



U.S. Small Business
Administration

SBA Disaster Assistance in Response to the Coronavirus

- The U.S. Small Business Administration 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 provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: [SBA.gov/disaster](https://www.sba.gov/disaster).
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.
- Visit [SBA.gov/disaster](https://www.sba.gov/disaster) for more information.

Billing Code 8026-03

SMALL BUSINESS ADMINISTRATION

Disaster Declaration # 16356; MICHIGAN Disaster Number MI-00081 Declaration of Economic Injury

Administrative Declaration of an Economic Injury Disaster for the State of MICHIGAN

AGENCY: U.S. Small Business Administration.

ACTION: Notice.

SUMMARY: This is a notice of an Economic Injury Disaster Loan (EIDL) declaration for the State of MICHIGAN, dated 03/19/2020.

Incident: Coronavirus (COVID-19).

Incident Period: 01/31/2020 and continuing.

DATES: Issued on 03/19/2020.

Economic Injury (EIDL) Loan Application Deadline Date: 12/21/2020.

ADDRESS: Submit completed loan applications to:

U.S. Small Business Administration,
Processing and Disbursement Center,
14925 Kingsport Road,
Fort Worth, TX 76155.

FOR FURTHER INFORMATION CONTACT: A. Escobar, Office of Disaster Assistance, U.S. Small Business Administration, 409 3rd Street, SW., Suite 6050, Washington, DC 20416, (202) 205-6734.

SUPPLEMENTARY INFORMATION: Notice is hereby given that as a result of the Administrator's EIDL declaration, applications for economic injury disaster loans may be filed at the address listed above or other locally announced locations.

The following areas have been determined to be adversely affected by the disaster:

Primary Counties:

All counties within the State of Michigan.

Contiguous Counties:

INDIANA

Elkhart, La Porte, Lagrange, St Joseph, Steuben.

OHIO

Fulton, Lucas, Williams.

WISCONSIN

Florence, Forest, Iron, Marinette, Vilas.

The Interest Rates are:

Businesses and Small Agricultural Cooperatives without Credit Available Elsewhere 3.750

Non-Profit Organizations without Credit Available Elsewhere 2.750

The number assigned to this disaster for economic injury is 163560.

The States which received an EIDL Declaration # are INDIANA, OHIO, WISCONSIN.

(Catalog of Federal Domestic Assistance Number 59008)

MAR 19 2020


Jovita Carranza
Administrator



U.S. Small Business
Administration

U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET – ECONOMIC INJURY DISASTER LOANS

MICHIGAN Declaration 16356

(Disaster MI-00081)

Incident: **CORONAVIRUS (COVID-19)**

occurring: January 31, 2020 & continuing

All counties within the State of Michigan; the contiguous Indiana counties of: Elkhart, La Porte, LaGrange, St. Joseph and Steuben; the contiguous Ohio counties of: Fulton, Lucas and Williams; and the contiguous Wisconsin counties of: Florence, Forest, Iron, Marinette and Vilas

Application Filing Deadline: December 21, 2020

Disaster Loan Assistance Available:

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Credit Requirements:

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.
- Collateral – Collateral is required for all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but SBA will require the borrower to pledge collateral that is available.

Interest Rates:

The interest rate is determined by formulas set by law and is fixed for the life of the loan. The maximum interest rate for this program is 3.750 percent.

Loan Terms:

The law authorizes loan terms up to a maximum of 30 years. SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term.

Loan Amount Limit:

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

Loan Eligibility Restrictions:

Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain required flood insurance and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Refinancing:

Economic injury disaster loans cannot be used to refinance long term debts.

Insurance Requirements:

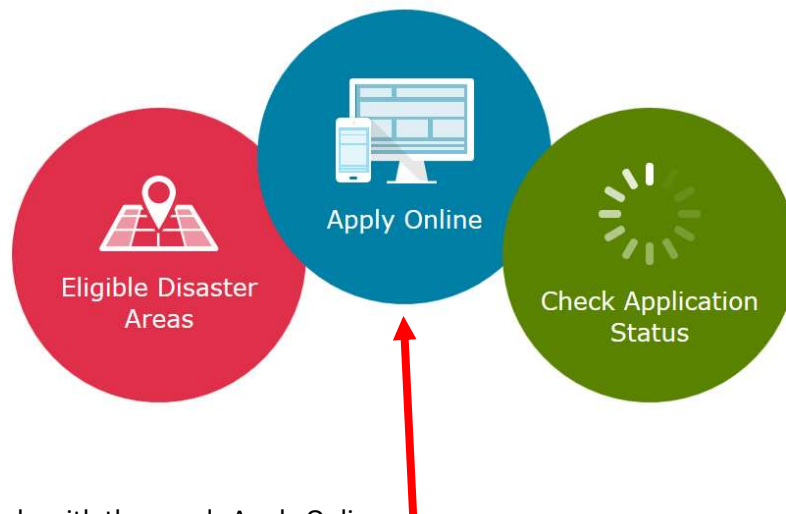
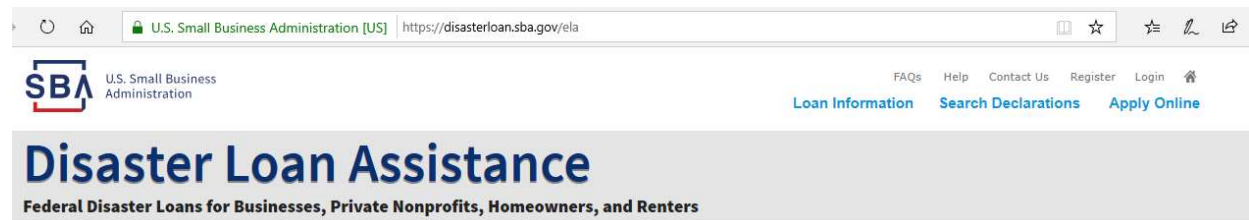
To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

