



INTEGRITY | FINANCIAL | GROUPS

## Broker Application

| BROKER INFORMATION        |                 |                            |                         |                |
|---------------------------|-----------------|----------------------------|-------------------------|----------------|
| Company Name              |                 |                            |                         |                |
| Address                   |                 |                            | City                    | State          |
| Zip Code                  |                 |                            |                         |                |
| Phone No.                 | Fax No.         | Main Contact Email Address |                         |                |
| Type of Business          | ( ) Partnership | ( ) Proprietorship         | ( ) Corporation         |                |
| Year Business Started     |                 |                            | Website                 |                |
| Membership(s)             | ( ) NEFA        | ( ) ELFA                   | ( ) NAELB               | ( ) Other      |
| Credit Reports Used       | ( ) Equifax     | ( ) Trans Union            | ( ) Experian            |                |
| PRINCIPALS                |                 |                            |                         |                |
| 1                         |                 | Title                      | Percentage of Ownership |                |
| Home Address              |                 | Phone                      | S.S.#                   |                |
| 2                         |                 | Title                      | Percentage of Ownership |                |
| Home Address              |                 | Phone                      | S.S.#                   |                |
| BANK REFERENCES           |                 |                            |                         |                |
| Name of Bank              | Account No.     | Phone No.                  | Contact                 |                |
| Name of Bank              | Account No.     | Phone No.                  | Contact                 |                |
| CURRENT FUNDING SOURCES   |                 |                            |                         |                |
| Company Name              | Contact         | Email Address              | How Long With?          | Annual Funding |
| Company Name              | Contact         | Email Address              | How Long With?          | Annual Funding |
| Company Name              | Contact         | Email Address              | How Long With?          | Annual Funding |
| Company Name              | Contact         | Email Address              | How Long With?          | Annual Funding |
| Company Name              | Contact         | Email Address              | How Long With?          | Annual Funding |
| ADDITIONAL INFORMATION    |                 |                            |                         |                |
| Total No. of Employees    |                 | No. of Sales People        | Annual Lease Funding \$ |                |
| Origination of New Leases |                 |                            |                         |                |
| ( ) Vendor                |                 | ( ) Broker                 | ( ) End User            |                |

### APPLICANT'S STATEMENT AND AUTHORIZATION TO RELEASE BANK INFORMATION

Applicant has answered the questions in this application fully and truthfully. Applicant understands that Integrity Financial Groups or its assigns ("Lessor") may check Applicant's credit and bank records, in addition to any statements Applicant has made. Applicant specifically grants all of its creditors permission to release to Lessor any information Lessor requests in order to determine whether Lessor wants to grant Applicant credit. Applicant gives Lessor permission to give credit reporting agencies and other creditors information relating to any credit Lessor might grant Applicant.

**A FACSIMILE OF THIS AGREEMENT WITH SIGNATURE SHALL BE CONSIDERED AN ORIGINAL.**

  X  

\_\_\_\_\_ Title

\_\_\_\_\_ Date



INTEGRITY | FINANCIAL | GROUPS

## Master Broker Agreement

This Master Broker Agreement (“Agreement”) is made and entered into this [REDACTED] day of [REDACTED], 20[REDACTED] by and between **Integrity Financial Groups, LLC**, whose business address is 75 East Fort Union Blvd Suite C-159 herein after referred to as (“**IFG**”) and [REDACTED], whose business address is [REDACTED] herein after referred to as (“**BROKER**”).

- 1. Term:** This Agreement will become effective on the date stated above and will continue in effect until terminated as provided hereinafter.
- 2. Relationship:** The parties agree that the relationship between “**IFG**” and “**BROKER**” shall be that of an independent contractor. All parties recognize that this Agreement is non-exclusive and in keeping with an ‘arm’s length’ relationship. “**BROKER**” and its employees, brokers, agents, and their employees shall not be considered employees of “**IFG**” in any way, or for any purpose.
- 3. Compensation:** “**IFG**” will pay “**BROKER**” an Origination Fee by the 10th day of the following calendar month. Generally, the fee is 2-4% of the financed amount. The fee varies on the deal structure, interest rate, and client’s credit profile.

