

SBA Disaster Loan Assistance Application Guide

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

Once on the Website, Select the “Apply Online” Button

Application Steps

1. User Registration – account setup, address, username, password, etc.
2. Business Losses – Business Type
 - a. Please note, unless there is physical damage to your business, you should only be checking the **Economic Injury (EIDL)** box in this section.
3. Declaration Selection – State of Utah, Garfield County, CORONAVIRUS (COVID-19)
4. Certify Truthful Information
5. Statements Required by Laws and Executive Orders
6. Filing Requirements
 - a. Complete the Disaster Business Loan Application (SBA Form 5).
 - i. The application asks for a **9-digit FEMA registration number**. There's no requirement for a FEMA number. Businesses can only check the "Economic Injury" section. The **Utah disaster number is UT00066**.
 - ii. Your SBA disaster loan application number is at the top of the online application in red. (see below)

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 #2000113043 Progress Save

SBA Form 5 - Page 1 of 3

If you know your 9 digit FEMA Registration Number, please enter it here:

1 ARE YOU APPLYING FOR:

<input type="checkbox"/> Physical Damage -- Indicate type of damage	<input type="checkbox"/> Military Reservist EIDL (MREIDL)
<input type="checkbox"/> Real Property	Name of Essential Employee <input type="text"/>
<input type="checkbox"/> Business Contents	Employee's Social Security Number <input type="text"/>
<input checked="" type="checkbox"/> Economic Injury (EIDL)	

2 ORGANIZATION TYPE *Sole Proprietors should complete form 5C

- b. For **“Applicant Name”** please use your **Business Name**, unless your business is filed underneath your personal taxes. There will be an option to include your personal name, tax information, etc. on the following page.
- c. Complete, sign and date each Personal Financial Statement (SBA Form 413).
- d. Complete each Schedule of Liabilities (SBA Form 2202).

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, Mortgages and Accounts Payable)

Assets Name _____ Date of Schedule _____

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 section 2 of the application, SBA Form 1. You may use your own form if you prefer. The information contained in this schedule will be used to report your business assets and should be filed to the business provided on this form.

SBA Form 2202 (11-01)

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

Instructions for Completing the IRS Tax Authorization Form 4506-T

SBA requires you to complete the IRS Form 4506-T as a part of your disaster loan application submission. The form authorizes the IRS to provide federal income tax information directly to SBA. Although the form can be completed online, you must print and **sign** the form, then submit to SBA.

The IRS Form 4506-T must be completed and submitted with each SBA disaster loan application, even if you are not required to file a federal income tax return.

A separate IRS Form 4506-T must be returned with the SBA disaster loan application for:

- (1) each disaster loan applicant (individuals filing joint returns may use a single IRS Form 4506-T),
- (2) each corporation or partnership in which the disaster loan applicant holds a 50% or greater interest,
- (3) each individual or entity which holds a 20% or greater interest in the disaster loan applicant,
- (4) each general partner, and
- (5) each affiliate business.

Where To Send Form 4506-T (Include your full name and your Application Reference # on all correspondence submitted to the SBA.)

Submit your completed document(s) to:
 Fax: 202-481-1505
 or
 E-mail: ELA.DOC@sba.gov

Mail to: U.S. Small Business Administration
 Processing & Disbursement Center
 Attn: ELA Mail Department
 P.O. Box 156119
 Fort Worth, TX 76155

• Fill in section 1-4, 6, 6b/c, 9, Attestation, Signature, Date and Title

- Enter the name of the individual taxpayer, or business (whichever is applicable) that was used to file the tax return in section 1a. If you file a joint tax return, include the name of the joint filer that was used to file the tax return on line 2a.
- Next, enter the taxpayer identification number, i.e. Social Security number (SSN) in section 1b. If you file a joint tax return, include the SSN for the second filer in section 2b.
- If the authorization is for a business, enter the Employer Identification Number (EIN) in section 1b.
- Enter your current address in section 3. If name is different now than on the transcript being requested, enter the current name as well.
- Enter your previous address in section 4 only if different than the current address in section 3.
- Enter the tax transcript you filed in section 6. If this request is for an individual, enter 1040. If this request is for a business, please enter the business tax return you filed for the year (not quarterly returns). Examples might be 1065, 1120, 990, 1041, etc.
- For tax form 990 or 1041 check box 6b for all others check box 6c
- If the authorization is for an individual, include the 2 most recent years a tax return was filed. If the authorization is for a business, include the most recent 3 years a tax return was filed, including the end of the fiscal year of the business. Format is MM/DD/YYYY for all authorizations.
- Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a (If you filed a joint tax return, only one filer is required to sign). 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.
- Enter the telephone number of the first, or second filer in the signature area.
- Signer Title: If the authorization is for a business, the signer must be authorized to request the tax transcript. Examples of authorized representatives of a business might be President, Secretary, Treasurer, Vice President, Chief Executive Officer, Chief Financial Officer, Owner, Managing Partner, General Partner, Limited Partner, Partner, Managing Member, or Trustee.

Form 4506-T		Disaster Request for Transcript of Tax Return	
Department of the Treasury Internal Revenue Service		• 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/form4506 .	
Tip: The Form 4506-T order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated online request service tool. Please visit www.irs.gov/efile or call 1-800-829-0949. 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)			
5a If the transcript or tax information is to be mailed to a third party (such as a mortgage company, enter the third party's name, address, and telephone number.			
U.S. Small Business Administration Office of Disaster Assistance			
5b Customer file number (if applicable) (see instructions)			
Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.			
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 1040 series, Form 1120, Form 1120-A, Form 1120-A, Form 1120-L, and Form 1120-L. 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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.			
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	
<input type="checkbox"/> Signature (see instructions)		Date	
Sign Here Title if line 1a above is a corporation, partnership, estate, or trust			
<input type="checkbox"/> Spouse's signature		Date	
For Privacy Act and Paperwork Reduction Act Notice, see page 2. OMB No. 1545-0047 Form 4506-T (prev. 9-2010)			

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

- f. Read and accept the Truthful Information Certification.
- g. Submit Application and Supporting Documents.

If you need any further assistance, please contact Kaden Figgins at (435) 676-1157 or kaden.figgins@garfield.utah.gov.

