SBA Economic Injury Disaster Loan Application Process

The U.S. Small Business Administration (SBA) is offering low-interest Economic Injury Disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). There is no cost to apply for the loan and there is no obligation to take the loan if offered. Eligible entities may qualify for loans up to $2 million. The SBA will take real estate as collateral when available. The maximum unsecured loan amount is $25,000. The interest rate for this disaster is 3.75% for small businesses with terms up to 30 years. Eligibility for these working capital loans are based on the size (must be a small business) and type of business and its financial resources.

These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans may not be used to refinance existing loans and are not intended to replace lost sales or profits or for expansion.

(source – U.S. Small Business – Office of Disaster Assistance -Field Operations Center – East)

Basic Filing Requirements:

- Completed SBA loan application (SBA Form 5) or (SBA Form 5C for Sole Proprietorship)
- Tax Information Authorization Form for the applicant, principals and affiliates (IRS Form 4506T)
- Complete copies of the most recent Federal Income Tax Return (only required for loan applications > $500K)
- Schedule of Liabilities (SBA Form 2202)
- Personal financial statement (SBA Form 413)

Note: Other information that may be required.

- Complete copy, including all schedules, of the most recent Federal income tax return for principals, general partners or managing member, and affiliates (see filing requirements for more information).
- 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.
- Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. (This is especially important for Economic Injury Disaster Loans.)
For COVID-19 Application Check Economic Injury only.  Register for help with Coconino SBDC

Information Required to complete the loan application on page 2-3.

SBA Form 5 – Disaster Business Loan Application

- Legal Name (must be exactly the same as show on tax forms)
- Trade Name
- Address
- Phone Number
- Federal E.I.N.
- Type of Business
- Amount of Loan Request
- Under Current Management Since Date
- Date Business Established
- Number of Employees
- Name, Title, Social Security Number, Telephone number, % ownership, Birthdate and Place of Birth for each sole proprietor; limited partner who owns 20% or more interest and general partner; stockholder owning 20% or more voting stock.
- Organization type

IRS Form 4506T

- Name (must be exactly the same as shown on tax forms)
- Social Security Number on tax return, individual taxpayer identification number, or employer identification number
- Current name and addressed
- Previous address shown on last return filed if different than current address
- Customer file number (optional)
- Transcript Requested – Tax form number (1040), 1065, 1120, etc.
- Year(s) or Period(s) requested

SBA Form 1368 –Monthly Sales Figures (may be required)
• Monthly Sales Figures beginning 3 years prior to the disaster and continuing through the most recent month available. (Note – figures each year should reconcile to the sales figures on your tax returns for the corresponding fiscal year)

• Optional (recommended) Financial forecast for income and expense during the period affected by the disaster until normal operations resume.

  o Net Sales  o Expenses
  o Cost of Goods Sold
  o Gross Profit

**SBA Form 2202** – Schedule of Liabilities

• Name of Creditor
• Original Amount of Note, Mortgage or Accts. Payable
• Original Date of Note, Mortgage or Accts. Payable
• Current Balance
• Maturity Date (note if current or delinquent)
• Payment Amount per month or year
• How Secured

**SBA Form 413** – Personal Financial Statement

• Name
• Address
• Business Name
• Home and Business Phone
• List of all assets
• List of all liabilities and contingent liabilities
• List of all sources of Income – Salary, investment income, real estate income
For COVID-19 Application Check **Economic Injury** only. [Register for help with Coconino SBDC](#)

- List of notes payable to banks and others – Names and Addresses of noteholders, original balance, current balance, payment amount, payment frequency, type of collateral secured
- List of stocks and bonds – number of shares, names of securities, cost, market value, date of quotation, total value
- List of real estate owned – address, date purchased, original cost, present market value, mortgage holder, amount of payment per year
- List of other property and assets
- Describe any unpaid taxes
- List life insurance policies

**How to Apply - Contact your [local SBDC](#) for assistance with the loan application process**

1. Online at [https://disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela)
   - Create login ID and password
   - Be sure to click **Economic Injury** as the type of loan that is being applied for.

2. Paper loan applications can be downloaded at [www.sba.gov/disaster](http://www.sba.gov/disaster). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155

3. Loan information and application forms may also be obtained by calling the SBA’s Customer Service Center at 800-659-2955 (800-877-8339 for the deaf or hard of hearing) or by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).
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.

