



**2017 Annual Renewal  
Due on or before March 1, 2017**

Thank you for choosing to do business with Sierra Pacific Mortgage Co., Inc. For over thirty years, our focus has been to provide consumers with safe, affordable mortgage loan financing that is tailored to each customer's individual needs. We have served hundreds of thousands of consumers by partnering with strong brokers and correspondent lenders throughout the United States. It is easy to do business with Sierra Pacific. Our systems are designed to increase your efficiency and produce predictable, consistent results at a pace that fits your company's schedule.

Sierra Pacific's annual renewal process has been updated to be a quick and easy way to ensure your account remains current. This allows you to continue offering the great products you have come to rely on. Please take a moment to complete the enclosed annual renewal forms. The checklist below is designed to help you provide a complete renewal packet to your Account Executive.

**\*Please complete all sections of the renewal packet. Blank sections, missing information, or unsigned forms will delay the renewal process.**

RENEWAL PACKAGE FORMS	
Required for Wholesale ONLY	Required for Correspondent Only
Recertification Application	
New York Addendum. <i>Required only if licensed in New York.</i>	
	<b>Addendum for Correspondent Lenders – Complete only if you are approved as a Correspondent Lender with Sierra Pacific.</b> <ul style="list-style-type: none"> <li>• <b>Provide most recent Warehouse Bank Renewal Letter(s) and Wiring Instructions (not applicable for Banks or Credit Unions)</b></li> <li>• <b>Provide E&amp;O and Mortgage Bankers Bond Insurance Policy Renewals</b></li> </ul>
Affiliated Relationship Questionnaire – A short attestation concerning any affiliate relationships that your company may have. <i>A Separate W-9 for each affiliated company will be required.</i>	
Third Party Fair and Responsible Lending Policy – A short notice about fair lending in the residential mortgage industry.	
Website & Advertising Request – A request for sample advertising material so that we may satisfy the obligations imposed by the FTC and CFPB	
Resolution – Corporate or LLC, whichever is applicable.	
IRS Form W-9 – A document required for our company to issue payment to you. <i>Required for each entity you are affiliated with</i>	
<b>**Most recent fiscal year-end financials -- Please include your most recent fiscal year-end financials (Profit and Loss Statement and Year-Ending Balance Sheet for the period). Financials must be signed by an authorized individual as designated on your Resolution.</b>	
Company and Broker NMLS Renewal	
<b>**Financial statements must meet state minimum Net Worth requirements or Sierra Pacific's minimum Net Worth requirement of \$10,000, whichever is greater.</b>	

If you have any comments, questions or concerns, please do not hesitate to contact your Account Executive for further information, or you may contact the Renewal Compliance Team by email at [brokers-compliance@spm1.com](mailto:brokers-compliance@spm1.com). We are ready and able to assist you with any part of the renewal process.

- **A completed Renewal packet should be uploaded to your Account Executive's secure Box link. If you are unaware of the link address, please reach out to your Account Executive or a member of their team for assistance.**

We appreciate your business, and look forward to another year of successful partnership!



**COMPANY INFORMATION**  
**REQUIRED:** Please complete all sections below.

Company Name:		Company NMLS:	
Sole Proprietorship Name (if licensed in NMLS):		Broker NMLS:	
DBA:		Main Phone Number:	
Street Address:		Toll Free:	
City:	State:	Zip:	Fax Number:
Company Website:		Federal Tax ID or EIN:	
Authorized Signer:	Title:	Primary Contact Email:	

**COMPANY LEGAL STATUS**

Company is organized and existing under laws of \_\_\_\_\_ (State) as a:

Sole Proprietorship     S-Corporation     C-Corporation     Limited Liability Company     Partnership     Other

In the past 12 months, has your company operated under another name?     **Yes**     **No**

If Yes, please list previous name(s):

In the past 12 months, has your company merged with, consolidated under, purchased, or been purchased by another company?     **Yes**     **No**

If yes, please provide the type of change and names and relationships of all entities involved:

**PRINCIPALS**  
Only include those with 10% or more ownership interest

Name	Title	%Ownership	Years in industry
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____