The following commission methodology will apply:

- Such commission shall not be deemed earned by “**BROKER**” until “**IFG**” actually receives all lease origination fees from lessee and the Lease Transaction has been Formally Credit Approved, Funded and Commenced.
  - “**IFG**” will provide “**BROKER**” an accounting on each transaction as requested.
  - Should “**IFG**” never be paid an Origination Fee by lessee; or for some other reason “**IFG**” never receive its fee(s), then no commission shall be owed by “**IFG**” to “**BROKER**” for that specific transaction.
  - Should “**IFG**” be forced to declare an Event of Default on a transaction, as such is defined in “**IFG**” and its affiliates Documentation with lessee, then (in recognition of “**IFG**” and its affiliates Loss and increased costs of collections) until all condition(s) causing the declaration of default are cured, “**BROKER**” shall irreversibly forfeit any right to commission(s) earned on that specific transaction during the period that the conditions of default were existent and/or uncured.
  - Unless this Agreement is otherwise earlier terminated, all compensation is to be paid by “**IFG**” to “**BROKER**”.
- 4. “BROKER” Obligations:** Broker represents and warrants that:
- “**BROKER**” shall conduct its business, as it relates to the services defined herein, in a commercially reasonable, legal and ethical manner. Every effort will be made by “**BROKER**” to ensure that the lessee is aware of the economic substance of those transactions contemplated herein, and that “**BROKER**” affairs with lessee have been conducted in a professional manner.
  - “**BROKER**” agrees that if “**IFG**” should incur any expenses relating to actual damages or its defense from damages as a result of a breach of any of “**BROKER**” representations or warranties, then “**IFG**” may invoke a right of offset against future commissions until such deficit has been repaid.

- **“BROKER”** will treat all correspondence from **“IFG”** including contractual documentation with lessee as confidential, and will only disclose this information to lessee.

**5. Termination:** Notwithstanding anything herein to the contrary, either party may terminate this Agreement at any time by providing thirty (30) days prior written notice to the other party.

**6. Entire Agreement:** This Agreement supersedes any and all agreements, either oral or written, between the parties hereto and contains all of the agreements between the parties and governs any Schedules subsequently entered into between **“IFG”** and **“BROKER”**. Both parties agree that no representations, inducements, promises, or agreements (oral or otherwise) have been made by any party or anyone acting on behalf of any party, which are not embodied herein; and that no other agreement, statement, or promise not contained herein shall be valid or binding. Any modification of this Agreement will be effective only if it is in writing and signed by both parties. Should there be a conflict between the terms and conditions expressed herein and any Schedule(s) relating to this Agreement, then the terms and conditions detailed in the relevant Schedule will prevail.

**7. Confidential Information:** “Confidential Information” that either party may disclose to the other includes, but is not limited to, information concerning the disclosing party’s systems, processes, business relationships, contracts, volumes of business, and pricing structures. It shall be presumed that any information disclosed by one party to the other concerning its business, operations, and past, current, or future programs, including any leasing programs, is information of a confidential and competitively sensitive nature. While the term “Confidential Information” is not limited to any documents or other tangible material that has been designated as “confidential”, at the close of any negotiations between the parties, each receiving party shall return to the disclosing party any and all documents provided to it by the disclosing party that have been designated as “confidential”.

**8. Schedules:** **“BROKER”** and **“IFG”** will execute Schedules (governed by this Agreement) to evidence their agreement on specific Clients submitted by **“BROKER”** to **“IFG”**. Such Schedules will memorialize the terms of commission, account exclusivity, etc. The Schedule(s) will serve as **“BROKER”** proof (or receipt) of the obligation to commission from **“IFG”** as defined in this Agreement.

**9. This Agreement shall be governed and construed in accordance with the laws of the State of Utah.**

**Integrity Financial Groups, LLC**

**Company:** \_\_\_\_\_

**By:**

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

**Name:** Craig Wronka

**Name:** \_\_\_\_\_

**Title:** Managing Member

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

**Date:**

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



## CONFIDENTIALITY and NON-CIRCUMVENT AGREEMENT

This Mutual Confidentiality Agreement (the "Agreement") is entered into this \_\_\_ day of \_\_\_\_\_, 201\_\_\_, by and between \_\_\_\_\_, having its principal place of business located at \_\_\_\_\_ referred to herein as ("\_\_\_") and Integrity Financial Groups, LLC having its principal place of business located at 75 East Fort Union Blvd Suite C-159, Midvale Utah 84047 herein after referred to as ("IFG").