SBA Loan Application Process Instructions to apply for a Coronavirus (COVID-19) Disaster Loan

Best browser to use is Microsoft Edge.

Go to: <https://disasterloan.sba.gov/ela>



Click the Blue Circle with the words Apply Online

Disaster Loan Assistance x + -

U.S. Small Business Administration [US] https://disasterloan.sba.gov/ela/Account/Login

SBA U.S. Small Business Administration

FAQs Help Contact Us Register Login

Loan Information Search Declarations Apply Online

Disaster Loan Assistance

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

ANNOUNCEMENT
We are experiencing high volumes of traffic and the site might be slow. Non-peak hours are 7:00PM-7:00AM EDT.
Some users are experiencing issues using Chrome. Please use an alternate browser - like Edge or Internet Explorer.

Login Register Password Reset

Disaster Loan Assistance - Login


*User Name

*Password

Login ▶

System Requirements
The recommended browser is Internet Explorer 10 or later.

- If you have dial-up Internet service, you may experience delays.
- You must have cookies and JavaScript enabled.
- You should allow pop-up messages.
- You must have Adobe Reader installed.



Notice - Terms of Use

This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and intranet use. Any or all uses of this system (including all peripheral devices and output media) and all files on this system may be intercepted, monitored, read, captured, recorded, disclosed, copied, audited, and/or inspected by authorized Small Business Administration (SBA) personnel, the Office of Inspector General (OIG), and/or other law enforcement personnel, as well as authorized officials of other agencies, both domestic and foreign.

Access or use of this computer system by any person, whether authorized or unauthorized, constitutes consent to such interception, monitoring, reading, capturing, recording, disclosure, copying, auditing, and/or inspection at the discretion of authorized SBA personnel, law enforcement personnel (including the OIG), and/or authorized officials of other agencies, both domestic and foreign. Unauthorized use of, or exceeding authorized access to, this system is prohibited and may constitute a violation of 18 U.S.C. § 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action. By continuing to use this system, you indicate your awareness of, and consent to, these terms and conditions and acknowledge that there is no reasonable expectation of privacy in the access or use of this computer system.

PLEASE NOTE: Your responses to the requested information are required in order to obtain a benefit under our Disaster Loan Program. However, you are not required to respond to any collection of information unless it displays a currently valid OMB control number.

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

You need to register first if you haven't already done so by clicking the second tab called "Register"

Disaster Loan Assistance x + -

U.S. Small Business Administration [US] | https://disasterloan.sba.gov/ela/Account/Register1

SBA U.S. Small Business Administration

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Loan Information Search Declarations Apply Online

Disaster Loan Assistance

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

User Registration (Part 1 of 2)

The registration information that you provide will be used to verify your identity and for future logins. Please ensure that this information is accurate and correct.

WARNING - For your security, navigating away from either of the registration pages before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

Personal Information

*First Name First Name MI MI *Last Name Last Name Suffix

*Social Security Number Social Security Number *Date of Birth Date of Birth

Primary Address (Prior to the Disaster)

*Address Line 1 Address Line 1

Address Line 2 Address Line 2

*City City *State State *Zip Code Zip Code County County

Email Address Email Address Re-enter Email Address Re-enter Email Address ☒ Receive status notifications by email

As an additional security measure, we will be sending a separate pass code to your phone or email which you will need to log in to the disaster loan application once you complete the registration process. You must have access to your phone or email to receive your pass code to login.

*Primary Phone Number Primary Phone Number Alternate Phone Number Alternate Phone Number

☐ I acknowledge and understand that third parties are providing information or services to the U.S. Small Business Administration in order for the U.S. Small Business Administration to authenticate my identity. I agree to hold harmless said third parties and indemnify said third parties from any and all liability resulting from my use of the authentication services.

Cancel Next

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Complete Part 1

Click the box next to the "I acknowledge statement"

Click the blue Next button near the bottom right of this page

Disaster Loan Assistance x + -

U.S. Small Business Administration [US] | https://disasterloan.sba.gov/ela/Account/Register2

SBA U.S. Small Business Administration

FAQs Help Contact Us Register Login

Loan Information Search Declarations Apply Online

Disaster Loan Assistance

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

User Registration (Part 2 of 2)

WARNING - For your security, navigating away from either of the registration pages before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

User Data

***User Name**
User Name
(Must be at least 6 characters)

***Password**
Password
(Must be at least 8 characters and must contain at least three of the following items: one uppercase letter, one lowercase letter, one number, one special character from this list: !@#\$%^&*()_+=[\]{}|;:~",.<>/?)