COMPLIANCE			
Person Responsible for Compliance:	Phone Number(s):	Email address:	Full-Time Employee?
<b>How does your company monitor regulatory changes and updates affecting your business, including Fair Lending, HMDA and responsible lending issues?</b> <input type="checkbox"/> In-House <input type="checkbox"/> Internal Legal <input type="checkbox"/> External Legal <input type="checkbox"/> Third Party Vendor <input type="checkbox"/> Training <input type="checkbox"/> Other			
<b>Please indicate whether your company has adopted and follows formal written policies and procedures that are compliant with applicable state and federal laws, as follows:</b>			
Does your company use a formal compliance management system and regulatory update procedure?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Consumer Complaint Response, Tracking and Reporting		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Anti-Money Laundering Rules of the Bank Secrecy Act		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Loan Originator Compensation		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Secure and Fair Enforcement of Mortgage Licensing Act (S.A.F.E. Act)		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Fair and Responsible Lending / Equal Housing		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Third Party Vendor Management		<input type="checkbox"/> Yes <input type="checkbox"/> No	
How often are your company's policies and procedures reviewed for accuracy and applicability?			
Do you train your staff at least annually on your compliance policies and procedures? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If No, please provide letter of explanation.			
In the past 12 months, has any regulator determined that any of your company's compliance policies and procedures were inadequate, insufficient, or required amendment? <input type="checkbox"/> Yes <input type="checkbox"/> No    If Yes, please provide Letter of Explanation.			
SURVEY QUESTIONS			
<b>REQUIRED:</b> Please complete all survey questions. If any answer is "Yes," please provide a detailed letter of explanation.			
In past 12 months, has there been an order, agreement or adjudication of unpaid debt in an amount exceeding \$25,000?			<input type="checkbox"/> Yes <input type="checkbox"/> No
In the past 12 months, has there been any voluntary or involuntary bankruptcy, assignment for benefit of creditors, filing for protection of creditors, or Consent Order been entered or agreed?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Does any settlement, closing, escrow service or other similar service currently share any company employees or office space with the Company?			<input type="checkbox"/> Yes <input type="checkbox"/> No
In past 12 months, has Company or any current employee been the subject of any suspension, debarment, limited denial of participation, termination, revocation or restriction related to any state or federal program, including any action by CFPB, HUD, FHA, FHLMC, FNMA, GNMA, FDIC, FTC, NCUA, OCC, Federal Reserve, or any other federal or state regulator AND/OR private investor or financial institution (excluding voluntary terminations or expirations in the ordinary course of business)?			<input type="checkbox"/> Yes <input type="checkbox"/> No
In the past 12 months, has been the subject of any arrest, indictment, charges, or civil or criminal investigation, proceeding, lawsuit or action involving mortgage-related fraud, UDAAP, unlicensed activity, unethical conduct, unfair dealing, theft or similar matter?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company utilize contract processors?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Please list states you are authorized to originate second mortgages:			



