary information on all the filing requirements necessary to successfully complete the application.

• To begin click the START button

Complete the Disaster Business Loan Application (SBA Form 5).

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

Complete each Schedule of Liabilities (SBA Form 2202) shown below.

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

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

Read and accept the Truthful Information Certification.

Submit Application and Supporting Documents.

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 1302) providing monthly sales figures form will generally be required when requesting an increase in the amount of economic injury.
6a. Form 5 – Page 1

- Fill in the information on page 1 of Form 5 as necessary.
- Items with a red * are mandatory fields.
  - You will not be able to advance to the next page until these mandatory sections are completed.
- Make sure “Economic Injury (EIDL)” is checked as the loan type.
### 6b. Form 5 – Page 2

- Page 2 of Form 5 allows the business owner to provide information about any Partners or Affiliate Businesses.
- If a business is a partnership, all members must be listed with the % of ownership until the combined entries equal 100%.

#### SBA Form 5 – Page 2 of 3

<table>
<thead>
<tr>
<th>17</th>
<th>OWNERS (individual and business)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Owner</td>
<td>No Individual Owner</td>
</tr>
<tr>
<td>Individual Owner #1</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Email Address</td>
</tr>
<tr>
<td>Title/Office</td>
<td>Telephone Number</td>
</tr>
<tr>
<td>Social Security Number</td>
<td>Date of Birth</td>
</tr>
<tr>
<td>mailing Address</td>
<td>Zip Code</td>
</tr>
<tr>
<td>mailing Address</td>
<td>Zip Code</td>
</tr>
<tr>
<td>mailing Address</td>
<td>Zip Code</td>
</tr>
</tbody>
</table>

*In addition to ownership in CHADWICK S. 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 |  | |
| Name | Email Address |
| Title/Office | Telephone Number | U.S. Citizen? |
| Social Security Number | Date of Birth | Place of Birth | Marital Status | U.S. Citizen? |
| mailing Address | Zip Code | City | State |
| mailing Address | Zip Code | City | State |
| mailing Address | Zip Code | City | State |

*In addition to ownership in CHADWICK S. 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 SSO is used in Section 4 |

Intentionally left blank

| No Business Entity Owner |

---

**11a. Has the applicant or any joint applicant filed a bankruptcy or an insolvency proceeding?** 
Yes | No

**11b. Does the business or a listed owner have any outstanding judgments, tax, or parole violations against them?** 
Yes | No

**11c. Has the business or a listed owner ever been involved in a lawsuit or arbitration of any kind?** 
Yes | No

**11d. Has the business or a listed owner ever violated a federal or a state law?** 
Yes | No

**11e. Is the business or a listed owner delinquent on any federal taxes, direct or guaranteed federal loans?** 
Yes | No

**11f. Is the applicant or any joint applicant a defendant or a named party in any proceeding against the government involving federal or state laws or regulations?** 
Yes | No

**20. PHYSICAL DAMAGE CLAIM (if any)**

If your application is approved, you may be eligible for additional funds because of the cost of mitigating measure (property improvements) or damage to property caused by an event that occurred prior to the date of application. In such case, you must attach to your application a detailed description of the damage and the estimated amount of the damage. If the damage is more than $50,000, you may be required to respond to any questions asked below.

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

**20. If you answered yes, please provide the following information:**

- Name and Address of representative (please include the name and title of any representative)

**21. If any line is checked, I give permission for SBA to disclose any portion of this application with the representative listed above.**

**22. AGREEMENTS AND CERTIFICATIONS**

- By checking this line, you agree to the terms of the agreement.

