



U.S. SMALL BUSINESS ADMINISTRATION

COVID-19

ECONOMIC INJURY DISASTER LOAN (EIDL) APPLICATION

OMB CONTROL Number 3245-
Expiration Date:

SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in Item 3 below that are impacted by the coronavirus, COVID-19. The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

PLEASE NOTE: The estimated burden for completing this portion of the application is 30 minutes. You are not required to respond to this or 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, New Executive Office Building , Washington, DC 20503.

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 e-mail to discuss your loan request.

Filing Requirements you must complete and submit the following:

- This application (SBA Form 3501), completed and signed
 - Economic Injury Disaster Loan Supporting Information (SBA Form 3502)
 - Self-Certification for Verification of Eligible Entity for Emergency EIDL Advance (SBA Form 3503)
 - (If applicable) Economic Injury Disaster Loan Supporting Information—Faith Based Entity (SBA Form 3504)
- SBA Form 3501

FOR INTERNAL SBA USE ONLY

Economic Injury Declaration Number:

SBA Application Number:

Date Received:

Location:

By:

Filing Deadline Date:



U.S. SMALL BUSINESS ADMINISTRATION

COVID-19 ECONOMIC INJURY DISASTER LOAN (EIDL)

BUSINESS INFORMATION

1. Legal Name of Business:
2. Trade Name: (Insert DBA name if different than legal name)
3. Organization Type:
 - Cooperative
 - ESOP
 - Sole Proprietor
 - Independent Contractor
 - Tribal Business
 - Partnership
 - Corporation

- Limited Partnership
- Nonprofit Organization
- Limited Liability Entity
- Trust
- Other:

4. Federal EIN(If applicable):

5. Business Phone Number:

6. Mailing Address:

Street:

City:

State:

ZIP code:

7. Business Property Address(es)

Address 1

Street:

City:

State:

ZIP code:

Address 2

Street:

City:

State:

Zip code:

Address 3:

Street:

City:

State:

State:

8. Provide name of individual to contact for information necessary to process the application:

Phone Number:

Alternative contact information:

- Cell
- Fax Number
- Email
- Other contact information

9. Business Activity

10. Number of Employees Pre-disaster

11. Date Business Established (MM/DD/YYYY):

12. Current Management Since:

13. Amount in U.S. dollars of Estimated Loss:

14. Owner Information. Complete for each:

- a. Proprietor, or
- b. Limited partner who owns 20% or more interest and each general partner, or
- c. Stockholder or entity owning 20% or more voting stock.

If you need more space, include documentation on additional information pages.

Owner #1:

Legal Name:

Title/Office:

Percentage Owned:

Email Address:

Social Security Number*:

Date of Birth:

Place of Birth

City*:

State*:

Telephone Number:

US Citizen? Yes No

Mailing Address

Street:

City: State: ZIP code:

Owner #2:

Legal Name:

Title/Office:

Percentage Owned:

Email Address:

Social Security Number*:

Date of Birth:

Place of Birth*: City: State:

Telephone Number:

US Citizen? Yes No

Mailing Address

Street:

City: State: ZIP code:

Business Entity Owner Name:

EIN:

Type of Business:

% Ownership:

Mailing Address

Street:

City:

State:

ZIP code:

Email Address:

Phone:

15. Applicant business and each owner listed on this application, please respond to the following questions, providing dates and details on any question answered YES (Attach additional sheets as needed).

a. In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?

Yes

No

b. Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?

Yes

No

16. Regarding you or any owner listed on this application:

a. Are you presently 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:

- Been convicted; or
- Plead guilty; or
- Plead nolo contendere; or
- Been placed on pretrial diversion; or
- Been placed on any form of parole or probation (including probation before judgment)?

Yes

No

If yes, enter name of individual:

17. If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must print and sign their name in the space below.

Individual Name:

Address of Representative

Street:

City:

State:

ZIP code:

Name of Company:

Phone Number:

Address of Company

Street:

City:

State:

ZIP code:

Fee in U.S. dollars Charged or Agreed Upon:

I give SBA permission to discuss any portion of this application with the representative listed above.

I DO NOT give SBA permission to discuss any portion of this application with the representative listed above.

18. ACH Information

Bank Name:

Routing Number:

Account Number:



U.S. SMALL BUSINESS ADMINISTRATION

ECONOMIC INJURY DISASTER LOAN (EIDL)

AGREEMENTS AND CERTIFICATIONS

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

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application and for the SBA to obtain credit information about the individuals completing this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds. I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan.

I/We authorize SBA, 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/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

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

I/We 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/We have not paid anyone connected with the Federal government for help in getting this loan.

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: _____ Date: _____

Signatory Name : _____

Title:



U.S. SMALL BUSINESS ADMINISTRATION

COVID-19

ECONOMIC INJURY DISASTER LOAN (EIDL) APPLICATION

Enter additional information here. Please refer to section and title.



U.S. SMALL BUSINESS ADMINISTRATION

STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

NOTE: PLEASE READ AND KEEP FOR YOUR RECORDS

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, 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 SBA Form 3501

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 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.

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. 3651 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.

