Applying for SBA’s Economic Injury Disaster Loan using the Disaster Loan Application Portal (DLAP)
Disaster Loan Application Portal

This presentation will provide guidance on how to complete an Electronic Business Application utilizing SBA Form 5 and SBA Form 5C. Before starting this process, please insure you have the filing requirements as defined in this document. These documents are required for processing an EIDL application.
Filing Requirements (Forms can be downloaded at https://disasterloan.sba.gov/ela/Information/PaperForms)
You will need to complete forms, then upload the forms or transfer the information to DLAP:

- US SBA Disaster Loan Application for Small Businesses (SBA-5) - OR
  US SBA Disaster Loan Application for Sole Proprietors (SBA-5C)

- 2019 Business Tax Return with all schedules (Filed) OR
  Your 2019 year-end Profit and Loss Statement and Balance Sheet & Most Recent (Filed) Business Tax Return

- Completed Tax Information Authorization (IRS Form 4506T) for each business owner/partner

- US SBA Schedule of Liabilities (SBA 2202)

- US SBA Personal Financial Statement (SBA 413)

- 2020 Year to Date Profit and Loss Statement

- Additional Filing Requirements providing monthly sales figures (SBA Form 1368)

- US SBA Monthly Sales Figures (SBA 1368)-Attached
If you need assistance completing the forms,

Contact your NYSSBDC Business Advisor. If you don’t have a Business Advisor, make an appointment for online counseling with a business advisor at one of the 24 NYS centers by going to: http://nyssbdc.org/appointment.html
Go to: https://disasterloan.sba.gov/ela/
to access the Disaster Loan Application Portal (DLAP)
Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE

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

DOUBLE-CLICK APPLY ONLINE
Register for the first time/Log In to Saved Applications

From this page you can:

1) Begin a new application by clicking on Register

2) Return to complete a started application by inputting a user name and password
Complete Initial Registration Information

On page 1 of the registration, pay close attention to the sections with an * these sections must be completed. It is important that a good email address and cell phone number are supplied. Add a second contact number where prompted.

On page 2 of the registration you will create your unique user-name and password. When creating your security questions, make sure to use information you won’t likely forget. If your password ever requires a reset, you would need this information.

To advance to the next page, go next.
Apply Online

Double Click on Business and Non Profit

Double Click on “Apply Online”
Special Note

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

Input your user-name and password to complete a started application, once in click on “Continue”
Application Instructions for Corporations, Partnerships, Private Non-Profits, Limited Partnerships, Trusts, Limited Liability Companies

(Sole Proprietorship Instructions Begin on Slide # 34)
Certification

Click “I Certify” Box, then “Next”

Click “Save” on every page before moving to the next page
Business Type

For the first question, check your business type
- Sole Proprietorship
- Corporations
- Partnership
- Private Non-Profit Organizations
- Limited Partnership
- Trust
- Limited Liability Entity

For the second question, Check Economic Injury (EIDL)

Once you make your selection the system will automatically direct you to the correct form.
Select State / County / Disaster Declaration

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

Select Coronavirus (COVID-19)
Complete Certifications

Read and Electronically Agree to the Certification of Truthful Information and the Executive Orders Document.
This business type for this example is an LLC.

This page provides information on all the filing requirements necessary to have a successfully completed application.

To begin depress START
Fill in the information on this page as necessary, items with a red * are mandatory field and you will not be able to advance to NEXT until these sections are completed.

Helpful Hint: Even where you don’t see the red *, try to complete form as much as possible to avoid a delay in processing for reviewer to request information
Page 2 of Form 5 allows the business owner to provide information about any Partners or Affiliate Businesses.

Note: If a business is a partnership all members must listed with the % of ownership until the combined entries equal 100%.
Filing Requirements

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

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

If you indicated you have real estate you must complete this form, supplying additional information.
The applicant and any partner would need to provide information on assets and debits.
Applicant would click on Schedule of Liabilities and either complete the SBA form or upload the applicant’s document.
The 4506T can be uploaded once the form is printed and signed. You would need to save a copy on your desktop, once saved browse find the document and upload.

You could also opt to deliver offline.
Electronically file 4506T

Each Applicant and Partner must submit a 4506T
Once the 4506 T is uploaded you will receive a message back indicating the transmittal was successful. Make sure all fields are complete. All partners must submit this form for their individual and business taxes.
To complete your application you must upload your most recent tax returns.

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

CHADWICK G. NELSON

Taxes should be scanned and saved on your desktop. You should then upload the tax returns.
Certificate as to Truthful Information
You can see that all filing requirements no longer say “start” what shows now is all filing requirements have been updated and the application is ready to submit.

A common problem occurring on the SBA Website is at the end of the application there is a signature page that is seemingly overloaded and will not complete the application without that signature. The solution given by the SBA support team was to have the client log off wait 15 minutes and log back on again. As long as the application was saved they should be able to submit. Caution: this may need to be repeated multiple times.
Application Successfully Submitted

Once the application is successfully submitted you will get this page. In the right hand corner a message indicator will appear. The message confirms submittal of the application.
After submission you will see that your application number has been submitted.
Home Page

After completing your application, you will automatically return to the home page.

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

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

Application Status

Current Application Status: RECEIVED-IN REVIEW

Application Number: 2000003700
Loan Type: Home
Disaster Name: VA-00485 - 2020 AGENCY DISASTER IN VIRGINIA GEO - 1.50
Status Change Date: March 14, 2020
Status Description: We received your SBA disaster loan application and we are reviewing it to make sure you have submitted the required documents needed to process your loan request. We will contact you if you need to submit additional information in order to complete your loan application.

