

****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.

DISASTER BUSINESS BY A VANDERBILT ORDERS

This notifies you, as required by the Right to Financial Privacy Act of 1978 (Act), of our right to access financial records held by this form is for use by Businesses to apply for an SBA physical or economic injury disaster loan as applicable. The requested information is required to comply with 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, of our State and Governmental Practices may also be found in the required information on the SBA's website. Government loan guaranty assistance 1-800-659-2955. We must provide you with a certificate of our compliance for all information that we collect. Please attach additional financial records, sheets, SBA and Executive Order physical and digital disaster loan guaranty assistance glossary of terms can be found at disasterloanassistance.sba.gov. No other certification is required for later access. Our access rights continue for the term of any approved loan or loan guaranty. You may have to give you any additional notice of your access rights during the term of the loan or loan guaranty.

Online on SBA's secure website www.sba.gov 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.

SBA will contact you by phone or email to discuss your loan request. Paperwork Reduction Act (44 U.S.C. Ch. 35). Filing Requirements

FOR ALL APPLICATIONS EXCLUDING NON-PROFIT ORGANIZATIONS, THE FOLLOWING ITEMS MUST BE SUBMITTED: We are collecting the information on this form in order to make disaster loans available to qualified small businesses. The form is required by law. We will also use the information collected on this form to produce summary reports for program and management analysis, as required by law.

Privacy Act of 1974. Schedule of Tax Returns (IRS Form 4506C), completed and signed by each applicant, each principal owning or more than 25 percent of the applicant business, and each general partner or managing member. Policy Concerning Representatives and Their Fees. Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used).

NON-PROFIT ORGANIZATIONS YOU MAY USE AN ATTORNEY, ACCOUNTANT, ENGINEER, APPRAISER, OR PROFESSIONAL AGENT TO 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. 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 5 U.S.C. 552b(6) and as amended from time to time for additional background and other information. 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.

Under the Privacy Act, you are not required to provide social security numbers. (But see the information under the Privacy Act regarding the use of social security numbers for identification purposes.) Debt Collection Improvement Act of 1990. If you are a debtor, you must provide the name of the creditor to whom you owe the debt. The name of the creditor is not required if the debt is a credit card debt, a mortgage, or a debt to a utility company. If you are a creditor, you must provide the name of the debtor to whom you are owed the debt. The name of the debtor is not required if the debt is a credit card debt, a mortgage, or a debt to a utility company.

ADDITIONAL REQUIREMENTS FOR DEBTORS OF FEDERAL RESERVE FOR ECONOMIC INJURY (MREIDL): A copy of the essential employee's notice of expected call-up to active service (as defined in 10 U.S.C. 10502). Note: Any person concerned with the collection and disclosure of information under the Privacy Act may contact the Chief FOI/PA Officer, 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 Improvement Act of 1990. If you are a debtor, you must provide the name of the creditor to whom you owe the debt. The name of the creditor is not required if the debt is a credit card debt, a mortgage, or a debt to a utility company. If you are a creditor, you must provide the name of the debtor to whom you are owed the debt. The name of the debtor is not required if the debt is a credit card debt, a mortgage, or a debt to a utility company.

PLEASE PROVIDE WITHIN 7 DAYS OF THE INFORMATION REQUEST: Occupational Safety and Health Act (29 U.S.C. 3651 et seq.) *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 private collection agency or other agency operating a debt collection center. *Refer your loan to the Department of Justice. *If the release on collateral or take other actions permitted in the loan instrument, loss statement and balance sheet are not provided, 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. *Sell the debt. *A current year-to-date profit-and-loss statement. *Litigate or foreclose. *Additional Filing Requirements (SBA Form 1368) providing monthly sales figures for will generally be required when requesting an increase in the amount of economic injury.