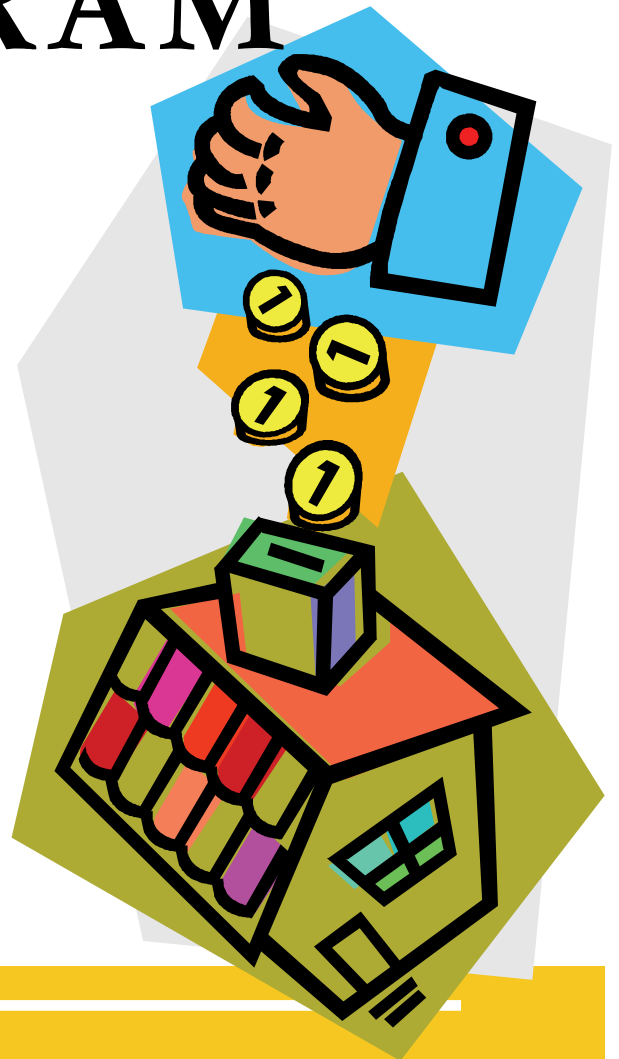


REAL ESTATE BIRD DOG OPPORTUNITY PROGRAM

Earn \$1,000 for
each property you
refer to us that leads
to a completed
transaction.





We Buy, Sell, and Lease Homes

Solutions 3D

866-HOME-WE-GO (866/466-3934)

www.Solutions3DHome.com

Info@Solutions3DHome.com

Hello!

You're holding in your hand (or reading on your computer screen) a document for an exciting program . . .one that has helped others—and may help you—earn extra income with a minimum of time, hassle, and stress. It's called "real estate bird dogging." The concept is simple:

You locate distressed properties and/or distressed owners. You send us information about the property. For each new qualified lead you send us that results in our company (or someone we assign our contract to) being able to complete a successful settlement, we'll pay you \$1,000.

You send us the lead. We do the work. You get \$1,000 when our contract settles.

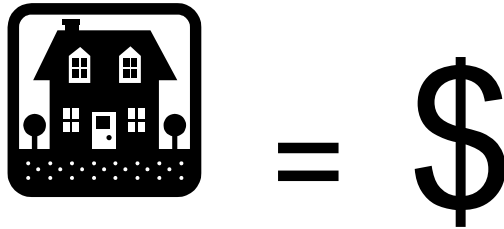
You'll find in this document:

- ◆ A summary flier
- ◆ A guide sheet that describes in more detail what we're looking for.
- ◆ A "Questions and Answers" page.
- ◆ A lead submission form that you can fax or e-mail back to us every time you get a lead.
- ◆ An independent contractor agreement. (You need to fill this out now.)
- ◆ A Form W-9 that the law requires if we pay you more than \$600. (You need to fill this out if we pay you more than \$600. You can wait to complete it until our first successful transaction.)

You can spend as much (or little) time as you want being a real estate bird dog. Often, it's not even spending time. You may run across distressed properties in your own neighborhood . . .on your way to work . . .or while visiting a friend. You may hear about distressed owners when you're talking with friends or co-workers . . .visiting with neighbors . . .or even at the supermarket! All you have to do is send us the information and we take it from there. For any deal we can close, we'll pay you \$1,000.