**23. Additional information may be required prior to loan closing.**

**24. If any line is checked, you must submit the required information.**

**Additional information may be required prior to loan closing.**

**25. If any line is checked, you must submit the required information.**

**26. Additional information may be required prior to loan closing.**

**27. If any line is checked, you must submit the required information.**

**28. Additional information may be required prior to loan closing.**

**29. If any line is checked, you must submit the required information.**

**30. Additional information may be required prior to loan closing.**

**31. If any line is checked, you must submit the required information.**

**32. Additional information may be required prior to loan closing.**

**33. If any line is checked, you must submit the required information.**

**34. Additional information may be required prior to loan closing.**

**35. If any line is checked, you must submit the required information.**

**36. Additional information may be required prior to loan closing.**

**37. If any line is checked, you must submit the required information.**

**38. Additional information may be required prior to loan closing.**

**39. If any line is checked, you must submit the required information.**

**40. Additional information may be required prior to loan closing.**

**41. If any line is checked, you must submit the required information.**

**42. Additional information may be required prior to loan closing.**

**43. If any line is checked, you must submit the required information.**

**44. Additional information may be required prior to loan closing.**

**45. If any line is checked, you must submit the required information.**

**46. Additional information may be required prior to loan closing.**

**47. If any line is checked, you must submit the required information.**

**48. Additional information may be required prior to loan closing.**

**49. If any line is checked, you must submit the required information.**

**50. Additional information may be required prior to loan closing.**

**51. If any line is checked, you must submit the required information.**

**52. Additional information may be required prior to loan closing.**

**53. If any line is checked, you must submit the required information.**

**54. Additional information may be required prior to loan closing.**

**55. If any line is checked, you must submit the required information.**

**56. Additional information may be required prior to loan closing.**

**57. If any line is checked, you must submit the required information.**

**58. Additional information may be required prior to loan closing.**

**59. If any line is checked, you must submit the required information.**

**60. Additional information may be required prior to loan closing.**

**61. If any line is checked, you must submit the required information.**

**62. Additional information may be required prior to loan closing.**

**63. If any line is checked, you must submit the required information.**

**64. Additional information may be required prior to loan closing.**

**65. If any line is checked, you must submit the required information.**

**66. Additional information may be required prior to loan closing.**

**67. If any line is checked, you must submit the required information.**

**68. Additional information may be required prior to loan closing.**

**69. If any line is checked, you must submit the required information.**

**70. Additional information may be required prior to loan closing.**

**71. If any line is checked, you must submit the required information.**

**72. Additional information may be required prior to loan closing.**

**73. If any line is checked, you must submit the required information.**

**74. Additional information may be required prior to loan closing.**

**75. If any line is checked, you must submit the required information.**

**76. Additional information may be required prior to loan closing.**

**77. If any line is checked, you must submit the required information.**

**78. Additional information may be required prior to loan closing.**

**79. If any line is checked, you must submit the required information.**

**80. Additional information may be required prior to loan closing.**

**81. If any line is checked, you must submit the required information.**

**82. Additional information may be required prior to loan closing.**

**83. If any line is checked, you must submit the required information.**

**84. Additional information may be required prior to loan closing.**

**85. If any line is checked, you must submit the required information.**

**86. Additional information may be required prior to loan closing.**

**87. If any line is checked, you must submit the required information.**

**88. Additional information may be required prior to loan closing.**

**89. If any line is checked, you must submit the required information.**

**90. Additional information may be required prior to loan closing.**

**91. If any line is checked, you must submit the required information.**

**92. Additional information may be required prior to loan closing.**

**93. If any line is checked, you must submit the required information.**

**94. Additional information may be required prior to loan closing.**

**95. If any line is checked, you must submit the required information.**

**96. Additional information may be required prior to loan closing.**

**97. If any line is checked, you must submit the required information.**

**98. Additional information may be required prior to loan closing.**

**99. If any line is checked, you must submit the required information.**

**100. Additional information may be required prior to loan closing.**
6c. Form 5 – Page 3

On Page 3 of SBA Form 5 you are provided with space to enter relevant comments, if any.

Make sure in the “Additional Space” section of the loan application form you document:

- How much you think you need.
- And the time frame for which you need it.
Congratulations you have completed filling out SBA Form 5!

You are now back on the Filing Requirements Summary Overview page.

NEXT STEP:

• An individual Personal Financial Statement (SBA Form 413) has to be completed for:
  • The applicant
  • Each principal owning 20% or more of the applicant business
  • Each general partner or managing member

You can use this online Form 413 to complete your personal financial statement or upload a financial statement you have already prepared by scanning and uploading that document.