WHEREAS, \_\_\_ wishes to disclose information regarding various lessees in order to have IFG find recourse and/or non-recourse discount lender(s) or investor(s) for such lessees.

WHEREAS, information that has already or will be disclosed by "IFG" to "\_\_\_" and by "\_\_\_" to "IFG" in the course of their discussions is confidential information that is proprietary to "IFG" and to "\_\_\_" respectively; and

WHEREAS, the parties hereto wish to protect such information:

NOW THEREFORE, "IFG" and "\_\_\_" agree as follows:

- 1. Purpose of Agreement.** In consideration of the mutual disclosure of confidential information by the parties to each other concerning their business and operations, each party to this Agreement agrees to abide by the terms of this "Mutual Confidentiality Agreement".
- 2. Parties.** The "parties" or the "parties to this Agreement" are IFG and \_\_\_\_\_. When either party provides confidential information to the other, the party providing the information shall be known as the "disclosing party" and the other party shall be known as the "receiving party".
- 3. Confidential Information.** "Confidential Information" that either party may disclose to the other includes, but is not limited to, information concerning the disclosing party's systems, processes, business relationships, contracts, volumes of business, and pricing structures. It shall be presumed that any information disclosed by one party to the other concerning its business, operations, and past, current, or future programs, including any leasing programs, is information of a confidential and competitively sensitive nature. While the term "Confidential Information" is not limited to any documents or other tangible material that has been designated as "confidential", at the close of any negotiations between the parties, each receiving party shall return to the disclosing party any and all documents provided to it by the disclosing party that have been designated as "confidential".
- 4. Exclusions from "Confidential Information".** Notwithstanding any other provision of this Agreement, the term "Confidential Information" does not include information that:
  - a. is or becomes generally available to the public other than as a result of a disclosure made under the terms of this Confidentiality Agreement;

- b. was within the possession of the receiving party's possession before being disclosed by the disclosing party;
- c. becomes available to the receiving party on a non-confidential basis from a source other than the disclosing party, provided that such source is not known by the receiving party to be bound by a confidentiality agreement or other confidentiality obligation to the disclosing party;
- d. is subject to subpoena or other legal process served upon the receiving party, provided that if the receiving party is not otherwise compelled by law, the receiving party shall provide prompt notice to the disclosing party of its receipt of such subpoena or legal process so that the disclosing party may act as it deems appropriate to protect the confidentiality of its information that may be subject to disclosure by the terms of the subpoena or other legal process.

**5. Confidentiality Agreement.** Each receiving party agrees to maintain the confidentiality of all Confidential Information disclosed to it by a disclosing party. In particular, without the express written consent of the disclosing party, each receiving party agrees not to disclose any Confidential Information to any other manufacturer, vendor, underwriter, leasing/finance company, or any other entity who may compete with the disclosing party. The prohibitions imposed by this Confidentiality Agreement are not limited to disclosures to the entities or types of entities specifically identified in the immediately preceding sentence. Each receiving party shall ensure that those of its employees who receive Confidential Information from a disclosing party shall abide by the terms of this Agreement. **Notwithstanding the foregoing, nothing contained herein shall restrict the parties from disclosing confidential information to other companies, banks or lenders in order to accomplish the purpose of this agreement.**

