

## **\*\*ADDENDUM TO ELA\*\***

The following information is provided to ELA Applicant prior to submitting online application. Please note **SBA/ODA is in the process of updating the ELA to incorporate the revised pages from the paper form.**

### U.S. Small Business Administration **DISASTER HOME LOAN APPLICATION**

This form is for use by individual homeowners or renters, or sole proprietors to apply for an SBA physical or economic injury disaster loan as applicable. The requested information is required to obtain a benefit under our SBA Disaster Home Loan Program and helps the Agency determine whether the

If you have questions about this application and how to submit it or problems providing the required information, please contact our Customer Service Center at 1-800-659-2955 or **[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)**. If more space is needed for any section of this application, please attach additional sheets.

You may submit the form:

- Online on SBA's secure website [www.sba.gov](http://www.sba.gov)
- In-person at a disaster center,
- By Mail: U.S. Small Business Administration, Processing and Disbursement 14925 Kingsport Rd. Ft. Worth, TX 76155-2243

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

## **FILING**

### **REQUIRED FOR ALL LOAN**

- Complete and sign this application form (SBA Form
- Complete and sign the Tax Information Authorization (IRS Form 4506C) enclosed with this application. This income information, obtained from the IRS, will help us

### **WHILE NOT NECESSARY TO ACCEPT YOUR APPLICATION, YOU MAY BE REQUIRED TO SUPPLY THE FOLLOWING INFORMATION TO PROCESS THE APPLICATION. IF**

- If any applicant has changed employment within the past two years, provide a copy of a current
- If we need additional income information, you may be asked to provide copies of your

### **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
- If the damaged property is your primary residence, proof of residency at the damaged
- 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
- If you have damage to an automobile or other vehicle, proof of ownership (a copy of the

**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

**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 doing pre-notification, as required by Executive Order #12600, or confidential business

Send a request under this Act to the SBA office maintaining the records requested and identify it as a Freedom of Information Act (FOIA) request. The request must describe the specific records you want. For information about the FOIA, contact the Chief,

**PRIVACY ACT (5 U.S.C.)**

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

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 Disaster Loan Applicants and guarantors for purposes of originating, servicing, and liquidating Disaster loans. See, 69 F.R. 58598, 58617 (and as

Under the provisions of the Privacy Act, you are not required to provide social security numbers. (see exception 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

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

DEBT COLLECTION ACT OF 1982; DEFICIT REDUCTION ACT OF 1984; DEBT COLLECTION IMPROVEMENT

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.

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 (12 U.S.C. § 3401 et

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

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

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

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

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

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

PLEASE NOTE: The estimated burden for completion of this form, including gathering the information and completing

and reviewing the response, is 1.25 hours. You are not required to respond to this information collection unless a valid OMB control number is displayed. The number for this collection of information is 3245-0018. If you have any questions or comments concerning this estimate or other aspects of this information collection, please contact the U.S. Small Business Administration, Director, Records Management Division, 409 3rd Street, S.W., Washington, DC 20416, and/or SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, DC 20503. **PLEASE SUBMIT OR RETAIN THE COMPLETED FORM ACCORDING TO THE**