



RE: Participation in the Hardest-Hit Fund Program in South Carolina

To Whom It May Concern:

We would like to invite you to participate in the South Carolina Homeownership and Employment Lending Program (SC HELP), a foreclosure prevention program supported by \$295.4 million from the U.S Treasury's Hardest-Hit Fund (HHF). Through SC HELP, SC Housing Corp. (SCHC) aims to help approximately 28,000 South Carolinians avoid foreclosure by launching the following five new programs:

- Monthly Payment Assistance – Provides up to 24 months assistance with mortgage payments;
- Direct Loan Assistance – Provides a payment to bring delinquent mortgages current; and
- Property Disposition Assistance – Provides a one-time payment to the homeowner to help transition from homeownership to renting.

SC HELP was developed by SC Housing Corp. in cooperation with the South Carolina State Housing Finance and Development Authority to help as many South Carolinians as possible. As a servicer of mortgage loans in South Carolina, your participation is critical to the success of this program. Recognizing this, the State of South Carolina has involved mortgage servicers in the development and implementation of SC HELP.

We encourage your company's active participation in SC HELP. The enclosed materials provide the information your company needs to participate as well as the information SC HELP needs to confirm your company's participation.

Participation includes:

- Allowing funds to flow to your company from SC HELP's fiscal agent, SC Housing Corp. (SCHC) on behalf of the eligible borrowers;
- Providing a point of contact within your institution for SCHC staff;
- Assisting SCHC with any reporting requirement that Treasury might require;
- Receiving secure, electronic documents from SCHC through a secured email system or Secure File Transfer Protocol (SFTP); and
- Acting in accordance with any and all applicable laws that may govern the use of the funds that are being given by Treasury.

We have enclosed the following documents to help your company sign-up to participate in and learn more about SC HELP:

- SC HELP fact sheet for servicers;
- Servicer Participation Agreement;
- ACH Application for your company to receive funds from SCHC on behalf of eligible borrowers;
- W-9 form
- Contact information form to provide a dedicated primary and secondary contact;
- SC HELP contact information; and
- Overview of the programs offered through SC HELP.

A successful program in South Carolina will enable more homeowners to remain in their homes and lenders to maintain their current portfolios. On behalf of Treasury and SC Housing Corp., we appreciate your cooperation in administering SC HELP to your borrowers. If you could, please return the enclosed forms to us as soon as possible so we may move forward in our efforts to help these South Carolina borrowers who need assistance.



Program Fact Sheet for Participating Mortgage Servicers

South Carolina has been awarded \$295.4 million from the U.S. Department of Treasury's Hardest-Hit Fund to help homeowners avoid foreclosure. SC Housing Corp. (SCHC) will administer these funds to help an estimated 28,000 families who are at risk of default or foreclosure.

SCHC worked to develop a comprehensive, statewide strategy to distribute the federal funds and help as many South Carolinians as possible. SC HELP designed three programs to help homeowners who have temporary or permanent reductions in income. Programs include:

- **Monthly Payment Assistance** will provide up to 24 months of assistance to homeowners who have experienced a temporary loss or reduction in income.
- **Direct Loan Assistance** will provide a payment to the mortgage servicers to help delinquent borrowers become current on their first mortgage.
- **Property Disposition Assistance** will provide funding to help families transition from homeownership to renting.

SCHC announced January 20, 2011 that homeowners may begin to submit applications. Homeowners are able to apply online through www.SCHELP.gov or by calling the SC HELP hotline 1-855-HELP4SC (1-855-435-7472). Processing agencies will work with homeowners to determine whether they qualify and for which program. Agencies will work with qualified homeowners to assemble documentation necessary to receive assistance. Before submitting the package to the servicer, SCHC will verify eligibility and conditionally approve the recommended assistance. After the homeowner closes on a subordinate loan for the amount of SC HELP assistance, SCHC will send funds to the servicer.

Funds will be disbursed to servicers by Automated Clearing House (ACH) payment via SCHC's fiscal agent. Homeowner information will be transmitted to servicers through secure web-based platforms. For more information about participation, contact Kim.Wilbourne@schousing.com.