***Confirm Password**
Confirm Password
Your passwords must match

***Security Question 1**
Security Question 1

***Security Answer 1**
Security Answer 1

***Security Question 2**
Security Question 2

***Security Answer 2**
Security Answer 2

***Security Question 3**
Security Question 3

***Security Answer 3**
Security Answer 3

Please type the text appearing in the image below:
Note: If you cannot view the image for any reason, please click on the speaker icon to hear the code.
Then enter the code in the box below.

CK5A5

***Enter Code**
ENTER CODE

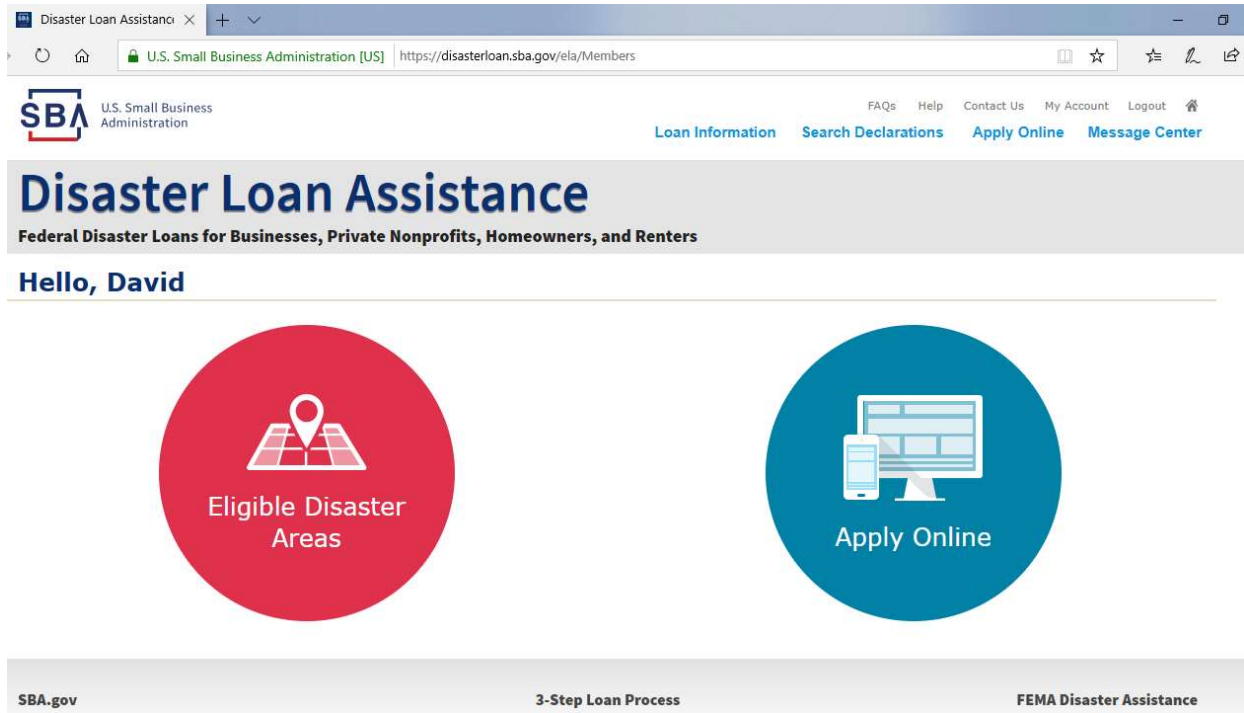
Previous Next

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Complete Part 2

Enter the code

Click the blue Next button near the bottom right of this page



By clicking the red circle called “Eligible Disaster Areas”, you will be able to access information on the Disaster Declaration. Michigan is identified as a Disaster Area.

Here is the link identifying Michigan as a state being affected by the Coronavirus and the Disaster Declaration Details:

<https://disasterloan.sba.gov/ela/Declarations/DeclarationDetails?declNumber=6063684&direct=false>

Click the blue button called “Apply Online” to begin the application process.

Disaster Loan Assistance

U.S. Small Business Administration [US] | <https://disasterloan.sba.gov/ela/LoanApplication/StartApplication>

SBA U.S. Small Business Administration


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Disaster Loan Assistance


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

Loan Type Selection



Businesses and Non-Profits

Loans for repair or replacement of disaster damaged business property and/or contents and/or economic injury (including owners of rental properties)



Homeowners and Renters

Loans to Homeowners and Renters for the repair or replacement of disaster damaged real estate and/or personal property (including vehicles)

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Click the box called Business and Non-Profits

SBA - Disaster Loan App x + -

U.S. Small Business Administration [US] https://disasterloan.sba.gov/ela/Areas/ELA/Business/ba_losses.aspx

SBA U.S. Small Business Administration

Loan Information Search Declarations Apply Online Message Center

Disaster Loan Assistance

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

Disaster Loan Application **B** Save

Business Losses

***Please select the type of organization that best describes your business.**

A

- ☐ 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.)