New York Addendum

<b>COMPANY INFORMATION</b>		<b>Please complete all sections below.</b>
Legal Name	Broker NMLS ID	
DBA	New York License No.	
Street Address	Tel.	
City, State, Zip	Toll-Free:	
<b>TO BE COMPLETED BY NEW YORK LICENSEES ONLY</b>		
<b>For approval to submit loans secured by properties in New York, complete the following survey questions:</b>		
1. Is funding of any mortgage loan contingent upon the availability of funds from a third party source? <input type="checkbox"/> Yes <input type="checkbox"/> No o If yes, does your company disclose this fact to all applicants? <input type="checkbox"/> Yes <input type="checkbox"/> No 2. Does your company have a BSA/AML Policy that is specific to New York requirements? <input type="checkbox"/> Yes <input type="checkbox"/> No 3. Has your company's website been approved by the NY State Department of Financial Services? <input type="checkbox"/> Yes <input type="checkbox"/> No 4. Does your company keep a separate file for correspondence with the Dept. Financial Services? <input type="checkbox"/> Yes <input type="checkbox"/> No 5. Does your company submit New York applications to more than three lenders ? <input type="checkbox"/> Yes <input type="checkbox"/> No 6. Does your company utilize contract processors? <input type="checkbox"/> Yes <input type="checkbox"/> No 7. Does your company intend to submit applications for CEMA transactions? <input type="checkbox"/> Yes <input type="checkbox"/> No 8. Does your company offer second mortgages in New York State? <input type="checkbox"/> Yes <input type="checkbox"/> No 9. Does your company deliver disclosures to consumers electronically? <input type="checkbox"/> Yes <input type="checkbox"/> No o If yes, does your company comply with New York regulations concerning delivery of disclosures to applicants who do indicate they do not have capacity to download and view documents? <input type="checkbox"/> Yes <input type="checkbox"/> No 10. In the past 12 months, has the NY State Dept. of Fin. Services determined that any of your company's compliance policies and procedures were inadequate or required amendment? <input type="checkbox"/> Yes <input type="checkbox"/> No o If Yes, please provide Letter of Explanation. 11. Is your company affiliated with any real estate brokerage or agency? <input type="checkbox"/> Yes <input type="checkbox"/> No o If yes, please identify name, address, and contact person:		
<b>REQUIRED ATTACHMENTS</b>		
<b>BROKERS ONLY PROVIDE:</b> <ul style="list-style-type: none"> <li>BSA/AML Policy with NY provisions</li> <li>Sample Broker's Pre-Application Disclosure</li> <li>Sample Broker's Fee Agreement</li> </ul>	<b>CORRESPONDENTS ONLY PROVIDE:</b> <ul style="list-style-type: none"> <li>BSA/AML Policy with NY provisions</li> <li>Sample Lock-In Agreement</li> <li>Sample Commitment Letter/Disclosure</li> </ul>	
The undersigned company ("We") hereby represent and warrant that the information provided is complete and accurate in all respects. We understand that this certification is made for the purpose of inducing Sierra Pacific Mortgage Co., Inc. ("SPM") to approve our request to be certified as an approved Seller, Broker or Correspondent for New York transactions and/or to extend credit to us or on our behalf. Approval or denial of this application will not result in a change of status in any existing approvals with SPM, which must be completed separately.		
_____ (Company Name)		
By: _____		
Title: _____ Date: _____		

**APPROVED:**      **Sierra Pacific Mortgage Company, Inc.**

**By:** \_\_\_\_\_

**Date:** \_\_\_\_\_



**CERTIFICATION OF APPLICANT'S AUTHORIZED REPRESENTATIVE**

**REQUIRED: Please sign with a wet signature**

The undersigned company ("We" or "Us") hereby represent and warrant that the information provided is complete and accurate in all respects. We understand that this renewal certification is made for the purpose of inducing Sierra Pacific Mortgage Co., Inc. ("SPM") to approve our request to be re-certified as an approved Seller, Broker or Correspondent and/or to extend credit to us or on our behalf. We authorize SPM to file a financing statement describing the collateral which will be subject to a security interest in favor of SPM if SPM approves our request.

We authorize SPM to make such investigations into our financial and legal condition and to otherwise verify the accuracy and authenticity of the representations and warranties made herein. We understand that SPM will continuously rely on the information provided herein as being fully, complete, accurate, and free from error or omission, until such time as we provide SPM notice of any changes, inaccuracies or omissions. We agree to notify SPM immediately of any adverse change affecting our company or our ability to fully perform all of our obligations owed to SPM, whether under this recertification questionnaire or any other agreement or arrangement between SPM and our company. We certify that the company's state charter has not lapsed, been revoked, been suspended, or otherwise been ineffective at any time during the past 12 months.

We understand and agree that our company shall follow the principles of the Federal Equal Credit Opportunity Act, which requires that all creditors, including banks, Savings and Loans, small loan companies, retail stores, and others, make credit available to all creditworthy customers without regard to sex, marital status, race color, religion, national origin, age, the fact that all or part of an applicant's income is derived from a public assistance program, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act or applicable state law. We agree to follow principals of fair lending as announced by the U.S. Department of Housing and Urban Development and/or the Consumer Financial Protection Bureau and/or the U.S. Department of Justice, and/or any state or local agency having jurisdiction over our company. We understand that this application shall remain the sole property of SPM.