Servicer Enrollment

We encourage your company's active participation in the South Carolina Homeownership and Employment Lending Program (SC HELP). The program will include an efficient on-line application process for homeowners. We would require a single point of contact within your organization to ensure an effective flow of communication is established.

When a payment is sent to you on behalf of the eligible homeowners, we will send you a separate transmittal that will include the following items:

- Primary homeowner name
- Property address
- Loan number
- Last four digits of the primary homeowner's social security number
- A unique identifier

It is expected that you will assist us with any reporting requirements that may be placed upon us by the U.S. Department of Treasury with regard to ensuring that homeowner payments are credited to the appropriate homeowner accounts and various other reporting requirements are fulfilled as we receive more details from Treasury. All parties, including the servicer and SCHC, will also agree to act in accordance with any and all applicable laws that may govern the use of the funds that are being given by the U.S. Department of Treasury.



SC HELP Servicer Participation Agreement

The following is a list of items that each servicer should know before agreeing to participate in the SC HELP Program.

1. Participation in the SC HELP Program is voluntary. Servicer may choose to participate in only those SC HELP Programs that it wants. Participation in SC HELP is distinct from the Servicer's decision whether or not to participate in other foreclosure prevention programs, including, for example, the Home Affordable Modification Program (HAMP).
2. Homeowners will access the SC HELP program through the SC HELP System online application, a statewide hotline, or referral to a participating Housing Counseling Agency. Servicer will not be involved in determining eligibility for SC HELP programs but may refer homeowners to www.SCHELP.gov or directly to a participating Housing Counseling Agency.
3. SC Housing Corp. is responsible for the selection/qualification of homeowners to receive SC HELP funding. Servicer may refer potentially eligible homeowners to SC HELP, but Servicer is not required to market the SC HELP program. The SC Housing Corp. (SCHC) will make collateral materials available to Servicer including web graphics and brochures in pdf format.
4. Servicer shall provide a primary and secondary point of contact for SC HELP cases to SCHC's Servicer Liaison at Kim.Wilbourne@schousing.com and also provide a Servicer point of contact for housing counselors. SCHC shall provide a list of contacts for the Servicer.
5. Servicer will provide ACH transmission information via the Authorization Agreement for Automatic Deposits provided in the Servicer Enrollment package to Servicer Liaison at Lynne.Risinger@schousing.com. Payments will be made via ACH CTX transaction. The data field report is attached.
6. SCHC or its non-profit housing counseling partners assisting in the intake function will secure written authorization from each homeowner to share information from the Servicer to SCHC or the Housing Counseling Agencies. A copy of the signed authorization will be provided to the Servicer through secured email or web portal as designated by Servicer.
7. Servicer will communicate information about the assisted homeowner's workout status, including participation in HAMP or other workout options to SCHC and its agents through secured transmission. Servicers that participate in Making Home Affordable must follow Supplemental Directive 10-07.



8. All communication that includes homeowner's Nonpublic Personal Information between SCHC and Servicer shall be through encrypted email, secure loan port or other similar secure electronic delivery system. Each party will maintain or implement appropriate measures designed to (a) ensure the security and confidentiality of any Nonpublic Personal Information it receives from the other party, (b) protect against any anticipated threats or hazards to the security or integrity of such information, (c) protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to the subject of such information, (d) ensure the proper disposal of all Nonpublic Personal Information received from the other party upon the termination of this Agreement for any reason, unless the information is required to be retained for legal or regulatory record retention purposes, (e) treat the Nonpublic Personal Information with at least the same degree of care that it uses to protect its own confidential and proprietary information of a similar nature but with no less than a reasonable degree of care, and (f) implement or utilize appropriate technological safeguards that are in compliance with generally recognized industry standards. "Nonpublic Personal Information" means any information received from or provided by the other party which pertains to or identifies an individual, such as a name, postal address, e-mail or IP address, facsimile or phone number, mother's maiden name, social security or identification number, transactional, employment, or financial data, medical or health records, personal, gender, political, profile, account, and password information.
9. All SC HELP Program workout options will be conducted in accordance with the SC HELP Program descriptions and requirements detailed in the term sheets, which may be amended from time to time. SCHC will notify the primary contact provided by the enrolled servicer of any program amendments and/or changes. It is the Servicer's responsibility to obtain investor and mortgage insurer approval.
10. Upon notification that a homeowner has been conditionally approved for SC HELP, Servicer will accept or deny each homeowner's participation in the program. Denial shall be only for good cause such as pending litigation, potential fraud or poor payment history prior to the homeowner's hardship. Once accepted, the Servicer shall not initiate the foreclosure process or, if the homeowner is already in the foreclosure process, conduct a foreclosure sale during the term of assistance. If a participating homeowner is brought current through rescue assistance or other means, the foreclosure action shall be dismissed.
11. For Direct Loan Assistance/Rescue Payment Assistance, funds will be applied to PITI (principal, interest, taxes and insurance) and may also be applied to attorney's fees, property inspection fees, escrow shortage and/or delinquent property taxes, one year of standard homeowner's insurance and flood insurance if forced place insurance has been invoked, and other fees and expenses if they are deemed an advance on behalf of the homeowner by the Servicer.