**** IMPORTANT INFORMATION ****

If applying for Coronavirus (COVID-19) disaster assistance, select ONLY "Economic Injury (EIDL)" below.
Do not check any other boxes.

***Are you applying for: (check all that apply)**

C

- ☐ 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.

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SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Click the circle that reflects your type of organization

A

Click the blue Save button near the top right of this page

B

Click the box next to the term "Economic Injury (EIDL)"

C

Click the blue Save button near the top right of this page

B

Click the blue Next button near the bottom right of this page

D

SBA - Disaster Loan App | U.S. Small Business Administration [US] | https://disasterloan.sba.gov/ela/Areas/ELA/Shared/sa_declarationselection.aspx

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Disaster Loan Assistance

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

Disaster Loan Application **Progress** [Save](#)

Declaration Selection

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

***State** ***County**

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

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SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Select the State your business is located in from the drop-down menu

Click the blue Save button near the top right of this page

Select the County your business is located in from the drop-down menu

Click the blue Save button near the top right of this page

Click the blue Next button near the bottom right of this page

SBA - Disaster Loan App | U.S. Small Business Administration [US] | https://disasterloan.sba.gov/ela/Areas/ELA/Shared/sa_declarationselection.aspx

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Disaster Loan Assistance

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

Disaster Loan Application Progress Save

Declaration Selection

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

*State Michigan *County Saginaw

* Select the Disaster that affected you.

Select	Disaster Name	Disaster Description	State	Disaster Date	Filing Deadline
<input type="radio"/>	2020, CORONAVIRUS (COVID-19)	Coronavirus (COVID-19)	MI	1/31/2020	12/21/2020
<input type="radio"/>		Excessive Rain	MI	5/29/2019	9/30/2020
<input type="radio"/>	EXCESSIVE RAIN, FLOODING, FLASH FLOODING, AND ABNORMALLY COLD TEMPERATURES	Excessive Rain, Flooding, Flash Flooding, and Abnormally Cold Temperatures	MI	3/1/2019	6/30/2020
<input type="radio"/>	EXCESSIVE RAIN	Excessive Rain	MI	3/1/2019	8/17/2020
<input type="radio"/>		Ice, Freeze, Thaw	MI	12/1/2018	9/8/2020

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

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Click the circle next to the 2020, CORONAVIRUS (COVID-19) row

Click the blue Next button near the bottom right of this page

SBA - Disaster Loan App x

U.S. Small Business Administration [US] | https://disasterloan.sba.gov/ela/Areas/ELA/Shared/sa_falsestatements.aspx

SBA U.S. Small Business Administration

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Disaster Loan Assistance

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

Disaster Loan Application Progress Save

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

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

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SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Click the box next to the words "I Certify"

Click the blue Next button near the bottom right of this page

SBA - Disaster Loan App | U.S. Small Business Administration [US] | https://disasterloan.sba.gov/ela/Areas/ELA/Form5/f5_requiredstatements.aspx

SBA U.S. Small Business Administration

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Disaster Loan Assistance

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

Disaster Loan Application Progress

STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

To comply with legislation passed by the Congress and Executive Orders issued by the President, Federal executive agencies, including the Small Business Administration (SBA), must notify you of certain information. You can find the regulations and policies implementing these laws and Executive Orders in Title 13, Code of Federal Regulations (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 glossary of terms can be found at Disasterloan.sba.gov.

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

This law provides, with some exceptions, that we must make records or portions of records contained in our files available to persons requesting them. This generally includes aggregate statistical information on our disaster loan programs and other information such as names of borrowers (and their officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledged, and the general purpose of loans. We do not routinely

*** ☐ I have read the Statements Required by Laws and Executive Orders.**

Print

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

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OMB Control No. 3245-0017
Exp. 08/31/2021

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Completely read the Statements Required by Laws and Executive Orders.

After you've read the statements and are comfortable proceeding with the application,

Click the box next to the words "I have read the Statements Required by Laws and Executive Orders"

Click the blue Next button near the bottom right of this page



Disaster Loan Assistance

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

Disaster Loan Application # [REDACTED] Progress

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 Business Loan Application** (SBA Form 5).

Disaster Business Loan Application

Start

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

Personal Financial Statement

Complete preceding section(s) first.

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

Schedule of Liabilities

Complete preceding section(s) first.

If you are applying for assistance related to the Coronavirus (COVID-19), please complete the **Economic Injury Disaster Loan Supporting Information** (Form P-019) form.

Economic Injury Disaster Loan Supporting Information Form

Complete preceding section(s) first.

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.

Request for Transcript of Tax Return

Complete preceding section(s) first.

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

Applicant Business Federal Tax Return

Complete preceding section(s) first.

Read and accept the Truthful Information Certification.

Truthful Information Certification

Complete preceding section(s) first.

Submit Application and Supporting Documents.

Submit Application

Complete preceding section(s) first.

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 1368) providing monthly sales figures form will generally be required when requesting an increase in the amount of economic injury.

Previous

OMB Control No. 3245-0017
Exp. 08/31/2023

Following are the hyperlinks to the online forms required for completion:

It is recommended that you print the forms to become familiar with the information required to complete before starting the online application.

