



U.S. SMALL BUSINESS ADMINISTRATION
Disaster Assistance
Processing and Disbursement Center
14925 Kingsport Road
Fort Worth, Texas 76155

800-659-2955
Hearing Impaired
800-877-8339

August 25, 2021

Zora Moses
ORPE HUMAN RIGHTS ADVOCATES
2800 Westchester Ave
Ellicott City, MD 21043

RE: SBA Disaster Loan Application Number: 3323042192

Dear Zora Moses,

In these unprecedented times, we understand the challenges you are facing. The SBA is making every effort to support small businesses, which are the backbone of the American economy. Unfortunately, although we have made every effort to approve your loan request, we are unable to offer you a Economic Injury Disaster Loan (EIDL) for the reason(s) described below.

Economic injury is not substantiated.

Based on the information you provided in your loan application, we have determined your economic injury is not substantiated. We made this determination for one of the following two reasons:

1. Your economic injury is less than the amount you received from the EIDL Advance. As a result, we are unable to substantiate any additional eligibility at this time.
2. The information you submitted does not indicate an economic injury.

Please review the information you submitted in your application to make sure you provided us with the Gross Sales and Cost of Goods Sold (if applicable) in the last 12 months or what was reported on your most recent Federal income tax returns. If your business is a non-profit organization, please ensure you provided the cost of operation for the last 12 months. If the information you provided does not reflect the last 12 months or what is on your most recent Federal income tax returns, please follow the directions below to request reconsideration.

If you disagree with our decision, you may request reconsideration, subject to the availability of funds. You can submit your request to any of the following:

- a. Mail your request to the address at the top of this letter.
- b. Fax your request to: 202-481-5931.
- c. E-mail your request to: pdcrecons@sba.gov.

Your request must:

1. Be in writing and be received by this office as soon as possible (but no later than 6 months from the date of this letter.)
2. Contain all significant information that will overcome the decline/withdrawal reason(s).

We understand that this is a challenging time for your business and for the nation. The SBA has local offices in your community which can refer you to resources that may be able to help you address the

underlying reason for your loan denial. For more information on these services, please go to www.sba.gov/local-assistance to locate the email address and phone number for the nearest SBA district office and/or SBA's resource partners. Please call or email for a virtual appointment.

If you have any questions regarding this matter, please contact us at 800-659-2955 (TTY: 1-800-877-8339).

Sincerely,

Application Processing Department

The Federal Equal Credit Opportunity Act, 15 U.S.C. §1691, prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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 Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580.