12. When accepting payment for Rescue Payment Assistance, Servicer will waive late charges or NSF fees. SCHC shall pay all advances such as foreclosure, bankruptcy costs and other third party costs that are deemed to be an advance on behalf of the homeowner.
13. For homeowners enrolled in Monthly Payment Assistance Program, SCHC will make the full mortgage payment on behalf of the homeowner each month that the homeowner is eligible for the program.
14. When accepting payment under the Monthly Payment Assistance program, Servicer will only apply funds towards PITI (principal, interest, taxes and insurance); Servicer will not apply SC HELP funds to homeowner or condominium association payments unless such payments have been escrowed and are included in the homeowner's monthly PITI payment.
15. If Rescue Payments are used for escrow shortfalls, then an escrow account must be established by the Servicer to prevent the homeowner from incurring future tax or insurance delinquencies.
16. Non-escrowed loans will not be required to become escrowed for Monthly Payment Assistance. The homeowner will be responsible for payment of non-escrowed property-related expenses (e.g. property taxes and insurance).
17. Servicer is responsible for timely application of SC HELP funds; Servicer shall hold the homeowner harmless if payments are not applied timely. Servicer agrees to provide reports to document that funds were applied, and to provide SCHC with an exception report for any funds that could not be applied.
18. SCHC is responsible for continuing eligibility of the homeowner for SC HELP and detecting any related fraud detection of the homeowner's eligibility under the SC HELP program. Servicer will not be required to repay amounts applied to a homeowner's loan if that homeowner is later determined to be ineligible.
19. Servicer should notify SCHC of any known ongoing action against a homeowner, including fraud-related activities.
20. Servicer shall notify SCHC of any changes in monthly payment amount preferably 30 calendar days prior to the change. If servicer does not notify SCHC of a payment change 30 day prior, SCHC may not be able to adjust the next month's mortgage payment for that homeowner.
21. SCHC will provide 30 days notice before it will cease mortgage payments to allow the Servicer time to evaluate the homeowner for other loss mitigation options.



22. Servicer agrees that it is not authorized or empowered to determine and/or communicate to the homeowner eligibility for SC HELP foreclosure prevention programs. SCHC agrees that it is not authorized or empowered to determine and/or communicate to the homeowner eligibility for foreclosure prevention programs of the Servicer. SCHC retains sole authority for its program eligibility determination and communication to the homeowner and Servicer. Servicer will communicate with homeowners and SCHC regarding modification and other Servicer-driven approvals.

Accepted and agreed to by:

Servicer

SC Housing Corp.

Signature

Valarie M. Williams, Executive Director

Name

SC Housing Corp.
300 C Outlet Pointe Blvd
Columbia, SC 29210

Title

Servicer Name

Address

City, State, and Zip

Date

Authorization Agreement for Automatic Deposits

Directions

To sign up for EFT, read the back of the form and TYPE OR PRINT the information requested in Sections 1 and 2. Then sign, date and return it to SC Housing Corp. (SCHC).

Any account changes must be reported to SCHC ten (10) days prior to actual change.