COMPANY NAME: \_\_\_\_\_

SIGNED BY: \_\_\_\_\_ PRINT NAME: \_\_\_\_\_  
(Signature)

MY TITLE: \_\_\_\_\_ DATE: \_\_\_\_\_



**ADDENDUM FOR CORRESPONDENT LENDERS ONLY**

**OPTIONAL:** Please complete, sign and return this form only if information has changed in the past 12 months.

<b>Underwriters:</b>	Total Number of Underwriters:	Number of DE Underwriters And CHUMS No's:		
<b>Licenses and Branches</b>	Jurisdictions Where Licensed:			
<b>Insurance Information:</b>	<b>Type</b>	<b>Carrier</b>	<b>Amount</b>	<b>Expiration Date</b>
	Errors & Omissions			
	Fidelity – Blanket			
	Fidelity – Individual			
	Other:			
<b>Active Warehouse Lines of Credit:</b>	<b>Lender Name</b>	<b>Max Line Amount</b>	<b>Expiration Date</b>	<b>Wet Submit</b>
	1.			
	2.			
	3.			
<b>Repurchase/ Indemnity:</b>	Total Amount Agreed/Ordered (last 12 month only):	Current Aggregate Total Outstanding Balance:		Total Loans Affected:
<b>Misc.:</b>	Number of Branches:	MERS ID #		

COMPANY NAME: \_\_\_\_\_

SIGNED BY: \_\_\_\_\_ PRINT NAME: \_\_\_\_\_  
(Signature)

MY TITLE: \_\_\_\_\_ DATE: \_\_\_\_\_



## Affiliated Relationship Questionnaire

The Qualified Mortgage ("QM") rules effective January 10, 2014 state that borrower's points and fees cannot exceed specific thresholds defined in the regulation, the highest threshold is 3% of the total loan amount. Sierra Pacific Mortgage Company, Inc., ("Sierra") must determine the amount of fees that will be paid by borrowers to all entities involved in the loan process including any affiliate of the broker.

An affiliate is defined as an entity in which you, the broker has control over as stated below, is controlled by or is under common ownership. A company is considered to have control over another entity if it (i) directly or indirectly or acting through one or more persons, owns, controls, is an officer of, or has power to vote 25% or more of any class of voting securities of the entity, (ii) controls in any manner the election of a majority of the directors or trustees of the entity or, (iii) the Board of Governors of the Federal Reserve system determines, after notice and opportunity for hearing, that the company directly or indirectly exercises a controlling influence over the management or policies of the other entity.

**Please answer the questions below regarding any affiliated enterprises you, as the broker, officer, etc. are connected with.**

1. Please identify the type of business engaged in by your affiliate(s):
  - a. Title Insurance: \_\_\_\_\_
  - b. Escrow Services: \_\_\_\_\_
  - c. Credit Reporting Services: \_\_\_\_\_
  - d. Appraisal Services: \_\_\_\_\_
  - e. Inspection Services: \_\_\_\_\_
  - f. Home Warranty Services: \_\_\_\_\_
  - g. Notary Services: \_\_\_\_\_
  - h. Mortgage or Credit Insurance: \_\_\_\_\_
  - i. Real Estate Brokerage or Agent: \_\_\_\_\_
  - j. Other: \_\_\_\_\_
2. Do any of the affiliates identified in your answer above receive any income or fees from mortgage loans that you or your employees, originate?     YES     NO
3. Does the affiliate(s) share office space with the broker?     YES     NO
4. Do/Does the affiliate(s) advertise for their services separately?     YES     NO
5. **Please identify the name(s) of the affiliate(s), explain the services provided based on the box(s) checked in #1 above, the nature of the fees received on loans that your company originates.**  
 \_\_\_\_\_  
 \_\_\_\_\_

**6. Please provide a completed and signed W9 for any/all affiliates. One form, per affiliate.**

**Please Print:**

\_\_\_\_\_  
**Broker (BROKER)/Company Name**

\_\_\_\_\_  
**Broker (BROKER)/Company NMLS Number**

\_\_\_\_\_  
**Broker/Owner/Principal Name**

\_\_\_\_\_  
**Title**

\_\_\_\_\_  
**Signature of Broker/Owner/Principal**

\_\_\_\_\_  
**Date**

**REMINDER: Affiliated relationships require separate disclosures under the Real Estate Settlement Procedures Act. Your submission file to Sierra Pacific Mortgage must contain that affiliated business disclosure.**



## Third Party Fair and Responsible Lending Policy

Mortgage Brokers ("Brokers") doing business with Sierra Pacific Mortgage Company, Inc., ("Sierra") are required to comply with all federal and state fair lending laws and regulations. To ensure that Brokers doing business with Sierra have a clear understanding of these laws and commit to fair and responsible lending practices, Sierra has adopted this policy and expects Brokers to comply with this policy.