**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, required by Executive Order 12600, or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

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, 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)**

You can request to see or get copies of any personal information that we have in your file, when that file is retrieved by individual identifiers, such as name or social security number. Requests for information about another party may be denied unless we have the written permission of the individual 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 with state, local or private disaster relief services.

Under the provisions of the Privacy Act, you are not required to provide social security numbers; nor can you be denied a loan or other form of assistance solely because you did not provide a social security number. Disclosures of name and other personal identifiers are also voluntary. However, we require an individual seeking assistance to provide sufficient information for us to make a character determination. As a result, if you do not provide your social security number and other personal identifiers, we may not have sufficient information upon which to reach a favorable determination. Having this information makes it easier for us to more accurately identify to whom adverse credit or other 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.


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.

These laws require us to aggressively collect any delinquent loan payments. You must 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.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

We are collecting the information on this form in order to make disaster loans available to qualified small businesses. The form is designed to collect the information necessary for us to make eligibility and credit decisions in order to fund or deny loan requests. We will also use the information collected on this form to produce summary reports for program and management analysis, as required by law.

PLEASE NOTE: The estimated burden for completing this form is 3 hours. Your responses to the requested information are required in order to obtain a benefit under SBA’s Disaster Business 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 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, 725 17th St., NW, Washington, DC 20503. (3245-0017) PLEASE DO NOT SEND FORMS TO OMB.

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. § 651 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.
SBA is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

Privacy Act (5 U.S.C. 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person’s integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a), respectively. For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain “routine uses” of information protected by that Act. One such routine use is the disclosure of information maintained in SBA’s investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information 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 is disclosure to other Federal agencies conducting background checks; only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in a application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

Freedom of Information Act (5 U.S.C. 552)

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Flood Disaster Protection Act (42 U.S.C. 4011) -- Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.
Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961) -- SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, or (6) foreclose on collateral or take other action permitted in the loan instruments.

Immigration Reform and Control Act of 1986 (Pub. L. 99-603) -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.)
Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension 2 CFR 2700
1. The borrower or contractor certifies, by submission of its application for an SBA loan or bond guarantee, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the application.
Filing Requirements

FOR ALL APPLICATIONS, EXCLUDING NON-PROFIT ORGANIZATION, THE FOLLOWING ITEMS MUST BE SUBMITTED:

- This application (SBA Form 5), completed and signed
- Tax Information Authorization (IRS Form 4506T), completed and signed by each applicant, each principal owning 20 percent or more of the applicant business, each general partner or managing member; and, for any owner who has greater than 50 percent ownership in an affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management
- Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available
- Personal Financial Statement (SBA Form 413) completed, signed, and dated by the applicant, each principal owning 20 percent or more of the applicant business, and each general partner or managing member
- Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used)

NON-PROFIT ORGANIZATION (including Houses of Worship, Association, etc), THE FOLLOWING ITEMS MUST BE SUBMITTED:

- This application (SBA Form 5), completed and signed
- A complete copy of the organization's most recent tax return OR a copy of the organization's IRS tax-exempt certification and complete copies of the organization's three most recent years' "Statement of Activities"
- Schedule of Liabilities.
- Tax Information Authorization (IRS Form 4506-T), completed and signed for each applicant and for any affiliated entity. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management

ADDITIONAL REQUIREMENTS FOR MILITARY RESERVIST ECONOMIC INJURY (MREIDL):

- A copy of the essential employee’s notice of expected call-up to active duty, or official call-up orders, or release/discharge from active duty
- A written explanation and financial estimate of how the call-up of the essential employee has or will result in economic injury to your business, and the steps your business is taking to alleviate the economic injury
- MREIDL Certification Form P-0002, which includes:
  - Your statement that the reservist is essential to the successful day-to-day operations of the business
  - Your certification that the essential employee will be offered the same or a similar job upon the employee's return from active duty
  - The essential employee's concurrence with your statements

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 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
- 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.
**FILING REQUIREMENTS (please submit)**

1. Copies of the applicant’s 3 most recent Federal Income Tax Returns, including all schedules. If this is a new business that has not filed 3 Federal Tax Returns, submit the ones you have filed. Also, complete and sign the attached Tax Information Authorization (IRS Form 8821). Sole proprietors need only submit the IRS Form 8821. We will contact you if we need any additional information (i.e., forecasts, etc.).

2. A current (dated within 90 days of application) business balance sheet (you may use the attached Personal Financial Statement (SBA Form 413) if you are a sole proprietorship), a current profit and loss statement, and a current schedule of liabilities. (We attached a sample schedule of liabilities for your convenience.)

