



## **SBA DISASTER LOAN Application Instructions**

\*Please note, these instructions were completed as a basic guide and have not been reviewed by the Small Business Administration. Contact SBA or your legal advisor for additional clarification\*

**FIRST, BE PATIENT.** The system is very slow and will load or remove questions based on your responses. You will also likely be kicked out of the system several times. Make sure to SAVE OFTEN at the top right.

### **What you need on hand –**

- Your Legal Business Name (and DBA if applicable) and EIN (Tax ID)
- Mortgage information for all properties you own including date purchased, original cost, bank name, account number, balance, and payment information
- List of personal assets including: Cash on hand/in banks, IRA or Retirement, Life Insurance, Stocks and Bonds, Autos, etc.
- List of personal debts including unpaid taxes
- List of liabilities (debts) held by your business
- Your most recent Federal Tax Return for your business

Access the application at <https://disasterloan.sba.gov/ela/> and register. Make sure you write down your password.

**Begin the Disaster Business Loan Application section:** Only worry about the STARRED (mandatory) questions. Others are optional.

1. Check the box that says Economic Injury
2. Select your business type
3. Enter your LEGAL BUSINESS NAME
4. Enter your FEDERAL EIN (Tax ID in this format XX-XXXXXXX)
5. If you are using a DBA (Doing Business As), enter here
6. Enter your business phone number
7. Enter your mailing address, choose business or home

8. Select if you own or lease your commercial space if applicable. If your home is your business address, choose owned unless you are renting.
9. Enter your contact information twice
10. Skip unless you have another number you would like to provide
11. Skip
12. Enter your number of employees prior to COVID-19
13. Enter date your business was LEGALLY established (Date registered with the secretary of state)
14. Enter date your business was established again. This question is currently not well defined.
15. Skip
16. Only select YES if your BUSINESS is the owner of another business, 50% or more. For most, this answer is no.  
HIT SAVE, HIT NEXT
17. Enter the primary owner name, percent owned, social security number, contact info. If you are a partnership, click “add another individual owner”
  - a. If you own 50% or more of another business, click YES to the final question
  - b. The “business entity owner” section is ONLY if your business is owned 50% or more by another legal entity, NOT an individual. Most will select “No Business Entity Owner”
18. ANSWER 18a-18g honestly. If you have filed bankruptcy in the last ten years, select yes and provide a narrative on that incident. If you have had a FEDERAL STUDENT LOAN, or any other federal loans, select Yes on 18d and write student loan or other narrative in the provided blank.
19. Answer honestly
20. Skip
21. Skip unless being assisted by a resource partner, they will instruct you on this.  
HIT SAVE, HIT NEXT
22. Optional: Provide any additional narrative to previous questions.  
HIT NEXT  
If you selected YES to question 16, you will be presented with additional questions. If you selected no, Hit NEXT.

You will now be ready to complete the **Personal Financial Statement** section of the application.

-Enter the “As Of” date at the top

-Enter your financial data for each section. Complete this for your ANNUAL amount, not monthly. For the "Other Income" enter the TOTAL amount of all other incomes, then describe in the text box.

HIT SAVE, HIT NEXT

-Enter any personal real estate owned or check "I do not own real estate"

HIT SAVE, HIT NEXT

-Enter personal assets as completely as possible.

HIT SAVE, HIT NEXT

Enter personal debts as completely as possible.

HIT SAVE, HIT NEXT

You will now be ready to complete the **Schedule of Liabilities** section of the application.

-Complete the liabilities held by your BUSINESS. If your business has no debt, select "I have NO debts." Otherwise, complete the loan/mortgage information currently held by your business.

You will now be ready to complete the **Economic Injury Disaster Loan Supporting Information** section of the application.

- Download the form (it is also attached at the end of this guide) and fill in as accurately as possible. When complete, upload the document. Click Next. (If you are unable to complete electronically, you will be given alternative options to submit.)

You will now be ready to complete the **Request for Transcript of Tax Return** section of the application.

- You will be prompted to complete one for your personal taxes and business(es) taxes. Select TITLE of the person requesting information. This would be Managing Member for most LLC small businesses. Leave the dates as is unless you do not have completed 2016-2018 taxes.
- Click the Check Box
- Click next
- Download, sign, and upload the signed document. If you cannot, click that you agree to deliver a copy to the SBA via an alternate method. Hit next. NOTE: If you choose to send in separately, your application will not be reviewed until SBA receives the documentation.
- If prompted, accept the e-disclosures and sign the request

You will now be ready to complete the **upload** of the federal tax return section of the application.

- Upload your most recent federal tax return for your BUSINESS. Alternatively, select the option to send in the return separately. NOTE: If you choose to send in separately, your application will not be reviewed until SBA receives the documentation.

You will now be ready to complete the **Truthful Information Certification** section of the application.

- Read the certification and click to certify your information is truthful

You're Done! Hit PREVIEW to view the application, and when you have completed the application to the best of your ability, hit SUBMIT.

For information, questions, or help completed your application, please email [info@mowbc.org](mailto:info@mowbc.org) or call 573-818-2980

**PLEASE NOTE: 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

**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.

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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:

\$

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

<hr/>	\$ <input type="text"/>
<hr/>	\$ <input type="text"/>
<hr/>	\$ <input type="text"/>

**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.

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Signature and Title	Date
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\* 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](https://ecfr.io/Title-13/se13.1.121_1201)).