Call or e-mail us with any questions.

Earn Easy Money!!!



We will pay you **\$1,000** for any property that you tell us about and we purchase.

We need your eyes and ears as you go about your normal daily routine.

All you need to do is keep an eye open for vacant or run-down houses. It only takes a few minutes to write an address down and tell us about it.

We buy properties everywhere, so don't be afraid to tell us about them. The more you submit the better chance you'll have of earning **\$1,000**.

Contact Don Tepper for more information and complete instructions.

Call 866-HOME-WE-GO (866/466-3934), go to www.Solutions3DHome.com (click "For Investors"), or e-mail BirdDog@Solutions3DHome.com.

Bird Dog / Scout Guide Sheet

\$1,000 Finders Fee !!!

Be sure to read this page. Then read it again. This page tells you what we're looking for and what we're not looking for. It tells you how to find the properties.

What we want

We want you to find properties or owners that are DISTRESSED. Distressed means that there is a problem or situation that might allow us to buy a property for less than market value.

We need you to keep your eyes and ears open for potential opportunities. Let us know when you see a distressed property or hear about a distressed owner. We'll pay you \$1,000 if your information leads to us purchasing the property.

Where to look

Anywhere in the Washington, DC metro area. We also will consider properties outside the DC metro area on a case-by-case basis.

What to look for

As you walk or drive around a neighborhood, keep your eyes open for the following:

- ◆ Vacant Houses
- ◆ Boarded-up Houses
- ◆ Grass or Yard Overgrown
- ◆ Drain pipes not connected to gutters
- ◆ "For Sale by Owner" signs (no Realtor signs)
- ◆ Run-down or dilapidated houses in nice neighborhoods
- ◆ Mail piling up
- ◆ "For Rent" signs
- ◆ Broken windows

As you talk to people, keep your ears open for the following:

- ◆ Bankruptcy/Foreclosure/Behind on mortgage payments
- ◆ Death/Probate/Inherited property
- ◆ Divorce
- ◆ Tired landlords
- ◆ Evictions
- ◆ Neighbors complaining about house
- ◆ Relocation on short notice/Job loss
- ◆ Any circumstances that might require a quick sale

We are **not** interested in properties on the MLS (listed for sale with a Realtor). We may consider properties listed on Craigslist *if you've verified the information and can show that it's a distress situation*. (No copying of all Craigslist FSBO listings!)

How to do it

Any time you are out and see or hear of something that might interest us, let us know. That minute it takes to jot an address down could be worth \$1,000. If you can, take a digital picture of the house and any other part of the house that you can see.

Make a game of it. Try to do so many—1, 2, 3—a day. The more leads you send us, the greater chance one will earn you \$1,000. Keep your eyes and ears open for opportunity!

Call Don Tepper at 866-HOME-WE-GO (866/466-3934), or e-mail Don@Solutions3DHome.com

More About What We're Looking For: *The Long Version*

We've described what *you* should be looking for: Properties owned by people who are in some sort of distress—usually financial distress. On the previous page, we've told you what to look for—what the clues are when you're looking at a house or when you're talking to an owner.

What are we looking for? We're looking for properties we can wholesale, rehab, or use another investment strategy on to generate a profit.

The formula can be adjusted slightly, but for wholesale and rehab prospects, here's how we calculate the numbers. We start at the end—with the after-repair value (referred to as the "ARV") of a property. This is how much it will be worth when it's fixed up or repaired.

We multiply the ARV by 0.65. Example: The ARV is \$100,000. We multiply it by 0.65 to come up with \$65,000.

Next, we subtract the repair costs. Virtually all properties need some fix-up—paint, carpets, maybe landscaping. Some need a lot. Prices vary greatly around the country. A rehab that costs \$30,000 in one city might cost \$50,000 in another.

A house in very good condition might only need \$5,000-\$10,000 in repair costs. An older home that's structurally sound might need \$25,000-\$50,000. One that needs even more work might need \$60,000-\$150,000. We don't expect you to estimate the rehab costs. But that's why we ask about the condition it's in.