Disaster Business Loan Application (SBA Form 5)

<https://www.sba.gov/sites/default/files/Disaster%20Business%20Loan%20Application.pdf>

Personal Financial Statement (SBA Form 413)

https://www.sba.gov/sites/default/files/forms/SBA_Form_413_7a-504-SBG.pdf

Schedule of Liabilities (SBA Form 2202)

<https://www.sba.gov/sites/default/files/2019-09/2202%20Schedule%20of%20Liabilities.pdf>

Schedule of Liabilities Instructions

<https://disasterloan.sba.gov/ela/Documents/SBA%20Form%202202%20Instructions.pdf>

Economic Injury Disaster Loan Supporting Information (Form P-019)

[https://disasterloan.sba.gov/ela/Documents/EIDL%20Supporting%20Information%20\(P-019\).pdf](https://disasterloan.sba.gov/ela/Documents/EIDL%20Supporting%20Information%20(P-019).pdf)

Request for Transcript of Tax Return (IRS Form 4506-T)

<https://www.irs.gov/pub/irs-pdf/f4506t.pdf>

NOTE: PLEASE READ, DETACH AND KEEP FOR YOUR RECORDS

STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

To comply with legislation passed by the Congress and Executive Orders issued by the President, Federal executive agencies, including the Small Business Administration (SBA), must notify you of certain information. You can find the regulations and policies implementing these laws and Executive Orders in Title 13, Code of Federal Regulations (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.

Freedom of Information Act (5 U.S.C. § 552)

This law provides, with some exceptions, that we must make records or portions of records contained in our files available to persons requesting them. This generally includes aggregate statistical information on our disaster loan programs and other information such as names of borrowers (and their officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledged, and the general purpose of loans. We do not routinely make available to third parties your proprietary data without first doing pre-notification, required by Executive Order 12600, or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

Send a request under this Act to the SBA office maintaining the records requested and identify it as a Freedom of Information Act (FOIA) request. The request must describe the specific records you want. For information about the FOIA, contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416, or by e-mail at foia@sba.gov.

Privacy Act (5 U.S.C. § 552a)

You can request to see or get copies of any personal information that we have in your file, when that file is retrieved by individual identifiers, such as name or social security number. Requests for information about another party may be denied unless we have the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclose the information resulting from this collection with state, local or private disaster relief services.

Under the provisions of the Privacy Act, you are not required to provide social security numbers; nor can you be denied a loan or other form of assistance solely because you did not provide a social security number. Disclosures of name and other personal identifiers are also voluntary. However, we require an individual seeking assistance to provide sufficient information for us to make a character determination. As a result, if you do not provide your social security number and other personal identifiers, we may not have sufficient information upon which to reach a favorable determination. Having this information makes it easier for us to more accurately identify to whom adverse credit or other information applies and to keep accurate loan records.

Note: Any person concerned with the collection, use and disclosure of information, under the Privacy Act may contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416 or by e-mail at foia@sba.gov for information about the Agency's procedures relating to the Privacy Act and the Freedom of Information Act.

Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 et seq.)

This notifies you, as required by the Right to Financial Privacy Act of 1978 (Act), of our right to access financial records held by financial institutions that were or are doing business with you or your business. This includes financial institutions participating in loans or loan guarantees.

The law provides that we may access your financial records when considering or administering Government loan or loan guaranty assistance to you. We must give a financial institution a certificate of our compliance with the Act when we first request access to your financial records. No other certification is required for later access. Our access rights continue for the term of any approved loan or loan guaranty. We do not have to give you any additional notice of our access rights during the term of the loan or loan guaranty.

We may transfer to another Government authority any financial records included in a loan application or about an approved loan or loan guaranty as necessary to process, service, liquidate, or foreclose a loan or loan guaranty. We will not permit any transfer of your financial records to another Government authority except as required or permitted by law.

Debt Collection Act of 1982 and Deficit Reduction Act of 1984 (31 U.S.C. § 3701 et seq. and other titles)

These laws require us to aggressively collect any delinquent loan payments. You must give your taxpayer identification number to us when you apply for a loan. If you receive a loan and do not make payments when they become due, we may take one or more of the following actions (this list may not be exhaustive):

- *Report the delinquency to credit reporting bureaus.
- *Offset your income tax refunds or other amounts due to you from the Federal Government.
- *Refer the account to a private collection agency or other agency operating a debt collection center.
- *Suspend or debar you from doing business with the Federal Government.
- *Refer your loan to the Department of Justice.
- *Foreclose on collateral or take other actions permitted in the loan instruments.
- *Garnish wages.
- *Sell the debt.
- *Litigate or foreclose.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

We are collecting the information on this form in order to make disaster loans available to qualified small businesses. The form is designed to collect the information necessary for us to make eligibility and credit decisions in order to fund or deny loan requests. We will also use the information collected on this form to produce summary reports for program and management analysis, as required by law.