### **Fair Lending Laws and Regulations**

Fair lending laws and regulations include, but are not limited to, the Equal Credit Opportunity Act ("ECOA") the Fair Housing Act ("FHA") and the Civil Rights Act ("CRA") as well as individual rules issued by the U.S. Department of Housing and Urban Development ("HUD") and the individual states.

Sierra and its Broker partners are committed to treating all applicants and customers in a fair and consistent manner, to promoting the availability of credit in a fair and consistent manner and to promoting the availability of credit without regard to any of the prohibited basis including, but not limited to, the following:

- Race
- Ethnicity
- Color
- Religion
- National Origin
- Sex
- Age (provided the applicant is of legal age to enter in to a contract)
- Marital Status
- Familial Status
- Military or Veteran Status
- Sexual Orientation
- Gender Identity
- Disability
- Receipt of public Assistance
- The exercise in good faith of any right under the Consumer Credit Protection Act

Brokers doing business with Sierra shall comply with all applicable fair lending laws and regulations and shall not:

- Discourage an applicant from applying for a loan or credit product on a prohibited basis.
- Fail to provide information or services or provide different information or services on a Prohibited basis, including credit availability, application procedures or lending standards.
- Either orally or in writing, express a preference or indicate that applicants will be treated differently on a prohibited basis.
- Vary the pricing or other terms of a loan on a prohibited basis, including, but not limited to, the loan amount, fees, fee waiver, APR, rebate/discount, compensation, period or type of loan, minimum loan amount.
- Exercise discretion in a manner that discriminates on a prohibited basis when discretion is authorized under the Broker Agreement or Sierra's published program guides and rates, including individual judgment or decision-making in setting the pricing or terms offered to the applicant customer.
- Make credit decisions, including the denial of a loan, on a prohibited basis, including the use of different standards to evaluate income or collateral.
- Evaluate an applicant on a prohibited basis and require that applicant to purchase ancillary or supplemental products or services as a condition of the loan.
- Treat similarly situated applicants differently on a prohibited basis, including the amount of assistance, encouragement or information given the applicant during the application process.
- Discriminate on a prohibited basis because of the characteristics of an applicant, including a joint applicant, spouse, or household member.
- Refuse to do business in or provide unequal access to credit or unequal terms of credit because of the characteristics of the residents of the area in which the applicant is seeking credit or because of the area in which the applicant resides ("redlining").
- Assist an applicant in the selection of a loan product or interest rate with higher prices or unfavorable credit terms than which they are qualified for.
- Require the co-mortgagor be the spouse of the applicant.





## Third Party Fair and Responsible Lending Policy

### **Responsible Lending Laws**

Responsible lending laws prohibit lenders from engaging in practices that misrepresent or omit information that misleads customer as to the true nature of a product or service or causes substantial harm or injury to a customer. These laws are known as unfair, deceptive, abusive acts or practices. Responsible lending laws are further designed to protect potentially vulnerable customers such as military personnel and veterans, students, the elderly and limited English proficiency customers. Brokers doing business with Sierra are expected to share a similar commitment to responsible lending and must ensure that information provided to customers is complete and accurate and that all material product and service features of a loan transaction are clearly and accurately disclosed. Sierra expects all Brokers that do business with Sierra to maintain high standards when marketing to and serving vulnerable customer segments and to demonstrate those standards through employee training and awareness, marketing practices, policies and procedures and other controls.

### **Broker Obligations**

**Policies and Procedures** Broker must maintain policies and procedures to ensure compliance with Fair and Responsible Lending Laws and with this Policy. Broker must establish policies, procedures, train employees and implement controls to ensure that discretion is exercised consistently, based upon clear objective standards and ensure that the reasons for discretionary decisions are documented in each instance. Broker acknowledges that Broker must make its policies, procedures and training records available for review by Sierra.

**Complaints** Broker acknowledges that it is required implement a program to investigate consumer complaints and that broker is required to notify Sierra of its receipt of complaints or inquiries that relate to the business conducted with Sierra that allege discrimination on a Prohibited basis, unfair or deceptive practices, or violation(s) of Fair and Responsible Lending laws, regardless if they originate directly from a consumer, a federal agency, state agency, Better Business Bureau, legal counsel or lawsuit, consumer advocacy group, internet posting via social media or a specific website, another lender or GSE. Broker is required to assist, as needed, in the investigation of such complaints, the resolution of the complaints, including taking corrective action for the complaining customer and similarly situated customers.