3. For each owner having a 20% or more interest and each general partner, a current (dated within 90 days of application) personal financial statement (you may use SBA Form 413 for this purpose), a complete copy, including all schedules, of the most recent Federal Income Tax Return and a complete and signed IRS Form 8821. Individuals with an ownership interest need only supply an IRS Form 8821 and a personal financial statement.

4. A complete copy, including all schedules, of the latest Federal Income Tax Return for each affiliate. Affiliates include, but are not limited to, business parents, subsidiaries or other businesses with common ownership or management. Also, you must have an authorized individual complete and sign the attached IRS Form 8821 for each affiliate.

5. If you are applying for physical damage, complete and sign the attached Verification of Business Property (SBA Form 739A).

6. If your insurance covers all or a part of this loss (regardless of the current status of your claim), please provide the name and telephone number of your agent and/or claims adjuster. Also, include the policy number and the name of the insurance company.

7. If you are applying for economic injury, please submit the attached SBA Form 1368, Additional Filing Requirements – Economic Injury Disaster Loan (EIDL).

**IF SBA APPROVES YOUR LOAN, WE MAY REQUIRE ADDITIONAL INFORMATION BEFORE LOAN CLOSING. WE WILL ADVISE YOU, IN WRITING, OF WHAT DOCUMENTS WE WILL NEED.**

8. APPLICANT’S LEGAL NAME

9. TELEPHONE NUMBER (including area code)

10. TRADE NAME (if different from legal name)

11. FEDERAL E.I.N. (if applicable)

12. MAILING ADDRESS

   Number, street, and/or P.O. Box No.  
   City  
   County  
   State  
   Zip

13. DAMAGED PROPERTY ADDRESS(ES) (If you need more space, attach additional sheets.)

   Number, street, or rural route  
   City  
   County  
   State  
   Zip

14. BUSINESS PROPERTY IS:  
   Owned  
   Leased  

15. TYPE OF BUSINESS

16. AMOUNT OF LOAN REQUEST  
   (If unknown enter a question mark)

17. UNDER CURRENT MGMT. SINCE:

18. DATE BUSINESS ESTABLISHED

19. NUMBER OF EMPLOYEES

20. MANAGEMENT (If you need more space, attach additional sheets.) Complete for each: 1) proprietor; or 2) limited partner who owns 20% or more interest and general partner; or 3) stockholder owning 20% or more voting stock.

   Name  
   Title/Office  
   % Owned  
   Social Security Number*  
   (Area Code) Telephone Number  
   Date of Birth*  
   Place of Birth*

   Name  
   Title/Office  
   % Owned  
   Social Security Number*  
   (Area Code) Telephone Number  
   Date of Birth*  
   Place of Birth*

   Name  
   Title/Office  
   % Owned  
   Social Security Number*  
   (Area Code) Telephone Number  
   Date of Birth*  
   Place of Birth*

   Name  
   Title/Office  
   % Owned  
   Social Security Number*  
   (Area Code) Telephone Number  
   Date of Birth*  
   Place of Birth*

   Name  
   Title/Office  
   % Owned  
   Social Security Number*  
   (Area Code) Telephone Number  
   Date of Birth*  
   Place of Birth*

   Name  
   Title/Office  
   % Owned  
   Social Security Number*  
   (Area Code) Telephone Number  
   Date of Birth*  
   Place of Birth*

   Name  
   Title/Office  
   % Owned  
   Social Security Number*  
   (Area Code) Telephone Number  
   Date of Birth*  
   Place of Birth*

*For information about these questions, see the attached Statements Required by Laws and Executive Orders.
21. For each individual listed in Item 20, please respond to the following questions, providing dates and details. 
(If you need more space, attach additional sheets.)

a. Has never been involved in bankruptcy or insolvency proceedings, except as stated:______________________________.

b. Has no outstanding judgments, tax liens, or pending lawsuits against them, except as stated:________________________.

c. Has not been convicted of a criminal offense committed during and in connection with a riot or civil disorder, nor is such person or the applicant engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction, except as stated:______________________________________________________________.

d. Has never had any Federal loans or Federally guaranteed loans, except as stated:__________________________________.

e. Is not delinquent on any Federal taxes, direct or guaranteed loans (SBA, FHA, VA, student, etc.), contracts, grants, or any child support payments, except as stated:_______________________________________________________________________.