PLEASE NOTE: The estimated burden for completing this form is 3 hours. Your responses to the requested information are required in order to obtain a benefit under SBA's Disaster Business Loan Program. However, you are not required to respond to any collection of information unless it displays a currently valid OMB approval number. If you have any questions or comments concerning any aspects of this information collection, please contact the U.S. Small Business Administration Information Branch, 409 3rd St., SW, Washington, DC 20416 and Desk Officer for SBA, Office of Management and Budget, Office of Information and Regulatory Affairs, 725 17th St., NW, Washington, DC 20503. (3245-0017) **PLEASE DO NOT SEND FORMS TO OMB.**

Policy Concerning Representatives and Their Fees

When you apply for an SBA loan, you may use an attorney, accountant, engineer, appraiser or other representative to help prepare and present the application to us. You are not required to have representation. If an application is approved, you may need an attorney to help prepare closing documents.

There are no "authorized representatives" of SBA, other than our regular salaried employees. Payment of a fee or gratuity to our employees is illegal and will subject those involved to prosecution.

SBA Regulations prohibit representatives from proposing or charging any fee for services performed in connection with your loan unless we consider the services necessary and the amount reasonable. The Regulations also prohibit charging you any commitment, bonus, broker, commission, referral or similar fee. We will not approve the payment of any bonus, brokerage fee or commission. Also, we will not approve placement or finder's fees for using or trying to use influence in the SBA loan application process.

Fees to representatives must be reasonable for services provided in connection with the application or the closing and based upon the time and effort required, the qualifications of the representative, and the nature and extent of work performed. Representatives must execute a compensation agreement.

In the appropriate section of the application, you must state the names of everyone employed by you or on your behalf. You must also notify the SBA disaster office in writing of the names and fees of any representative you employ after you file your application.

If you have any questions concerning payment of fees or reasonableness of fees, contact the Field Office where you filed or will file your application.

Occupational Safety and Health Act (29 U.S.C. § 651 et seq.)

This legislation authorizes the Occupational Safety and Health Administration (OSHA) in the Department of Labor to require businesses to modify facilities and procedures to protect employees when appropriate. If your business does not do so, you may be penalized, forced to close or prevented from starting operations in a new facility. Because of this, we may require information from you to determine whether your business complies with OSHA regulations and may continue operating after the loan is approved or disbursed. You must certify to us that OSHA requirements applying to your business have been determined and that you are, to the best of your knowledge, in compliance.



U.S. Small Business Administration

DISASTER BUSINESS LOAN APPLICATION

OMB No. 3245-0017

Physical Damage Filing Deadline

Declaration Number(s)

Are you applying for:

☐ Physical Damage☐ Economic Injury

Economic Injury Filing Deadline

FEMA Registration Number, If Known

FILING REQUIREMENTS (please submit)

1. Copies of the applicant's 3 most recent Federal Income Tax Returns, including all schedules. If this is a new business that has not filed 3 Federal Tax Returns, submit the ones you have filed. Also, complete and sign the attached Tax Information Authorization (IRS Form 8821). Sole proprietors need only submit the IRS Form 8821. We will contact you if we need any additional information (i.e., forecasts, etc.).
2. A current (dated within 90 days of application) business balance sheet (you may use the attached Personal Financial Statement (SBA Form 413) if you are a sole proprietorship), a current profit and loss statement, and a current schedule of liabilities. (We attached a sample schedule of liabilities for your convenience.)
3. For each owner having a 20% or more interest and each general partner, a current (dated within 90 days of application) personal financial statement (you may use SBA Form 413 for this purpose), a complete copy, including all schedules, of the most recent Federal Income Tax Return and a complete and signed IRS Form 8821. Individuals with an ownership interest need only supply an IRS Form 8821 and a personal financial statement.
4. A complete copy, including all schedules, of the latest Federal Income Tax Return for each affiliate. Affiliates include, but are not limited to, business parents, subsidiaries or other businesses with common ownership or management. Also, you must have an authorized individual complete and sign the attached IRS Form 8821 for each affiliate.
5. If you are applying for physical damage, complete and sign the attached Verification of Business Property (SBA Form 739A).
6. If your insurance covers all or a part of this loss (regardless of the current status of your claim), please provide the name and telephone number of your agent and/or claims adjuster. Also, include the policy number and the name of the insurance company.
7. If you are applying for economic injury, please submit the attached SBA Form 1368, Additional Filing Requirements – Economic Injury Disaster Loan (EIDL).

IF SBA APPROVES YOUR LOAN, WE MAY REQUIRE ADDITIONAL INFORMATION BEFORE LOAN CLOSING. WE WILL ADVISE YOU, IN WRITING, OF WHAT DOCUMENTS WE WILL NEED.

8. APPLICANT'S LEGAL NAME

9. TELEPHONE NUMBER (including area code)

10. TRADE NAME (if different from legal name)

11. FEDERAL E.I.N. (if applicable)

12. MAILING ADDRESS

Number, street, and/or P.O. Box No.

City

County

State

Zip

13. DAMAGED PROPERTY ADDRESS(ES) (If you need more space, attach additional sheets.)

Number, street, or rural route

City

County

State

Zip

14. BUSINESS PROPERTY IS: ☐ Owned ☐ Leased

15. TYPE OF BUSINESS

16. AMOUNT OF LOAN REQUEST
(If unknown enter a question mark)

17. UNDER CURRENT MGMT. SINCE:

18. DATE BUSINESS ESTABLISHED

19. NUMBER OF EMPLOYEES

20. MANAGEMENT (If you need more space, attach additional sheets.) Complete for each: 1) proprietor; or 2) limited partner who owns 20% or more interest and general partner; or 3) stockholder owning 20% or more voting stock.