**Training** Broker acknowledges that it has trained all employees on the requirements of Fair and Responsible Lending Laws and this Policy. Broker acknowledges that Broker must make its training policies, standards, schedules, records of completion and training materials available for review by Sierra at any time when requested by Sierra.

**Monitoring** Broker must fully cooperate with Sierra's efforts to meet its regulatory obligations and must comply in a timely manner with Sierra's requests for documentation and information, including electronic data. Broker must also fully cooperate with a Sierra initiated Fair and Responsible Lending performance review, risk assessment, analysis, and/or audit including requests for data to conduct testing and monitoring and take subsequent remedial action as appropriate including corrective action directed by Sierra.

**Self-Assessment** It is expected that Broker will monitor and analyze its own compliance with Fair and Responsible Lending Laws and will notify Sierra of any issues identified and remedial action taken. Broker may be required to implement additional corrective or remedial actions as directed by Sierra. At the request of Sierra, Broker will provide periodic reports on fair and responsible lending performance.

### **Please Print:**

\_\_\_\_\_  
Broker (LOO)/Company Name

\_\_\_\_\_  
Broker (LOO)/Company NMLS Number

\_\_\_\_\_  
Broker/Owner/Principal Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature of Broker/Owner/Principal

\_\_\_\_\_  
Date



## WEBSITE AND ADVERTISING REQUEST

As part of our Third Party Vendor Management program, Sierra is required to review the websites of our third party originators and to review/audit a sample of their advertising materials.

- 1. Please provide us with the Parent company website address, and (if applicable) any additional websites of every loan originator employed by the Broker:**

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*Attach a separate piece of paper if needed.*

- 2. Does your company advertise in print, radio, or television? YES\_\_\_ NO\_\_\_**

**Please provide Sierra with copies of three or more recent printed advertising materials, and/or scripts for television or radio advertising.**

Sierra Pacific Mortgage will review the website(s) and advertising media for compliance with federal and state advertising laws. Sierra may provide commentary to the broker relative to our findings however, note this review is for our purposes only and should not be construed as legal advice from Sierra. It is suggested that the broker seek legal advice and guidance relative to any findings and/or corrective measures or requirements.

- 3. Companies licensed in New York State: has your company's website and all subsites been approved by the New York State Department of Financial Services? YES\_\_\_ NO\_\_\_ N/A\_\_\_**



## Corporate Resolution

**We, the undersigned, do hereby certify that:**

**CORPORATION**

The complete and correct name of the Corporation is: \_\_\_\_\_

a, \_\_\_\_\_ Corporation ("Corporation"). Corporation is a corporation for profit which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the State of \_\_\_\_\_ and at all times during its relationship with Sierra Pacific Mortgage, and all successors and/or assigns ("Company"). The Corporation has the full power and authority to transact business in which it is presently engaged or presently proposes to engage.

The Corporation maintains its primary office at the following location:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

This location is the office at which the Corporation maintains its books and records. The Corporation will notify Company prior to any change in the location of the state of organization, changes in the Corporation's name, changes in the Corporation's officer and changes in the Corporation's financial status that would have a significant impact on its operational structure. The Corporation will do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any government or quasi-governmental authority or court application to the Corporation and the Corporation's business activities.

**RESOLUTION**

At a meeting of the Directors of the Corporation, or if the Corporation is a close corporation having no Board of Directors then at a meeting of the Corporation's shareholders, owner, managing partner, CEO, or President, duly called and held on \_\_\_\_\_ at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Resolution were adopted:

**OFFICERS**

**The following names individuals/persons are officers of the Corporation**

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*



Corporate Resolution

**ACTION AUTHORIZED**

Corporation acknowledges and agrees that any of the individuals under the employ of the Corporation has the authority to transact business with the offices of the Company inclusive but not limited to the brokering of residential real estate transactions, conduct negotiations related to a transaction inclusive of rate and fee negotiations, collateral issues, discussions related to credit, employment, asset verifications, tax information, title information and any discussion necessary to conduct business relative to all transactions. Please refer to the additional covenants, restrictions, guidelines, resolutions, guarantee, representations and warranties in the brokerage agreement which are incorporated herein and made a part hereof. Any conflict of verbiage will not invalidate that clause in neither the Corporate Resolution nor the broker agreement.

