



U.S. Small Business  
Administration

## U.S. KOMAN EO AK KOOR BWIJID NON ETAL IN BAREINBALE FAACT SHEET - LOAN EO KAPENE

**Kakien ARKANSAS #20362 & #20363**

(Korā: AR-2007)

**Bwebwenato: KŌJERAMMAN KEIN, JILKIN KWŌJKE,  
MEJERAKO & KŌJERAMMAN**

**jino: 24 ñan 27 Mae, 2024**

ilo **Arkansas** jeblak in: **Baxter, Benton, Boone, Fulton, Greene, Madison, Marion & Randolph;**  
ñan ekōñak in lojet ilo an kiloklok **Arkansas** kōñaan ko an: **Carroll, Clay, Craighead, Crawford, Franklin, Izard,  
Johnson, Lawrence, Newton, Searcy, Sharp, Stone & Washington;**  
ñan ekōñak in lojet ilo an kiloklok **Mijouri** kōñaan ko an: **Barry, Dunklin, Howell, McDonald, Oregon, Ozark,  
Ripley & Taney;**  
ñan ekōñak in lojet ilo an kiloklok **Oklahoma** kōñaan ko an: **Adair & Delaware**

**Ekōmmān ko an bwe kwōj:**

**Eror Maron in Jipan: Julae 29, 2024**

**Ekonoñaan Injiri: Jemach 3, 2025**

Ekwe im ko an ro kajin kein lalelok non an jeraan ion maan ilo in US, eon ko bwe enaj bar juon loe an ko an lalelok non am. Small Business Administration (SBA).

### **Ko ilo ibben loe An Disaster Loan ke ejjab wanlokwe?**

- **Jebwen Aelōñlaplap Disaster Loane** – Ke ej kabuloklok in ko ilo kajinojet ak ke emoj in am ilo an ainwot jokjaak am baam in ekkar kab in moq waj, kwōj, kappeloklok, ke ekkar bwe enaj kaaj lo aermej, jidik, ilo an to an, am maak. Eo im jaane an kallimur im jedbai. Koman jiban, elōñ non-profit kein loe juon manit an charity, im kōrkōñ bwe elukkuun iōj komman ien eo an.
- **Ekajoor Jidikin Aelon Pijen An Disaster (EIDL)** – Jen eo an Working Capital loans ej jab juon kobo ronlok bwe en emoj an kajojo non, kajojo boej an jino kooperatipol, kajojo an jino kooperatipol ilo ajri-kon, jeje kwōj an koba droujel emoj an non jokkij ettaan ko, ro enaj jab jikin raan ekwe ijin itok ko an jeraan. En kōnono im pōpōr kōn jermal kōn an wōtata im ejoko an kajin bar jōn armij eo an kajin kōn armij.
- **Kōnono an Jikuul Ānlōk** – Eo im loan ko ilo juon emoj an juon ro iljuwaan kar aelo im ejelboub o ko ilo juon ro im ko im jaaji aelōk kar wot aelo im wāween jibade loe.

### **Kwoj an kajoor Credit?**

- **Ko jet Credit History** – Eo ej jab kuwe jibadej jokkaj in SBA ekkatak ke ej jab.
- **Rejjea** – Jen jibwe en mejatoto bwe im loq jān jipanloq rol jibanin.

### **Emōj an Interest Rate-jin?**

Eo im ej kabijerbalok kaben emol jino an Credit Ailin An Jikin Lal. Jen Jelā an Applicant ej ettal Credit Available Elsewhere ilo SBA et jen etal lōn fund in ebwe juon lōn ar in bwe ej baj loe, an resources, ar in bwe ej lōn kōnono ilo mejatoto er kār ilo government source, eo an disaster recovery rūtōk. Ijel kabijeran e SBA ej atin mour in im kwoj kadejin aer aolep im kwoj iien kar eo, elukkun Credit Available in Ba. Ilo ko an daan aer re kepein im jinoin am loane Kōn katej kōnono kōn ke aō aikuj bed bed enaj:

Kajin Majel loan kien ta in wōt	Ej kabijere neemlok ko an aelōñ	Jinen An Ruun Ko Rijerbal
Jekkije Lok Kaju	2.688%	5.375%
Kejel malak	4.000%	8.000%
Kajin Kōnono Im Non	3.250%	3.250%

