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3/19/2020

Small Business Administration Disaster Loan

Disaster Home / Sole Proprietor Loan App (Sch C and Renters)

In the past, SBA loans were typically a lengthy process and difficult to receive. In light COVID-19 pandemic and of the new circumstances and state of our Nation, this may have changed with the newly available SBA Disaster Loan.

[Click here to reach the application](#)

**** As of 3/18/20 Washington State is NOT considered a Presidential disaster declaration, so you do not need a FEMA number****

General SBA Disaster Loan Info summarized (attached):

- Interest rate of 3.75% (2.75% for non-profits)
- Up to \$2 million to meet financial obligations and expenses
- Credit requirements – credit history, ability to repay, and collateral for loans over \$25K
- The SBA Disaster Loan approval may affect eligibility to receive future grants from agencies and organizations.
- Up to 30 years maximum repayment period.
- Loan can be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impact.
- Cannot be used to refinance loans

The loan application is standard. Here are a few items that may help you prepare and complete the application more quickly.

At the start of the online application, you will be asked a serious of questions:

- You will choose apply online

- Homeowners and Renters
- Was the damaged property your primary residence at the time of the disaster?
 - Depends if your business is run from your home or a rental
- Choose the type that best describes your business
 - Sole Proprietor (including individuals with income properties)
- Are you applying for?
 - Economic Injury - EIDL
- Select your state and county
 - Click Washington Coronavirus

During the application, you will be asked:

1. If there's a joint applicant (if you have a spouse, cosigner, etc.)
2. If you rent or own the property
 - a. You must provide your landlord information or the mortgage information
3. All other debt that the person has
4. Asset Value
 - a. At pre-disaster values

Required for all loan applications:

- Complete and sign application form
- Complete and sign the Tax Information Authorization (IRS Form 4506T)
 - We have attached paper copies for your convenience; however, we do recommend you file online.

If you have multiple entities, we recommend filing with the business with the best ability to pay back the loan and best credit ratings.

Disaster Loan Assistance

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

Disaster Declaration Details

Disaster #:	WA-00083
Effective Date:	1/31/2020
Incident Period:	1/31/2020 and continuing
Incident:	Coronavirus (COVID-19)
States Affected:	Washington , Idaho, Oregon
Counties Eligible:	<u>Primary Counties:</u> <i>Washington</i> Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Mason, Pacific, Pierce, San Juan, Thurston, Walla Walla, Whatcom, Whitman <u>Contiguous Counties:</u> <i>Idaho</i> Benewah, Latah, Nez Perce <i>Oregon</i> Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco <i>Washington</i> Adams, Asotin, Benton, Chelan, Clallam, Columbia, Franklin, Garfield, Kittitas, Lewis, Lincoln, Okanogan, Skagit, Skamania, Snohomish, Spokane, Wahkiakum, Yakima
Files:	Fact Sheet 156 Kb Fact Sheet (en Español) 149 Kb



U. S. Small Business Administration DISASTER HOME / SOLE PROPRIETOR LOAN APPLICATION

OMB No. : 3245-0018
Expiration: 07/31/2021

SBA Internal Use Only:

Date Received _____ Location _____ By _____

SBA Application Number: FEMA Registration Number:

Filing Deadline: Declaration Number:

ARE YOU APPLYING FOR:

Primary Residence

Sole Proprietor - Physical Damage

Sole Proprietor - Economic Injury

INFORMATION ABOUT THE APPLICANT(S)

Primary Applicant

First Name Middle Name
Last Name Suffix
Social Security Number Date of Birth
Household Size
Marital Status Married Not Married
Are you a U.S. Citizen? Yes No
Are you an SBA Employee? Yes No

Joint Applicant

First Name Middle Name
Last Name Suffix
Social Security Number Date of Birth
Marital Status Married Not Married
Are you a U.S. Citizen? Yes No
Are you an SBA Employee? Yes No

CONTACT INFORMATION

Check your preferred method of contact:

E-mail Address
Cell Phone
Home Phone
Work Phone

Check your preferred method of contact:

E-mail Address
Cell Phone
Home Phone
Work Phone

Closest Relative Not Living With You: Name: Phone Number:

DAMAGED PROPERTY ADDRESS additional damaged properties added in "additional comments" section

Address
City County State Zip
Type of Damage: Real Estate Personal Property Automobile

DAMAGED PROPERTY INFORMATION

Do you own or rent this property? Own Rent

Is this property your Primary Residence? Yes No

If No, please select from the list below:

- Vacation/secondary home
 I own the property but a family member/friend lives in the property
 Rental/Business Property

MAILING ADDRESS if different than the damaged property address.