**6. Non-Circumvention.** The parties hereto, for good and valuable consideration the receipt of which is hereby acknowledged and for the future consideration that one or more of us have, or will have introduced or will introduce one or more parties who may advise, counsel, assist, negotiate, and/or conclude some type of business transaction (s) with one or more of us. Therefore, the undersigned do hereby covenant and agree that none of us will ever circumvent, bypass, or obviate the others or any one of us in any dealings present or future with any such parties or party so introduced to the other party hereto. By way of illustration, but not way of limitation, each of us understands and agrees that non-circumvent means that one of us individually or in combination will not, without the prior knowledge, consent, and cooperation of the remaining party hereto, approach, contact, solicit, discuss, or negotiate with any such party or parties regarding any agreement, arrangement, undertaking or act by which profit, pay, income, commission or other benefit would or might possibly result or accrue to anyone else, nor shall we permit anyone in our behalf to perform any of the above acts of circumvention. It is agreed and understood that should any one or more of us attempt, cause or permit the circumvention of anyone or more of us, then the party or circumvented shall be entitled to all income, commissions, profits, pay, benefit or any other thing of value to which the principal committing or permitting such circumvention or may become entitled by reason of or through any transaction conducted or concluded through, by or under such circumvention. Notwithstanding the foregoing, nothing shall restrict either party from soliciting or calling any such party or parties to the extent that such party has already established a working relationship with such other party.

**7. Prohibition on Competitive Use.** Because a receiving party's use of information disclosed to it might be damaging to the competitive position of the disclosing party, each receiving party agrees not to use any Confidential Information disclosed, to compete with the disclosing party.

**8. Duration of Agreement.** Unless this Agreement is superceded by another agreement between the parties, the confidentiality agreement set forth in paragraph 5 and the prohibition on competitive use set forth in paragraph 6 of this Agreement shall continue in effect during the course of any negotiations and for a period of three years.

**9. Recitation of Consideration.** The parties acknowledge that the restrictions set forth in this Agreement are ancillary to and supported by the mutual agreement between the parties to provide Confidential Information to each other and to enter into negotiations to explore the possibility of either party participating in any programs established or administered by the other party.

**10. Arbitration.** Any controversies arising out of the term of this Agreement or its interpretation shall be settled with the rules of the American Arbitration Association and the judgment upon award may be entered in any court having jurisdiction thereof.

**11. Remedies: Irreparable Harm.** Both parties acknowledge that any breach of this Agreement will cause the non-breaching party irreparable injury and harm. As to any monetary damages caused by any violation of this Agreement that are ascertainable with the degree of certainty required by law, nothing in this paragraph shall prevent recovery of such monetary damages by the breaching party.

**12. Reformation of Agreement.** Both parties to this Agreement acknowledge that, should any court find the restrictions established by this Agreement to be too broad or vague, then the court may reform this Agreement to set forth restrictions that the court deems to be reasonable and then enforce it according to its reformed terms.

**13. Integration Provision.** This Agreement supersedes any and all prior understandings or agreements between the parties hereto with respect to the subject matters set forth herein.

**14. The Laws of the State of Utah** shall govern the validity, performance and enforcement of this agreement.

IN WITNESS WHEREOF, the parties hereto have executed this agreement as of the date first written above.

\_\_\_\_\_

**Integrity Financial Groups, LLC**

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

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

Name: \_\_\_\_\_

Name: Craig Wronka

Title: \_\_\_\_\_

Title: Finance Director

# Request for Taxpayer Identification Number and Certification

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

|   |  |  |
|---|--|--|
| <b>Print or type<br/>See Specific<br/>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:<br><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<br><br><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____<br><br><input type="checkbox"/> Other (see instructions) ▶ _____ | Exemptions (see instructions):<br><br>Exempt payee code (if any) _____<br><br>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)

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 *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

| Social security number |  |  |  |  |  |  |  |  |  |  |
|------------------------|--|--|--|--|--|--|--|--|--|--|
|                        |  |  |  |  |  |  |  |  |  |  |

| Employer identification number |  |  |  |  |  |  |  |  |  |  |
|--------------------------------|--|--|--|--|--|--|--|--|--|--|
|                                |  |  |  |  |  |  |  |  |  |  |

## Part II Certification

Under penalties of perjury, I certify that:

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
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
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** 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.

|                  |                            |        |
|------------------|----------------------------|--------|
| <b>Sign Here</b> | 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.

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 the 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 noncovered 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 5 <sup>2</sup>   |
| 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)<br>b. So-called trust account that is not a legal or valid trust under state law  | The grantor-trustee <sup>1</sup>  |
| 5. Sole proprietorship or disregarded entity owned by an individual   | The actual owner <sup>1</sup>   |
| 6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))   | The owner <sup>3</sup>  |
|   | 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.