Jen Kōnono laar Kabar	Ej kabijere neemlok ko an aelōñ	Jinen An Ruun Ko Rijerbal
Jebdrik & Kapiloklok Aelōñ Kooperetibu	4.000%	N/A
Kajin Kōnono Im Non	3.250%	N/A

### **Ekar Loan Kabooj?**

Ko an am lawe an loan ekkae in am ej kabijere 30 boor. Jen katakin ko ilo an jermal ilo aer marok, ak wot jikin 7-doumwon wot ilo aer bello. SBA emon jonan ko an armij kien wot, jonan ko an paletoklok eo an kar kab kin ar. Etal im elae ijin kar ilo awa ko non raar in.

**Men eo an loe im jen päd ie?**

- **Kejel malak** – Ej juon kõnono eo ej kõnono business loans non \$2,000,000 non repair ak replace in real estate, inventories, machinery, equipment im aolep jet physical losses. Enaaj ko an kar kwe en loan an wa jiban jor jar jikuul in lal lo an jino kwalokan ikijet jor jiban in.
- **Jela iien tata Ekeonomijen injiri disasta loen (EIDL)** – Jen ko ilo aer kabukin wõt, an EIDL aikuj \$2,000,000 ekkar jiban ko renaaj ro rej itok jino an kar wõt aer ke ej kōn karereer. Eo an jar ko ikijien wotloklok ilo kepaar kqjberbal etal an loan, emol an maro ilo eroletak im SBA, ejelok wõt kein aeloñ kein, im kallib maro im keiej itok kein ij kake jiluuk an wõt kein. Jen EIDL iien an kajoor ri bwe enaaj ko rikakiñ ekkar aolep aer wa eo an kajjitoñ aer ko rej jiban ko an kar kab kajoor ko am mokta, kain an kar buro nanaaj jelañ rej ronolok kar ro im kajin kar ro ilo U.S. Iroojedrik Eo an Jined ibben Kwōj.
- **Tq̄bar Rq̄-Kaajin Lo-EI** – Jejeepin 2,000,000 toklok ko ilo lo ad koman kean ke ro rej kabjek ko ilo jiban, ro rej ininij, ro rej ininij ej renaaj in armej ekar kein renaaj ro rej bok jiban in, jejeepin bok jiban ko ilo kabjek ke rej kabjen ko im rej jonan jonan ko aolep disaster ro rej kabjen ko aolep ko im jiban eo. Jen eo an ro jiban iien jermal, SBA ekkæ kajjilq̄k 2,000,000 iien kanit iien tok.
- **Aelōñ Wōt** – Jen SBA ko rejelok epaak komaj in \$500,000 ej kajoor ijo aikuj eo an jermal im kom in \$100,000 ej kajoor ijo aikuj eo an jermal. Majurok e bwe e ak baj ko ilo daal kijjelok, ko ilo waanin ej kab eo bwe ej jab ro rej bq̄k jidikdik ke ej etal ien kabq̄koj ko rejaan aer eo ar in jiban q̄nono.

**Eban ibben ro ikijeen Loan Eo ko ilo kobban Loan?**

- **Jekjek lale ko ilo piaar** – Ean jibadek ko an kuorkan kar kein arin jiban ko aolep etal no an jibeb jibanlok. Enan insurance proceeds ijin ak ruwilo im im am kajitok aer air an aelo ri kajoor jen ko ion loan kallib-ij etal doon kajurjar melele ko rejjab jen lal. Ke ejelok lok jaane in insurance proceed im lal ko ilo kajoor aer jino kajoor loe loe ronlo.
- **Jeben In Kanien** – Jen in kajoor ko aolep, jen an Ro an Ro, jen an Bojin eo, jen an Airplane, jen in Kajjino an Jelo an Bojin ke ej kilaaj kein jermal. Eo aikuj in jinoinwoj ke ej baj etal in ekkatak kein jen eo an in kein aolep tok ro, kein ko an kar kajin kar eo an kar kilep wq̄t. Eddōk ko rej juon make, me dā, ko etal, etc., rej buñ buñ.
- **Jān Meram** – Jen jibadrik jen eo an loan SBA ko rellap eo, ej jab aeloñ an kar eo an jen kein. Men eo am nan bwidej, kaan tata, etc., ekkar non jar.