Click “Start” to begin.
8a. SBA Form 413 – Personal Financial Statement

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

CHADWICK R NELSON

CRAIG BLACKLEY

A Personal Financial Statement needs to be filled out for each individual listed here. Click “Start” to begin.

If you indicated you have real estate, you will be prompted to supply additional information on the personal real estate owned.

Disaster Loan Assistance

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

Personal Income

Please provide the sources of personal income.

If you are unable to enter data for this Personal Financial Statement now, click here to download a paper copy to submit offline.

As of 02/13/2019

Income amounts should be based on annual dollar figures:

- Salary: $45,000.00
- Real Estate Income: $175,000.00
- Other Income 1

Description of Other Income (example: Alimony, Child Support, Disability, Pension, Social Security, etc.)

450 characters remaining

1 - Alimony or child support payments need not be disclosed in “Other Income” unless it is desired to have such payments counted toward total income.
8b. SBA Form 413 – Personal Assets & Debts

The applicant and any partner in the business needs to provide detailed information on personal assets and debts.

**Personal Assets**

- Cash on Hand & in Banks: $15,200.00
- Savings Accounts: $45,000.00
- IRA or Other Retirement Account: $1,093,864.00
- Life Insurance – Cash Surrender Value Only: $20,000.00

**Total Assets**: $1,330,364.00

---

**Personal Debts**

- Accounts Payable: $4,200.00
- Notes Payable to Banks & Others: $10,000.00
- Installment Account (Auto): $4,500.00
- Other Debts: $43,000.00

**Total Debts**: $53,000.00

---

**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.)

---

**Other Personal Property and Other Assets**

(Describe, and if any is pledged as security, state name and address of lien holder, amounts of lien, terms of payment and if delinquent, describe delinquency.)

---
Congratulations you have completed filling out SBA Form 413!

NEXT STEP:
Fill out Schedule of Liabilities (SBA Form 2202) listing all fixed debts (Mortgage, Notes, Accounts Payable etc.) of the business entity. Click “Start” to begin.
10. Schedule of Liabilities – SBA form 2202

You will need to know the following information for each liability:

- Name of Creditor
- Original Loan Amount or Max Credit Line (if revolving line of credit or CC)
- Date account opened
- Current Balance
- Are you current or delinquent for each liability?
- Maturity Date
- Payment Amount, is this monthly or yearly?
- Is it secured and, if so, what collateral was used?

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

Schedule of Liabilities - (Notes, Mortgages and Accounts Payable)
This form is provided for your convenience in responding to filing requirements in Item 2 on the application, SBA Form 5. You may use your own form if you prefer. The information contained in this schedule is a supplement to your balance sheet and should balance to the liabilities presented on that form.

If you are unable to enter data for the Schedule of Liabilities now, click here to download a paper copy to submit offline.

Name: CHADWICK G. NELSON
Date of Schedule: 

☐ I have NO Debts

- Click "Add Another" to enter a new creditor.
- To remove a creditor, click the red X next to the creditor.

Schedule of Liabilities

<table>
<thead>
<tr>
<th>Delete</th>
<th>Name of Creditor</th>
<th>Original Amount</th>
<th>Original Date (MM/YYYY)</th>
<th>* Current Balance</th>
<th>Current?</th>
<th>Maturity Date (MM/YYYY)</th>
<th>* Payment Amount</th>
<th>* Month or Year</th>
<th>How Secured</th>
</tr>
</thead>
<tbody>
<tr>
<td>☒</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Add Another
Congratulations you have completed filling out SBA Form 2202!

**NEXT STEP:**
An individual IRS Form 4506-T (Tax Information Authorization) has to be completed and signed by:

- Applicant Business
- Each principal owning 20% or more of the applicant business
- Each general partner or managing member
- Any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).

Click “Start” to begin.
Each applicant and partner MUST complete and submit IRS Form 4506-T (Tax Information Authorization).
12b. IRS Form 4506-T

IRS Form 4506-T (Tax Information Authorization) can be uploaded once the form is printed, completed and signed.
12c. Electronically file IRS Form 4506-T

Once a 4506-T form is uploaded you will receive a message back indicating the transmittal was successful.

Make sure all fields are complete.

It is mandatory for all partners in the business to submit this form.
Congratulations you have completed filling out IRS Form 4506-T!