**CORPORATE RESPONSIBILITIES**

The Corporation has filed or recorded all documents or filings required by law relating to all assumed business names used by the Corporation. The Corporation will promptly notify Company in writing or through the Account Executive of any address changes, change in the Corporation's name, change in the Corporation's assumed business name(s), changes in the management of the Corporation, changes in principal office address, changes in the state of organization, conversion of the Corporation to a new or different type of entity, or changes in any other aspect of the Corporation that directly or indirectly relates to any agreements between the Corporation and the Company. No change in any of the above will take effect until Company has received proper notice and approved said changes.

**CERTIFICATION**

The individuals named are duly elected, appointed or employed by or for the Corporation, as the case may be, and occupy the positions set opposite their respective names. This Resolution now stands of record on the books of the Corporation, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

**CONTINUING VALIDITY**

Any and all acts authorized pursuant to this Resolution and performed prior to the passage of this Resolution are hereby ratified and approved. This Resolution shall be continuing, shall remain in full force and effect and Company may rely on it until written notice of its revocation shall have been delivered to and received by Company at Company's corporate headquarters or the office Corporation primarily conducts business with. Any such notice shall not affect any of the Corporation's agreements or commitments in effect at the time notice is given.

**CERTIFIED AND ATTESTED BY**

\_\_\_\_\_  
**By**  
  
\_\_\_\_\_  
**Signature**  
  
\_\_\_\_\_  
**Signature**  
  
\_\_\_\_\_  
**Signature**  
  
\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**  
  
\_\_\_\_\_  
**Title**  
  
\_\_\_\_\_  
**Title**  
  
\_\_\_\_\_  
**Title**  
  
\_\_\_\_\_  
**Title**



## Limited Liability Company Resolution

**We, the undersigned, do hereby certify that:**

**Limited Liability Company:**

The complete and correct name of the LLC is: \_\_\_\_\_ a, \_\_\_\_\_ . The LLC is a for-profit venture managed by its members, which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the State of \_\_\_\_\_ and at all times during its relationship with Sierra Pacific Mortgage, and all successors and/or assigns ("Company").

The LLC has the full power and authority to transact business in which it is presently engaged or presently proposes to engage. The LLC maintains its primary office at the following location:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

This location is the office at which the LLC maintains its books and records. The LLC will notify Company prior to any change in the location of the state of organization, changes in the LLC's name, changes in the LLC's officer and changes in the LLC's financial status that would have a significant impact on its operational structure. The LLC will do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any government or quasi-governmental authority or court application to the LLC and the LLC's business activities.

**RESOLUTION:**

At a meeting of the members of the LLC, duly called and held on \_\_\_\_\_ at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Resolution were adopted:

**PARTNERS/MEMBERS:**

**The following names individuals/persons are members of the LLC**

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Authorized Signature*



## Limited Liability Company Resolution

### **ACTION AUTHORIZED:**

LLC acknowledges and agrees that any of the individuals under the employ of the LLC has the authority to transact business with the offices of the Company inclusive but not limited to the brokering of residential real estate transactions, conduct negotiations related to a transaction inclusive of rate and fee negotiations, collateral issues, discussions related to credit, employment, asset verifications, tax information, title information and any discussion necessary to conduct business relative to all transactions.

Please refer to the additional covenants, restrictions, guidelines, resolutions, guarantee, representations and warranties in the brokerage agreement which are incorporated herein and made a part hereof. Any conflict of verbiage will not invalidate that clause in neither the Limited Liability Company Resolution nor the broker agreement.

Each partner/member agrees to be jointly and severally liable for all of the LLC's present and future transactions with Company.

### **LIMITED LIABILITY COMPANY RESPONSIBILITIES:**

The LLC has filed or recorded all documents or filings required by law relating to all assumed business names used by the LLC. The LLC will promptly notify Company in writing or through the Account Executive of any address changes, change in the LLC's name, change in the LLC's assumed business name(s), changes in the management of the LLC, changes in principal office address, changes in the state of organization, conversion of the LLC to a new or different type of entity, or changes in any other aspect of the LLC that directly or indirectly relates to any agreements between the LLC and the Company. No change in any of the above will take effect until Company has received proper notice and approved said changes.