**Komro:** Kōnono an rōreinwōt in aikuj kommanaaj aolep bwe enaaj koñoul im koñkwoj ro ej kwaar jelañ im aikuj aer obāaḷok im koñoul kein SBA disaster loan ej an kōn jaan buñiro im koñmaan.

**Eo eo aikuj wōnāān loq̄ in kōmman wōnāān ilo am meltata?**

Ekwe ke jiban jermal loḡmak kein im im taktok ienjake ebwe ej bed ilo eḷḷap nan kein, ej kōmmān koḡmak bwe ej jab ro ikijeen kōmmān taktok ilo juon wōt ko lōḷ mool ro ikijeen koḡmak jepakḷok nan kein mool. Ejjab in ko in im kwoj an kobolet ilo retainen uwe, seinwōl, sāmp pamp, jeje. Ekajoor aeloñ kein loan money e kain wq̄t in eppeeloklok lōñ kq̄an kojelaan loan eo ej jab eo im jekadto kōn an SBA ej aolūki wōt in jino 20 percent ilo am aelo an roḷ rōka, jāān an wa eo, im jibaded loq̄ jen in SBA ej bwe epḷok juon limit eo \$500,000 juon home loans. Eo im in komman mejekloklok ke komanno an improve ñan cost estimates ibben ñan application ien. Ekajoor an SBA approval e kweekoḷ ro an ak juon loan kwea ro an ij mejjit aolep.

**Jeje im jino an kajin aolep eoki ilo Refinasens?**

- SBA in refinance ilo an kwoj ke ej jab jino an mejatoto raar lo jiban lale, im ekkar baamlele (1) kwoj jermal jidik iaan jen an kar eo aolep, (2) ke ekkar ko rejeaakun kar kon kajoor im wo in maan 40% ilo jeptakin jiban im wo in maan 50% ilo jeptakin kilep, im (3) ke kate baamlele lok jino an kar ko rej lukkun jiban.
- Businesses – Eo an Bojin eo ej mour ilo eo an Bojin ro bwe enaj aikuj itok lale an kajin to bwe ak jino an kajin, maḡene, eokijen, jebaj kab ba ke paḡḡak ko.
- Homes – Homeowners ej jab in im rej alikkar kwōmaron bwe jen jān aikuj ke raar rej alikkar an jān aikuj ke real estate repair ak raar rej aikuj.

**Ekar ko rej aikuj lok rej**

Kwoj jen jeban ko jet raan SBA ko kilaan im waj raan ko rej lokaj. Aolep ro rej kabooj ko ilo ejelokwe aer kilepo men eo an jermal. Jen in jermal kōjro ilo an SBA ej bq̄k im jōkwe lo kajoor in im kon armej ej aikuj etal in im juon kūrrok rūtōmjej in jermal.

**Eō Ke Eibar Lojet Ilo Lōñ Tak?**

Ej jab kin air jidik kabin eo kajooro in ak bok wōnāāle kōn wāween kōn kajjien eo, SBA ekkar im ro rej ba itok jān insurance ekkar bok wōnāāle ej wāweenin kōn kajjien eo. Kōn an law ilo an Jined ilo an damaged ak eok jān karālō jān koñ jān special flood hazard area ekōm jañin lōñ ko ikōn ānin lal in ko an insurance. SBA e kōnkar jen takatak in iljab in lōñ maan ḡa ko 1) total jen disaster loan, 2) jen kwot bwe en jikin kōñaañ ko, o 3) jen jab in jarā kōjelā eo ien.

Ko ilo online wōt jen Jelā Portal iienloan an SBA, MySBA, at jen <https://lending.sba.gov> an aer ñan kar lōn päd. Jekdrik rikakiil eo an SBA Customer Service Center email eo ilo [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) ak ilo phone eo im lōñ 1-800-659-2955 ej jab an jiban ro rej ba ilo kōjelaar bokbōk. Jen in poub, jen in jaki eo an jen kein loe jen wo ilo 7-1-1 ro jet ekwe koman ko an jermal im kokkomman ko ilo jejjetteleko rereinwojar.