Address
City County State Zip

INCOME INFORMATION

Primary Applicant

Employed Unemployed SelfEmployed Retired
Total Annual Income (before deductions) \$
Employer Name
Employer Phone Number

Note: Include all reoccurring income from all sources such as employment, self-employment, part-time work, social security, retirement income, disability income, interest income, child support, alimony, etc.

Do not include one-time or non-reoccurring income.

Joint Applicant

Employed Unemployed SelfEmployed Retired
Total Annual Income (before deductions) \$
Employer Name
Employer Phone Number

Note: Include all reoccurring income from all sources such as employment, self-employment, part-time work, social security, retirement income, disability income, interest income, child support, alimony, etc.

Do not include one-time or non-reoccurring income. Do not include items covered by Primary Applicant

DEBTS

I have no debts

Mortgage Holder or Landlord's Name (Primary Residence)	Monthly Payment/Rent	Current Balance
Name <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
2nd Mortgage Holder Name (if applicable)	Monthly Payment/Rent	Current Balance
Name <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Note: Please complete the section below if the amounts are **NOT** included in your mortgage payment:

Real Estate Taxes	Homeowner's Insurance	Condo/Townhome/HOA/Co-Op Fees
\$ <input type="text"/> per year	\$ <input type="text"/> per year	\$ <input type="text"/> per year

Other Debt including autopayments, credit cards, installment loans, student loans, etc. **Note: Only include debts that will last longer than 10 months.**

Name of Creditor	Monthly Payment	Current Balance
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

INSURANCE INFORMATION

Please check all insurance in force for the damaged property:

Homeowner's
 Flood
 Automobile
 Renter's
 No Insurance
 Other: (describe)

Policy Type	Insurance Company Name	Policy Number	Phone Number	Amount Received
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

OTHER DISASTER ASSISTANCE

Other than FEMA, have you received any grant award (i.e. city grants, county grants, state grants, etc.): Yes No

ASSETS

Pre-disaster values:

Cash, Bank Accounts and Marketable Securities (e.g. Stock & Bonds, CDs, etc.) (Not including retirement accounts)	\$ <input type="text"/>
Retirement Accounts (e.g. IRAs, Keogh, TSP or other similar accounts)	\$ <input type="text"/>
Personal Property (furniture, appliances, vehicles, RVs, etc.)	\$ <input type="text"/>
Primary Residence	\$ <input type="text"/>
All Other Real Estate (describe) <input type="text"/>	\$ <input type="text"/>

DISCLOSURES

The responses below apply to the Applicant and Joint Applicant, if any. Please explain any "Yes" responses on the last page.

- Are you delinquent on any Federal taxes, Federal loans, Federal grants, or 60 days past due on any child support obligation? Yes No
- Are you currently a defendant in any lawsuits or have pending judgements against you? Yes No
- Are you currently suspended or debarred from contracting with Federal government or receiving Federal grants or loans? Yes No
- Do you have federal loans, federally guaranteed loans, or previous SBA loans? Yes No
- Are you engaged in the production or distribution of any product that has been determined to be obscene by a court of competent jurisdiction? Yes No
- In the past year, have you been convicted of a felony committed in connection with a riot or civil disorder? Yes No
- Are you presently, a) subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; b) have you been arrested in the past six months for any criminal offense; c) for any criminal offense - other than a minor vehicle violation -- have you ever: 1) been convicted, 2) plead guilty, 3) plead nolo contendere, 4) been placed on pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgment)? Yes No

REPRESENTATIVE INFORMATION

If you have paid a representative (packager, attorney, accountant, etc.) to assist you in completing the application, please complete the section below:

Name and Address of Representative:

Fee charged or agreed upon

\$

CONSENT

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

SBA has my permission, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross, Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my SBA application, evaluating my eligibility for additional disaster assistance, or notifying me of the availability of such assistance.

If my loan is approved, I may be eligible for additional funds to safeguard my property from damages similar to those caused by this disaster. Although it is not necessary for me to provide with my application, a description and cost estimate will be required prior to SBA approval of the mitigation measure.

I have received and read a copy of the "STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS" which was attached to this application.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

Signature of Applicant

Date

Signature of Joint Applicant

Date

ADDITIONAL COMMENTS

U.S. Small Business Administration

DISASTER HOME LOAN APPLICATION

If you have questions about this application or problems providing the required information, please contact our Customer Service Center at 1-800-659-2955 or disastercustomerservice@sba.gov. If more space is needed for any section of this application, please attach additional sheets.

SBA will contact you by phone or Email to discuss your loan request.