Payee must keep SCHC informed of any address changes in order to receive important information about benefits and to remain qualified for payments.

Section 1

A. Type of Transaction Add Change Delete

B. _____
Name of Company County Telephone

Address City State Zip Code

C.
Federal Tax ID

Section 2

A. _____
Financial Institution County Telephone

Address City State Zip Code

B. _____
Type of Account Checking Savings
Transit Routing / ABA Number

C.
Account Number at Above Institution

Authorization

Whereby we authorize SCHC to initiate credit entries to our account in the financial institution identified above.

This authority is to remain in effect until revoked by us in writing to SCHC.

Signature Title

Type Name Date

Do Not Write Below This Line - For Finance Use ONLY

Date Received Date Entered Initials



Please provide us with the details of the dedicated primary and secondary contact for HHF transactions including all the information listed below:

Primary

Name _____ Title _____

Area of Responsibility _____

Organization _____

Address _____

Phone _____ Fax _____

Email _____

Secondary

Name _____ Title _____

Area of Responsibility _____

Organization _____

Address _____

Phone _____ Fax _____

Email _____



SC HELP Contact Information

For program questions, enrollment, program changes, relationship management and other information contact:

Matt Rivers
Program Director
SC HELP
Matt.Rivers@schousing.com
803-896-8774

Kim Wilbourne
Credit Manager
SC HELP
Kim.Wilbourne@schousing.com
803-896-9083

For questions regarding account information for disbursement:

Lynne Risinger
Grants & Operations Accountant
SC Housing Corp.
Lynne.Risinger@schousing.com
803-896-9284

For questions regarding monthly mortgage changes or policy and program administration:

Ashley Sweet
Coordinator
SC HELP
Ashley.Sweet@schousing.com
803-896-9511

General email box: info@scmortgagehelp.com
SCHC Website: www.SCHELP.gov
Physical Address:

SC Housing Corp.
300 C Outlet Pointe Blvd.
Columbia, SC 29210



Program Overview

About SC HELP

In 2010 the U.S. Department of Treasury, in partnership with the SC State Housing Finance and Development Authority and SC Housing Corp., made over \$295 million available to help eligible South Carolina homeowners avoid serious first mortgage delinquency and foreclosure. The funds were awarded under Treasury's Hardest Hit Fund program and are being distributed through SC HELP. SC HELP is available in all 46 counties of the state.

SC HELP Programs

Direct Loan Assistance

This program provides funding to reinstate a homeowner's first mortgage and end fees and penalties. It is intended to assist homeowners who fell behind on payments during a period of hardship, but have since recovered and are now self-sustainable.

Monthly Mortgage Payment Assistance

This program provides funding to make a homeowner's full first mortgage monthly payment while the homeowner seeks additional income and a return to self-sustainability. Delinquent homeowners may be eligible for reinstatement assistance as well.

Direct Loan Assistance and Monthly Mortgage Payment Assistance are made as loans against the property. The loans carry no interest or payments and are forgiven at a rate of 20% per year while the homeowner retains ownership and lives in the property.

Property Disposition Assistance

This program provides funding to assist families as they transition from homeownership in cases where the mortgage cannot be salvaged and the homeowner is able to negotiate a short sale or deed-in-lieu of foreclosure. This assistance is a one-time grant of \$5000 paid directly to the homeowner.

See attached SC HELP Programs-at-a-Glance for more information regarding terms and eligibility criteria for all SC HELP programs.

How to Apply

Applicants are encouraged to apply online at:

www.SCHELP.gov

Applicants without access to the Internet may call **1-855-435-7472** (toll free) for assistance.

There is **NO FEE** required at any point during the SC HELP process.