Home Page

SBA.gov 3-Step Loan Process FEMA Disaster Assistance
In addition to submitting your Loan Application (SBA Form 5) and your tax return, the SBA will need to review your current and projected losses due to the disaster using Form 1368. For now, we suggest that you send this information by email, fax or mail.
Additional Supporting Documentation

In addition to submitting your Loan Application (SBA Form 5) and your tax return, the SBA will need to review your current and projected losses due to the disaster using Form 1368. For now, we suggest that you send this information by email, fax or mail.

• Include your full name and your application number on all correspondence submitted to the SBA.

• Email your completed document(s) as attachments to: disasterloans@sba.gov

Any information you send to SBA via email is sent via an unsecured email link. Due to the nature of the Internet, it is possible that unsecured email could be intercepted by third parties. Attachments that you email to the SBA cannot be larger than 5MB due to the SBA's size limitation on emails.
Additional Supporting Documentation

Fax your document(s) to: 1-202-481-1505.

Mail your completed document(s) to:
U.S. Small Business Administration
Processing & Disbursement Center
Attn: ELA Mail Department
P.O. Box 156119
Fort Worth, TX 76155
To Check the Status of Your Loan- Go to the Message Center

After application submission, to check the status of the loan, go to the Message Center
Application Instructions for Sole Proprietorships
If you need assistance completing the forms,

Contact your NYSSBDC Business Advisor. If you don’t have a Business Advisor, make an appointment for online counseling with a business advisor at one of the 24 NYS centers by going to: http://nyssbdc.org/appointment.html
Example of Sole Proprietorship Business

Types of Sole Proprietorship Businesses:

• Rental Property
• Home based businesses
• Self employed trades
• IT Consultation Services
• Tutoring
• Catering Service
• Music Instructor from the home
Sole Proprietorships
Applying for the Coronavirus Economic Injury Loan

For Sole Proprietorship businesses it is important that only “Economic Injury” be checked. Please do not check Real Property or Business Content as this declaration does not include physical losses.
Select State / County / Disaster Declaration

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

Select Coronavirus (COVID-19)
Certification and Executive Order

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

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

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**Disaster Loan Assistance**

**Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Tenants**

**Certification as to Truthful Information**

If, by submitting 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:** If you knowingly or willingly misrepresent material facts, you may be subject to criminal and/or administrative penalties, including, but not limited to, fines and imprisonment, or both, under 28 U.S.C. § 1591, 18 U.S.C. §§ 1001, 1519, 1520, 1521, 1530, 3231, 3571, 3572, 1531, 3573, 3574, and any other applicable laws; and you may be liable for damages and/or penalties under the False Claims Act, 31 U.S.C. § 3729 et seq., and liability and/or penalties under the Program Fraud Civil Remedies Act, 20 U.S.C. § 1074, 20 U.S.C. § 1075, and any other applicable laws.

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**Disaster Loan Application**

**Progress**

**Statements Required by Laws and Executive Orders**

- **Catastrophic Events** (Public Law No. 111-8):
  - Applicants whose property has been determined by the Federal Emergency Management Agency (FEMA) to have been in a zone of a catastrophic event shall be required to comply with the conditions of FEMA's Public Assistance Program.
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**REAL ESTATE RENTAL/LEASING LAWS**

If you own a rental property, you must comply with the local and state laws governing rental properties. Be sure to check with your local government for any specific requirements regarding the rental of residential properties.

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

To continue with the application process click “Start” to complete SBA Form 5C.
Completing Form 5C - Sole Proprietor Loan Application

Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field. Tip: Add multiple methods of contact to save time if loan processor has questions. Remember to Click “Save” before “Next”
*****Important!
You may be asked about Damaged Property even though there is not property damage. Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field. Under “Please check all insurance in force for the damaged property:” Check “Other” then in Description, type N/A. Click “Save”,

******Do not click “Add Damaged Property”,
******Then Click “Next”
Form 5C continued - Debts and Assets Information

Fill in the information blocks and then hit next. Fields marked with a red asterisk is a required field.
Form 5C continued - Disclosure Statements

Fill in the information as required and then hit next.

Fields marked with a red asterisk is a required field.
Form 5C continued - Consent and Additional Comments

Read the information, check "All the information..." then click "Next".

Additional Comments are used for clarifying or additional information.

Click "Next" to continue the process.
Form 5C continued - Affiliated Businesses

Fill out the Affiliated Business information then click “Save”. To continue the process click “Next”.

![Form 5C Affiliated Businesses screenshot]
Completing IRS Form 4506-T

Once you have finished the SBA Form 5C, the tax transcript information will need to be completed.
Request for Transcript of Tax Return

Form 4506T can be submitted electronically, via upload or offline. If the eSign option populates click through the options until the document is successfully completed. If you upload the document you would save it on your desktop, select browse and then upload.
If you chose to deliver a copy this alert will appear. And you will no longer be able to upload information. The document will have to be submitted offline.
Once you have downloaded your tax returns you can upload.

Successfully Uploaded will appear when finished. Then click “Next” to continue the process.
Once the tax returns are complete, sign the final Truthful Information Statement.
Submit Application

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

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To Check the Status of Your Loan-
Go to the Message Center
Additional Questions?

For technical assistance while submitting information through the portal, contact the SBA Customer Service Center by phone at: (800) 659-2955 or by email at disastercustomerservice@sba.gov

For additional business support, contact the NYSSBDC at nyssbdc.org.