### **CERTIFICATION:**

The individuals named are duly elected, appointed or employed by or for the LLC, as the case may be, and occupy the positions set opposite their respective names. This Resolution now stands of record on the books of the LLC, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

### **CONTINUING VALIDITY:**

Any and all acts authorized pursuant to this Resolution and performed prior to the passage of this Resolution are hereby ratified and approved. This Resolution shall be continuing, shall remain in full force and effect and Company may rely on it until written notice of its revocation shall have been delivered to and received by Company at Company's Corporate headquarters or the office LLC primarily conducts business with. Any such notice shall not affect any of the LLC's agreements or commitments in effect at the time notice is given.

### **CERTIFIED AND ATTESTED BY**

_____
<b>By</b>
_____
<b>Signature</b>
_____
<b>Signature</b>
_____
<b>Signature</b>
_____
<b>Signature</b>

_____
<b>Date</b>
_____
<b>Title</b>
_____
<b>Title</b>
_____
<b>Title</b>
_____
<b>Title</b>

# Request for Taxpayer Identification Number and Certification

**Give Form to the  
requester. Do not  
send to the IRS.**

<b>Print or type See Specific Instructions on page 2.</b>	Name (as shown on your income tax return):		
	Business name/disregarded entity name, if different from above:		
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/Sole Proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/Estate <input type="checkbox"/> Limited Liability Company	Exemptions (see instructions):	
	Enter tax classification (C=C corporation, S=S corporation, P=partnership) ▶ Other (see instructions) ▶	Exempt payee code (if any): Exemption from FATCA reporting code (if any):	
	Address (number, street, and apt. or suite no.):	Requester's name and address (optional):	
	City, state, and ZIP code:		
List account number(s) here (optional):			

Part I Taxpayer Identification Number (TIN)																																																							
<p>Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3.</p> <p><b>Note:</b> If account is in more than one name, see chart on Pg. 4 for guidelines on whose number to enter.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="9" style="background-color: #e0e0e0;">Social Security Number</th> </tr> <tr> <td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td> </tr> <tr> <td style="text-align: center;">-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <th colspan="9" style="background-color: #e0e0e0;">Employer Identification Number</th> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td style="text-align: center;">-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>	Social Security Number																		-									Employer Identification Number																		-								
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Part II Certification			
Under penalties of perjury, I certify that:			
<ol style="list-style-type: none"> <li>1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and</li> <li>2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and</li> <li>3. I am a U.S. citizen or other U.S. person (defined below), and</li> <li>4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.</li> </ol>			
<p><b>Certification instructions.</b> You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.</p>			
<b>Sign Here</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Signature of U.S. Person:</td> <td style="width: 30%;">Date:</td> </tr> </table>	Signature of U.S. Person:	Date:
Signature of U.S. Person:	Date:		

**General Instructions**  
Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** The IRS has created a page on IRS.gov for information about Form W-9, at [www.irs.gov/w9](http://www.irs.gov/w9). Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

**Purpose of Form**  
A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

## Form W-9

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity,
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust, and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

### Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* on page 1.

**What is FATCA reporting?** The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

**Sole proprietor.** Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

**Partnership, C Corporation, or S Corporation.** Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA) name" on the "Business name/disregarded entity name" line.

**Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulation section 301.7701-2(c)(2)(iii). Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

**Note.** Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

**Limited Liability Company (LLC).** If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

**Other entities.** Enter your business name as shown on required U.S. federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

## Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the *Exemptions* box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on page 3.



**Exempt payee code.** Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

**Note.** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of non-covered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 52
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup>See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup>However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements.

- A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B—The United States or any of its agencies or instrumentalities
- C—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
- E—A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
- F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G—A real estate investment trust
- H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

- I—A common trust fund as defined in section 584(a)
- J—A bank as defined in section 581
- K—A broker
- L—A trust exempt from tax under section 664 or described in section 4947(a)(1)
- M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

## Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at [www.ssa.gov](http://www.ssa.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting [IRS.gov](http://IRS.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt payee code* earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).
5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

**What Name and Number To Give the Requester**

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup> The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor*

  

For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup>List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup>Circle the minor's name and furnish the minor's SSN.

<sup>3</sup>You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup>List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

\***Note.** Grantor also must provide a Form W-9 to trustee of trust.

**Note.** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

**Secure Your Tax Records from Identity Theft**

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit [IRS.gov](http://IRS.gov) to learn more about identity theft and how to reduce your risk.

**Privacy Act Notice**

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.