22. No owner, owner’s spouse or household member works for SBA, except:__________________________________________

23. Are any of the individuals listed in Item 20: (a) presently under indictment, on parole or probation, or have they been; (b) charged with or arrested for any criminal offense (including offenses which have been dismissed, discharged, or not prosecuted) other than a minor motor vehicle violation; or (c) convicted, placed on pretrial diversion, or placed on any form of probation including adjudication withheld pending probation for any criminal offense other than a minor motor vehicle violation?

[ ] YES  [ ] NO

24. If you are a sole proprietor, are you a U.S. citizen?

[ ] YES  [ ] NO

25. ORGANIZATION TYPE

[ ] Sole Proprietorship  [ ] Partnership  [ ] Limited Partnership

[ ] Corporation  [ ] Nonprofit Organization  [ ] Other:_____________________

26. If anyone completes this application for you, whether you pay a fee for this service or not, that person must sign in the space below:

Name and address of representative (please print and sign) __________________________

Fee charged or agreed upon __________________________

If my application is approved, I may be eligible for additional funds to cover the cost of mitigating measures. It is not necessary for the description and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase. By checking this box, I am interested in having SBA consider this increase.

[ ]

AGREEMENTS AND CERTIFICATIONS

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

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

You have my permission to release information in connection with this application to Federal, State, local, or private organizations that provide relief for disaster related purposes.

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

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

All information in this application is true and complete to the best of my knowledge. All financial statements submitted with the application fully and accurately present the financial position of the business. I have not omitted any disclosures in these financial statements. This certification also applies to any financial statements submitted after this date. I understand that false statements may result in the forfeiture of benefits and possible prosecution by the U.S. Attorney General (reference 18 U.S.C. 1001 and/or 15 U.S.C. 645).

SIGNATURE __________________________  TITLE __________________________  DATE __________________________
PERSONAL FINANCIAL STATEMENT
7(a) / 504 LOANS AND SURETY BONDS

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or a guaranteed surety bond.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner’s spouse and any minor children); and (5) any person providing a guaranty on the loan.

Return completed form to:
For 7(a) loans: the lender processing the application for SBA guaranty
For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty
For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

<table>
<thead>
<tr>
<th>Name</th>
<th>Business Name of Applicant</th>
</tr>
</thead>
</table>

### ASSETS (Omit Cents)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on Hand &amp; in banks</td>
<td>$0</td>
</tr>
<tr>
<td>Savings Accounts</td>
<td>$0</td>
</tr>
<tr>
<td>IRA or Other Retirement Account</td>
<td>$0</td>
</tr>
<tr>
<td>Accounts &amp; Notes Receivable</td>
<td>$0</td>
</tr>
<tr>
<td>Life Insurance – Cash Surrender Value Only</td>
<td>$0</td>
</tr>
<tr>
<td>Stocks and Bonds</td>
<td>$0</td>
</tr>
<tr>
<td>Real Estate</td>
<td>$0</td>
</tr>
<tr>
<td>Automobiles</td>
<td>$0</td>
</tr>
<tr>
<td>Other Personal Property</td>
<td>$0</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$0</td>
</tr>
</tbody>
</table>

### LIABILITIES (Omit Cents)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$0</td>
</tr>
<tr>
<td>Notes Payable to Banks and Others</td>
<td>$0</td>
</tr>
<tr>
<td>Installment Account (Auto)</td>
<td>$0</td>
</tr>
<tr>
<td>Installment Account (Other)</td>
<td>$0</td>
</tr>
<tr>
<td>Loan(s) Against Life Insurance</td>
<td>$0</td>
</tr>
<tr>
<td>Mortgages on Real Estate</td>
<td>$0</td>
</tr>
<tr>
<td>Unpaid Taxes</td>
<td>$0</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>$0</td>
</tr>
</tbody>
</table>

Total Liabilities | $0

Net Worth | $0

Total Assets | $0

### Section 1. Source of Income.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>$0</td>
</tr>
<tr>
<td>Net Investment Income</td>
<td>$0</td>
</tr>
<tr>
<td>Real Estate Income</td>
<td>$0</td>
</tr>
<tr>
<td>Other Income (Describe below)*</td>
<td>$0</td>
</tr>
</tbody>
</table>

### Contingent Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>As Endorser or Co-Maker</td>
<td>$0</td>
</tr>
<tr>
<td>Legal Claims &amp; Judgments</td>
<td>$0</td>
</tr>
<tr>
<td>Provision for Federal Income Tax</td>
<td>$0</td>
</tr>
<tr>
<td>Other Special Debt</td>
<td>$0</td>
</tr>
</tbody>
</table>