FILING REQUIREMENTS

REQUIRED FOR ALL LOAN APPLICATIONS:

- Complete and sign this application form (SBA Form 5C)
- Complete and sign the Tax Information Authorization (IRS Form 4506T) enclosed with this application. This income information, obtained from the IRS, will help us determine your repayment ability. U.S. Territories that have their own taxing authority outside of the IRS may require additional form(s) in order to obtain copies of their transcripts. The exact form(s) required will be determined at the onset of the declared disaster. All other filing requirements remain the same.

WHILE NOT NECESSARY TO ACCEPT YOUR APPLICATION, YOU MAY BE REQUIRED TO SUPPLY THE FOLLOWING INFORMATION TO PROCESS THE APPLICATION. IF REQUESTED, PLEASE PROVIDE WITHIN 7 DAYS OF THE INFORMATION REQUEST:

- If any applicant has changed employment within the past two years, provide a copy of a current (within 1 month of the application date) pay stub for all applicants
- If we need additional income information, you may be asked to provide copies of your Federal income tax returns, including all schedules

IF SBA APPROVES YOUR LOAN, WE MAY REQUIRE THE FOLLOWING ITEMS BEFORE LOAN CLOSING. WE WILL ADVISE YOU, IN WRITING, OF THE DOCUMENTS WE NEED.

- If you own your residence, a COMPLETE legible copy of the deed, including the legal description of the property
- If the damaged property is your primary residence, proof of residency at the damaged address
- If you had damage to a manufactured home, a copy of the title. If you own the lot where the home is located, a COMPLETE legible copy of the deed, including the legal description of the property
- If you have damage to an automobile or other vehicle, proof of ownership (a copy of the registration, title, bill of sale, etc.)

**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. 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 make available to third parties your proprietary data without first notifying you, as required by Executive Order #12600, or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

Freedom of Information Act (FOIA) requests 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)

Anyone can request to see or get copies of any personal information that we have in your file. Any personal information in your file that is retrieved by individual identifiers, such as name or social security number is protected by the Privacy Act, which means requests for information about you may be denied unless we have your written permission 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 to state, local or private disaster relief services.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it 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 of personal information is to assist in obtaining credit bureau reports, on the Disaster Loan Applicants and guarantors for purposes of originating, servicing, and liquidating Disaster loans. See, 69 F.R. 58598, 58617 (and as amended from time to time) for additional background and other routine uses.

Under the provisions of the Privacy Act, you are not required to provide social security numbers. (But see the information under Debt Collection Act below) We use social security numbers to distinguish between people with a similar or the same name for credit decisions and for debt collection purposes. Failure to provide this number may not affect any right, benefit or privilege to which you are entitled by law, but having the number makes it easier for us to more accurately identify to whom adverse credit 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.

DEBT COLLECTION ACT OF 1982; DEFICIT REDUCTION ACT OF 1984; DEBT COLLECTION IMPROVEMENT ACT OF 1996 & other titles (31 U.S.C. 3701 et seq.)

These laws require us to aggressively collect any delinquent loan payments and to require you to 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.

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 guaranties.

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.

CONSUMER CREDIT PROTECTION ACT (15 U.S.C. 1601 et seq.)

This legislation gives an applicant who is refused credit because of adverse information about the applicant's credit, reputation, character or mode of living an opportunity to refute or challenge the accuracy of such reports. Therefore, if we decline your loan in whole or in part because of adverse information in a credit report, you will be given the name and address of the reporting agency so you can seek to have that agency correct its report, if inaccurate. If we decline your loan in whole or in part because of adverse information received from a source other than a credit reporting agency, you will be given information but not the source of the report.

Within 3 days after the consummation of the transaction, any recipient of an SBA loan which is secured in whole or in part by a lien on the recipient's residence or household contents may rescind such a loan in accordance with "Regulation Z" of the Federal Reserve Board.

PLEASE NOTE: The estimated burden for completing this form is 1.25 hours. Your responses to the requested information are required in order to obtain a benefit under our Disaster Home 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 questions or comments concerning any aspects of this information collection, please contact the U.S. Small Business Administration Information Branch, 409 3rd Street, SW, Washington, DC 20416 and Desk Officer for SBA, Office of Management and Budget, Office of Information and Regulatory Affairs, 725 17th Street, NW, Washington, DC 20503. (3245-0018) **PLEASE DO NOT SEND FORMS TO OMB.**

**Disaster
 Request for Transcript of Tax Return**

OMB No. 1545-1872

- ▶ **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.**

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)	
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 tax 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 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 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.

12 / 31 / 2018	12 / 31 / 2017	/ /	/ /
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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.

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.

Signature (see instructions)	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date

Sign Here ▶