NEXT STEP:
Submit completed copies, including all schedules, of the most recent Federal income tax returns for the applicant business.

DO NOT LEAVE OUT ANY PAGES! INCLUDE ALL BLANK PAGES AS WELL. (Ex: If document states, “Page 3 of 4” and paper is blank or states “PAGE INTENTIONALLY LEFT BLANK”, still include this page in the packet.)

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 is acceptable.

Click “Start” to begin.

- Upload your most recent Business Federal Income Tax Returns here.

This step completes all the mandatory forms that need to be submitted to the SBA to apply for an Economic Injury Disaster Loan.
15. Final Steps

Congratulations you are almost done!

At this point you need to complete two final steps:

1. Read and accept the Truthful Information Certification
2. And finally, submit your application along with any supporting documents.

   - We recommend that you upload SBA Form 1368 at this step, providing monthly sales figures, as a supporting document (even though it is not required).
16. Certificate as to Truthful Information

Read and accept the Truthful Information Certification.

Truthful Information Certification

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 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
17. Review Your Loan Application

Almost there!

- You can see that all the mandatory filing requirements no longer say “Start”
  - That indicates that your application is ready to submit.

Preview your Electronic Loan Application and get ready to SUBMIT.
18. Submit Your Loan Application

Loan Application 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 a successful submission of the loan application.
19a. Returning to an In-Process Application

Log back into your account
19b. Returning to an In-Process Application

On this screen click continue to access your in-process electronic loan application.
1. Select Your Business Type

- The business type for this example is a Sole Proprietorship.
  - Loan Application SBA Form 5C needs to be completed.

- Make the following selections on this page:
  - Type of organization as a “Sole-Proprietor”
  - Type of loan “Economic Injury (EDIL)”

- To begin click the NEXT button.
2. **Indicate Incurring Losses**

Please select “Yes” on incurring losses during this time.

---

**Disaster Loan Assistance**

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

**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.
3a. Select State / County Declaration

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

Declaration Selection

Please enter the State and County of the property damaged by the disaster.

*State
Virginia

*County
Select a County...

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

Next
3b. Select Disaster Declaration

![Disaster Loan Assistance](image)

**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.**

<table>
<thead>
<tr>
<th>Select</th>
<th>Disaster Name</th>
<th>Disaster Description</th>
<th>State</th>
<th>Disaster Date</th>
<th>Filing Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>🟩</td>
<td>2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50</td>
<td>2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50</td>
<td>VA</td>
<td>1/30/2020</td>
<td>10/27/2020</td>
</tr>
<tr>
<td>🟩</td>
<td>2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25</td>
<td>2020 PRES IA DISASTER IN VIRGINIA GEO - 1.25</td>
<td>VA</td>
<td>1/28/2020</td>
<td>10/27/2020</td>
</tr>
<tr>
<td>🟩</td>
<td>ALICE DCMS 2.0 SF LV PRES IA DISATSER</td>
<td>Alice DCMS 2.0 SF LV PRES IA Disaster</td>
<td>VA</td>
<td>11/1/2019</td>
<td>8/10/2020</td>
</tr>
<tr>
<td>🟩</td>
<td>NEW DCMS 2.0 PRES IA</td>
<td>NEW DCMS 2.0 PRES IA DISASTER FOR TEN/CA</td>
<td>VA</td>
<td>9/22/2018</td>
<td>5/21/2021</td>
</tr>
</tbody>
</table>
4. Complete Certifications

Read and electronically agree to the Certification of Truthful Information and the Executive Orders documents.
5. Start Application

- The business type for this example is a sole proprietorship.
  - Loan Application SBA Form 5C needs to be completed.

- This page provides summary information on all the filing requirements necessary to successfully complete an application.