### Description of Other Income in Section 1.

*Alimony or child support payments should not be disclosed in “Other Income” unless it is desired to have such payments counted toward total income.
### Section 2. Notes Payable to Banks and Others

<table>
<thead>
<tr>
<th>Names and Addresses of Noteholder(s)</th>
<th>Original Balance</th>
<th>Current Balance</th>
<th>Payment Amount</th>
<th>Frequency (monthly, etc.)</th>
<th>How Secured or Endorsed Type of Collateral</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

### Section 3. Stocks and Bonds

<table>
<thead>
<tr>
<th>Number of Shares</th>
<th>Name of Securities</th>
<th>Cost</th>
<th>Market Value Quotation/Exchange</th>
<th>Date of Quotation/Exchange</th>
<th>Total Value</th>
</tr>
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<tbody>
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</tbody>
</table>

### Section 4. Real Estate Owned

<table>
<thead>
<tr>
<th>Property</th>
<th>Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)</th>
<th>Address</th>
<th>Date Purchased</th>
<th>Original Cost</th>
<th>Present Market Value</th>
<th>Name &amp; Address of Mortgage Holder</th>
<th>Mortgage Account Number</th>
<th>Mortgage Balance</th>
<th>Amount of Payment per Month/Year</th>
<th>Status of Mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
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</table>

### Section 5. Other Personal Property and Other Assets

(Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

### Section 6. Unpaid Taxes

(Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

### Section 7. Other Liabilities

(Describe in detail.)
Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature ______________________________________  Date ____________________
Print Name _______________________________________  Social Security No.    ____________________

Signature ______________________________________  Date ____________________
Print Name _______________________________________  Social Security No.    ____________________

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALITIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to $250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than $5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than $1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.
Applicant’s Name _______________________

**SUGGESTED FORMAT**

**SCHEDULE OF LIABILITIES**  
(Notes, Mortgages and Accounts Payable)

Date of Schedule____________________

<table>
<thead>
<tr>
<th>Name of Creditor</th>
<th>Original amount</th>
<th>Original date</th>
<th>Current balance</th>
<th>Current or delinquent?</th>
<th>Maturity date</th>
<th>Payment amount (Month- Year)</th>
<th>How Secured</th>
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</tbody>
</table>

__________________________  Signed

This form is provided for your convenience in responding to filing requirements in Item 2 on the application, SBA Form 5. You may use your own form if you prefer. The information contained in this schedule is a supplement to your balance sheet and should balance to the liabilities presented on that form.

__________________________  Title

SBA Form 2202 (10-15)
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) |
| 5 | Customer file number (if applicable) (see instructions) |

Note: Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See What’s New under Future Developments on Page 2 for additional information.

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 2016, filed in 2017, will likely not be available from the IRS until 2018. 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. ▶

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.

☐ Signature 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.

Phone number of taxpayer on line 1a or 2a

Sign Here

<table>
<thead>
<tr>
<th>Signature (see instructions)</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title (if line 1a above is a corporation, partnership, estate, or trust)</td>
<td></td>
</tr>
<tr>
<td>Spouse’s signature</td>
<td>Date</td>
</tr>
</tbody>
</table>

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N

Form 4506-T (Rev. 6-2019)
**Chart for all other transcripts**

<table>
<thead>
<tr>
<th>State/Region</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address</td>
<td>Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State/Region</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont</td>
<td>Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094</td>
</tr>
</tbody>
</table>

**Procedure for Requesting Transcripts**

1. **Purpose of form.** Use Form 4506-T to request tax return information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

2. **Note.** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

3. **Customer File Number.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

4. **An optional Customer File Number field is available to use when requesting a transcript.** This number will print on the transcript. See Line 5 instructions for specific requirements. The customer file number is an optional field and not required.

5. **Tips.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

6. **Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit our IRS website and click on “Get a Tax Transcript,” under “Tools” or call 1-800-946-9846.

7. **Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

8. **If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

**Chart for individual transcripts**

<table>
<thead>
<tr>
<th>Form 4506-T and Form W-2 and Form 1099</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address</td>
<td>Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094</td>
</tr>
</tbody>
</table>

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholders of a corporation owning less than 1 percent of the outstanding voting stock in the corporation may request a transcript, but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for this information on the form to establish your right to gain access to tax return information. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. You may not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

**Routine uses of this information include giving it to the Department of Justice for criminal and litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal non-tax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.**

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

**The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 2 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

**Internal Revenue Service**
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6529
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.