General Eligibility Criteria	<ul style="list-style-type: none"> ▪ Homeowner(s) must be a “Responsible Borrower” facing delinquency or foreclosure due to circumstances beyond his/her control ▪ Homeowner must have a Qualifying Hardship ▪ First mortgage must be fixed term, fully amortizing, and the original loan amount must be less than or equal to \$729,750 ▪ Property must be an owner-occupied primary residence located in South Carolina ▪ Homeowner(s) cannot be in active bankruptcy ▪ SC HELP Assistance Limit (all programs combined) is \$36,000 per household 		
Monthly Payment Assistance		Direct Loan Assistance (Reinstatement)	Disposition Assistance (Transition)
Program Overview	<ul style="list-style-type: none"> ▪ Provides a one-time payment to bring first mortgage current (up to \$25,000) ▪ Makes full first mortgage monthly payment for up to 24 months ▪ Maximum Assistance amount is \$36,000 (subject to SC HELP Assistance Limit) 	<ul style="list-style-type: none"> ▪ Provides a one-time payment to bring homeowners current on their first mortgage ▪ Maximum Assistance amount is \$36,000 (\$25,000 if combined with Monthly Payment Assistance) 	<ul style="list-style-type: none"> ▪ Provides a one-time payment to the homeowner to help with moving and related expenses ▪ Maximum Assistance amount is \$5,000 (subject to SC HELP Assistance Limit)
Qualifying Hardships	<ul style="list-style-type: none"> ▪ Involuntary unemployment (must be eligible for Unemployment Insurance Benefits) ▪ Underemployed with a minimum 25% reduction in household income ▪ Self-employed with a minimum 30% reduction in Gross Receipts/Sales 	<ul style="list-style-type: none"> ▪ Involuntary unemployment (must be eligible for Unemployment Insurance Benefits) ▪ Involuntary temporary loss or reduction of income ▪ Death of a spouse ▪ Catastrophic medical expenses ▪ Divorce 	<ul style="list-style-type: none"> ▪ Delinquency event must be ongoing with little or no expectation of recovery ▪ Homeowner must apply for assistance PRIOR to completion of short-sale or deed-in-lieu of foreclosure ▪ Homeowner must execute an arm’s-length short-sale or deed-in-lieu of foreclosure (completed foreclosures are ineligible)
Eligibility Criteria	<ul style="list-style-type: none"> ▪ Current first mortgage monthly payment must exceed an affordable level ▪ Additional eligibility criteria will apply 	<ul style="list-style-type: none"> ▪ Current first mortgage monthly payment must meet affordability guidelines ▪ Additional eligibility criteria will apply 	<ul style="list-style-type: none"> ▪ Homeowners receiving funds through other similar Federal programs (such as HAFA) are ineligible ▪ Additional eligibility criteria will apply

Request for Taxpayer Identification Number and Certification

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

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification (required): <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. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶	
	<input type="checkbox"/> Other (see instructions) ▶	
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.

Social security number									

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

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).

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 4.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

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

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, 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.

Note. If 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 on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the 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 withholding on your share of partnership income.

The person who gives 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 is in the following cases:

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

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (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 not subject to backup withholding, give the requester the appropriate completed Form W-8.

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, 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 the instructions below and the separate Instructions for the Requester of Form W-9.

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

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. 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 will be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a domestic owner, the domestic 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, you must complete an appropriate Form W-8.

Note. Check the appropriate box for the 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 tax classification in the space provided. If you are an LLC that is treated as a partnership for 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. 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 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 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.

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the "Exempt payee" box in the line following the "Business name/disregarded entity name," sign and date the form.

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.

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

The following payees 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, or
 5. An international organization or any of its agencies or instrumentalities.
- Other payees that may be exempt from backup withholding include:
6. A corporation,
 7. A foreign central bank of issue,
 8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
 9. A futures commission merchant registered with the Commodity Futures Trading Commission,
 10. A real estate investment trust,
 11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
 12. A common trust fund operated by a bank under section 584(a),
 13. A financial institution,
 14. A middleman known in the investment community as a nominee or custodian, or
 15. 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 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 5 and 7 through 13. Also, C corporations.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7 ²

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² 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.

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. 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 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 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, 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 domestic 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 item 1, below, and items 4 and 5 on page 4 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* on page 3.

Signature requirements. Complete the certification as indicated in items 1 through 3, below, and items 4 and 5 on page 4.

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 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 ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
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 ¹ The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
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 ⁴
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

¹ 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.

² Circle the minor's name and furnish the minor's SSN.

³ 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.

⁴ 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. 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 or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit 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. 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.