- To begin click the START button.
6a. Form 5C – Page 1 (Applicant Information)

- Fill in the information on page 1 of Form 5C as necessary.
- Items with a red * are mandatory fields.
  - You will not be able to advance to the next page until these mandatory sections are completed.
- Make sure “Self Employed” is checked under Income Information.
6b. Form 5C – Page 2 (Damaged Property Information)

- Fill in Damaged Property Information on page 2 of Form 5C.
- Items with a red * are mandatory fields.
  - You will not be able to advance to the next page until these mandatory sections are completed.
- Click “Next” to continue.
• Clearly highlight any debts owed by the sole-proprietor of the business.
• Assets owned have to be disclosed at their pre-disaster values.
• Click “Next” to continue.
6d. Form 5C – Page 4 (Disclosure Statements)

- Fill in the information as required.
- Items with a red * are mandatory fields:
  - You will not be able to advance to the next page until these mandatory sections are completed.

Disclosure Statements

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 no contest, 4) been placed on pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgment)?

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 (packager, 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>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6e. Form 5C – Page 5 (Consent)

- Read the consent form information.
- Check “All the information…” checkbox.
- Then click “Next”.

Disaster Loan Application #2000003700

Consent

CONSENT

I authorize my 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, Memtorio Disaster Services, SBA Resource Partners) 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 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.

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. 1001 and / or 15 U.S.C. 645.

Next
• Make sure in the “Additional Space” section of the loan application form you document:
  • How much you think you need.
  • And the time frame for which you need it.
• Click “Next” to continue.
6g. Form 5C – Page 7 (Affiliated Businesses)

Fill out the Affiliated Business information then click “Save”. SBA Form 5C is now complete.
7. Continue to IRS Form 4506-T

Congratulations you have completed filling out SBA Form 5C!

NEXT STEP:
An individual IRS Form 4506-T (Tax Information Authorization) has to be completed and signed by the:

- The sole-proprietor.
- If the owner has more than a 50% ownership in an affiliate business, include the tax information for the affiliate business as well. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).

Click “Start” to begin.
8a. IRS Form 4506-T

- IRS Form 4506-T can be submitted electronically.
- If the eSign option populates, click through the options until the document is successfully completed.
- If you would like to upload a document, first save it on your desktop, select browse, and then upload.
CAUTION: If you chose to deliver a copy of this document manually (offline) this alert will appear. At this point you will no longer be able to upload information. The document will have to be submitted offline only.
8c. IRS Form 4506-T (Submitting Online)

Step 1: Download your tax returns, print them, and sign and date the documents. Now you are ready to upload.

Step 2: Upload your signed tax documents. Upon a successful upload, click “Next” to continue the process.
9. Final Steps

Congratulations you are almost done!
At this point you need to complete 2 final steps:

1. Read and accept the Truthful Information Certification
2. And finally, submit your application along with any supporting documents.
   - We recommend that you upload SBA Form 1368 at this step, providing monthly sales figures, as a supporting document (even though it is not required).
10. 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
11. Submit Your Loan Application

You are ready to submit!

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

Loan Application 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 a successful submission of the loan application.
13. Automatic Redirect to Home Page

- After completing and submitting the application, you are automatically returned to the home page.

- From here you can check the status of your application by clicking the “Status” icon.
14. Check Application Status

Disaster Loan Assistance

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

Application Status

Current Application Status: RECEIVED-IN REVIEW

Application Number: 2000003700
Loan Type: Home
Disaster Name: VA-00485 - 2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50
Status Change Date: March 14, 2020
Status Description: 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.

<< Home Page
A FINAL REMINDER

If you need access to SBA’s Economic Injury Disaster Loans to help you through these challenging and uncertain economic time apply as soon as possible!

• If, down the road, you realize you need more funds than you requested initially for – you can submit supporting documents and request for an increase.
  • Also, if less funds are needed, applicants can request a reduction in the loan amount at any time.

• The economic magnitude of the COVID-19 disaster is staggering, since small businesses across the U.S. are impacted.
  • Remember, the SBA will be receiving EIDL loan applications from across the country.

• Plan and make sure you complete all the filing requirements before submitting your loan application.
  • The biggest reason for delays in processing is due to missing information.

• If a loan request is denied, the applicant will be given up to six months to provide new information and submit a written request for reconsideration.
If you have further questions on applying for an Economic Injury Disaster Loan please do not hesitate to reach out to us.
THANK YOU

WWW.WBDC.ORG

WOMEN'S BUSINESS DEVELOPMENT CENTER

Your growth is our business.