Name Title/Office % Owned

Social Security Number*

(Area Code) Telephone Number

Date of Birth*

Place of Birth*

Name Title/Office % Owned

Social Security Number*

(Area Code) Telephone Number

Date of Birth*

Place of Birth*

***For information about these questions, see the attached Statements Required by Laws and Executive Orders.**

21. For each individual listed in Item 20, please respond to the following questions, providing dates and details.

(If you need more space, attach additional sheets.)

- a. Has never been involved in bankruptcy or insolvency proceedings, except as stated:_____.
- b. Has no outstanding judgments, tax liens, or pending lawsuits against them, except as stated:_____.
- c. Has not been convicted of a criminal offense committed during and in connection with a riot or civil disorder, nor is such person or the applicant engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction, except as stated:_____.
- d. Has never had any Federal loans or Federally guaranteed loans, except as stated:_____.
- e. Is not delinquent on any Federal taxes, direct or guaranteed loans (SBA, FHA, VA, student, etc.), contracts, grants, or any child support payments, except as stated:_____.

22. No owner, owner's spouse or household member works for SBA, except:_____

23. Are any of the individuals listed in Item 20: (a) presently under indictment, on parole or probation, or have they been; (b) charged with or arrested for any criminal offense (including offenses which have been dismissed, discharged, or not prosecuted) other than a minor motor vehicle violation; or (c) convicted, placed on pretrial diversion, or placed on any form of probation including adjudication withheld pending probation for any criminal offense other than a minor motor vehicle violation?

☐ YES

☐ NO

24. If you are a sole proprietor, are you a U.S. citizen? ☐ YES ☐ NO

25. ORGANIZATION TYPE ☐ Sole Proprietorship ☐ Partnership ☐ Limited Partnership
☐ Corporation ☐ Nonprofit Organization ☐ Other:_____

26. If anyone completes this application for you, whether you pay a fee for this service or not, that person must sign in the space below:

Name and address of representative (please print and sign)

Fee charged or agreed upon

If my application is approved, I may be eligible for additional funds to cover the cost of mitigating measures. It is not necessary for the description and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase. By checking this box, I am interested in having SBA consider this increase. ☐

AGREEMENTS AND CERTIFICATIONS

On behalf of the undersigned individually and for the applicant business:

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

You have my permission to release information in connection with this application to Federal, State, local, or private organizations that provide relief for disaster related purposes.

I will not exclude from participating in, or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion or sex.

I will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I have not paid anyone connected with the Federal government for help in getting this loan.

All information in this application is true and complete to the best of my knowledge. All financial statements submitted with the application fully and accurately present the financial position of the business. I have not omitted any disclosures in these financial statements. This certification also applies to any financial statements submitted after this date. I understand that false statements may result in the forfeiture of benefits and possible prosecution by the U.S. Attorney General (reference 18 U.S.C. 1001 and/or 15 U.S.C. 645).

SIGNATURE

TITLE

DATE



PERSONAL FINANCIAL STATEMENT
7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or a guaranteed surety.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:

For 7(a) loans: the lender processing the application for SBA guaranty

For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

Name	Business Phone
Home Address	Home Phone
City, State, & Zip Code	

Business Name of Applicant

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on Hand & in banks.....	\$ _____	Accounts Payable.....	\$ _____
Savings Accounts.....	\$ _____	Notes Payable to Banks and Others.....	\$ _____
IRA or Other Retirement Account.....	\$ _____	(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto).....	\$ _____
Accounts & Notes Receivable.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 5)		Installment Account (Other).....	\$ _____
Life Insurance – Cash Surrender Value Only.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 8)		Loan(s) Against Life Insurance.....	\$ _____
Stocks and Bonds.....	\$ _____	Mortgages on Real Estate.....	\$ _____
(Describe in Section 3)		(Describe in Section 4)	
Real Estate.....	\$ _____	Unpaid Taxes.....	\$ _____
(Describe in Section 4)		(Describe in Section 6)	
Automobiles.....	\$ _____	Other Liabilities.....	\$ _____
(Describe in Section 5, and include		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities.....	\$ _____
Other Personal Property.....	\$ _____	Net Worth.....	\$ _____
(Describe in Section 5)			
Other Assets.....	\$ _____		
(Describe in Section 5)			
Total Assets	\$ _____	Total Liabilities & Net Worth	\$ _____
		*Must equal total in assets column.	

Section 1. Source of Income.	Contingent Liabilities
Salary.....	As Endorser or Co-Maker.....
Net Investment Income.....	Legal Claims & Judgments.....
Real Estate Income.....	Provision for Federal Income Tax.....
Other Income (Describe below)*.....	Other Special Debt.....

Description of Other Income in Section 1.

*Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Names and Addresses of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)**Section 6. Unpaid Taxes.** (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)**Section 7. Other Liabilities.** (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance officer, paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS
STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

SBA is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

Privacy Act (5 U.S.C. 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a), respectively. For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is disclosure to other Federal agencies conducting background checks; only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in a application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

Freedom of Information Act (5 U.S.C. 552)

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Flood Disaster Protection Act (42 U.S.C. 4011) -- Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961) -- SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, or (6) foreclose on collateral or take other action permitted in the loan instruments.

Immigration Reform and Control Act of 1986 (Pub. L. 99-603) -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.)

Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension 2 CFR 2700

1. The borrower or contractor certifies, by submission of its application for an SBA loan or bond guarantee, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the application.

Date of Schedule _____

SCHEDULE OF LIABILITIES
(Notes, Mortgages and Accounts Payable)

Applicant's Name _____

Name of Creditor	Original amount	Original date	Current balance	Current or Delinquent?	Maturity date	Payment amount (Month-Year)	How secured

Signed

Title

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.

Instructions for Schedule of Liabilities

Below is an example of how to present your debt information.

This is the suggested format. You may use your own form if you prefer. Any format is acceptable as long as it includes the information listed below.

Information that is needed for Schedule of Liabilities

- 1.Name of Creditor
- 2.Original amount due
- 3.Original date due
- 4.Current balance
- 5.Are you current or delinquent?
- 6.Maturity date
- 7.Payment amount (month or year)
- 8.How is debt secured?

SUGGESTED FORMAT

SCHEDULE OF LIABILITIES
(Notes, Mortgage and Accounts Payable)

Date of Schedule _____

Name of Creditor	Original amount	Original date	Current balance	Current or delinquent?	Maturity date	Payment amount (Month-Year)	Have Secured

Signed

Title

This form is provided for your convenience if you are filing tax returns as item 2 on the worksheet, SBA Form 3. You may use your own form if you prefer. The information contained in this schedule will be submitted to your business school and also will be listed on the liabilities disclosed on that form.

U.S. SMALL BUSINESS ADMINISTRATION ECONOMIC INJURY DISASTER LOAN SUPPORTING INFORMATION

The U.S. Small Business Administration Economic Injury Disaster Loan provides immediate working capital to eligible applicants. For expedited loan application processing, the business must have been operating for at least one year prior to the disaster. Eligibility for this disaster Loan must consider compensated from other sources to offset the economic injury. Other sources include but are not limited to: (1) grants or other reimbursement (including loans) from government agencies or private organizations, and (2) claims for civil liability against other individuals, organizations or governmental entities.

Was the business in operation one year prior to the disaster?

☐

Yes

☐

No

Gross Revenues for the twelve (12) month period prior to the disaster:

\$

Cost of Goods Sold for the twelve (12) month period prior to the disaster:

\$

Rental properties (residential and commercial) only.
Lost rents due to the disaster:

\$

Compensation **from other sources** received as a result of the disaster (provide a brief description below) :

\$

\$

\$

SIZE STANDARD*:

SBA's size standards define whether a business concern is small and, therefore, eligible for an Economic Injury Disaster Loan.

I certify **all above information provided** and the size of the applicant business does not exceed the size standard for the industry in which the business is primarily engaged.

Signature and Title

Date

* SBA establishes size standards by industry under the North American Industry Classification System (NAICS){<https://www.census.gov/eos/www/naics/>}. Business size standards, by NAICS code, may be found at 13 CFR §121.201 (https://ecfr.io/Title-13/se13.1.121_1201).

Request for Transcript of Tax Return

- Do not sign this form unless all applicable lines have been completed.
► Request may be rejected if the form is incomplete or illegible.
► For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 Customer file number (if applicable) (see instructions)	

Note: Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See **What's New** under **Future Developments** on Page 2 for additional information.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

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Caution: Do not sign this form unless all applicable lines have been completed.

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:** This form must be received by IRS within 120 days of the signature date.

<input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.	Phone number of taxpayer on line 1a or 2a
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Signature (see instructions) </div> <div style="width: 40%;"> Date </div> </div>	
Sign Here	
Title (if line 1a above is a corporation, partnership, estate, or trust)	
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Spouse's signature </div> <div style="width: 40%;"> Date </div> </div>	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. As part of its ongoing efforts to protect taxpayer data, the Internal Revenue Service announced that in July 2019, it will stop all third-party mailings of requested transcripts. After this date masked Tax Transcripts will only be mailed to the taxpayer's address of record.

If a third-party is unable to accept a Tax Transcript mailed to the taxpayer, they may either contract with an existing IVES participant or become an IVES participant themselves. For additional information about the IVES program, go to www.irs.gov and search IVES.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Customer File Number. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

An optional Customer File Number field is available to use when requesting a transcript. This number will print on the transcript. See Line 5 instructions for specific requirements. The customer file number is an optional field and not required.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an

individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301

855-587-9604

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888

855-800-8105

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Internal Revenue Service
RAIVS Team
Stop 6705 S-2
Kansas City, MO 64999

855-821-0094

Chart for all other transcripts

If you lived in

or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

855-298-1145

Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont

Internal Revenue Service
RAIVS Team
Stop 6705 S-2
Kansas City, MO 64999

855-821-0094

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.