We then subtract the repair costs from the ARV*65% figure, above. So let's use that example. The ARV is \$100,000. We reduce that to \$65,000. Then we subtract the repair costs from that. If the repair costs are \$10,000, we subtract that from \$65,000 and come up with a figure (it's called the "maximum allowable offer," or MAO) of \$55,000. That's the most we usually will pay if we rehab the property ourselves. If we plan on wholesaling it (assigning the sales contract to a rehabber), we'll drop the MAO another several thousand dollars or more.

The final formula when we're rehabbing is: $MAO = (ARV * 0.65) - \text{Repair Costs}$.

You don't need to know all that . . . unless you're interested in wholesaling/assigning deals to us. If you are, great. In the example above, if you are able to get that property under contract for \$49,000, we're willing to buy it for \$55,000 . . . and you've just made \$6,000. (You'd assign us the contract for a \$6,000 fee.) Contact us for more information.

There are other strategies that we also might use to acquire properties, such as lease-options and subject-tos. In the examples above, the profit comes from pricing. In other strategies, the profit may come from the terms of the deal.

But the bottom line is this: We are asking you to give us enough information to tell us whether a deal is possible on a property you refer to us.

Questions and Answers

QUESTION

What price range of house are you looking for?

ANSWER

Between \$1,000 and \$500,000.

QUESTION

Does the condition of the property matter?

ANSWER

No. We'll adjust our offer based on property condition. As a bird dog, though, your better prospects are going to be houses in not-so-good condition.

QUESTION

Can I send you houses that are on the MLS for sale, even if they're real cheap?

ANSWER

No. Nothing on the MLS.

QUESTION

But why not?

ANSWER

Because we already know about them.

QUESTION

Can I send you houses that were on the MLS, but didn't sell?

ANSWER

Yes.

QUESTION

Can I send you bank-owned foreclosures?

ANSWER

No.

QUESTION

Are you interested in condos?

ANSWER

No. Single-family homes, duplexes, and townhouses only.

QUESTION

What's your ideal property?

ANSWER

We described that on the two previous pages. We're looking for motivated sellers. People who really want to sell their house as soon as possible.

INDEPENDENT CONTRACTOR AGREEMENT

for Real Estate Bird Dogs / Scouts

THIS AGREEMENT is made and entered into as of the _____ day of _____, 20____, by and between Solutions 3D, LLC ("Company"), a Virginia Limited Liability Company having its principal office at 12175 Queen's Brigade Drive, Fairfax, VA 22030 and _____ (hereinafter called "Contractor") who resides at _____.

Terms and Conditions

1. Services To Be Rendered: Contractor shall render to Company real estate scouting services which includes, but is not limited to, locating properties for the business use of Company, locating abandoned and/or unwanted houses or small apartment buildings, and locating 'motivated sellers' needing to sell their properties quickly.

Contractor shall render all services as an independent contractor and shall not be considered an employee of Company for any purpose, including but not limited to eligibility for Company benefits or compensation or other rights and privileges afforded to employees of Company. Any and all insurance that Contractor may desire shall be obtained and provided by Contractor without cost or other obligation to Company. Contractor shall be held liable for its own actions while in pursuit of leads. Company will not intervene on Contractor's behalf in case of injury or damages while performing in accordance with this agreement.

Contractor shall not modify any provisions of this Agreement without the prior written consent of Company.

2. Responsibilities: Contractor shall provide, at its own expense, its own transportation and equipment and any associated costs to maintain them. The following equipment is the minimum requirement:

1. Transportation
2. Digital Camera
3. Map of assigned area(s)
4. Access to the Internet (*to forward photos upon request*)

Contractor shall submit leads to Company using the 'lead submission' form or other acceptable method. Leads may be submitted by telephone, fax or email.

3. Term: The consulting services provided under this Agreement shall be performed, when required by Company, during the period of one (1) year from the date of execution of this Agreement. Nevertheless, it is understood and agreed that Company may terminate this Agreement and the services provided hereunder at any time and for any reason prior to the completion of this term. If Company terminates this Agreement prior to its completion, Company shall be liable only for work performed by Contractor prior to the effective date of the termination. This Agreement may be terminated without prior notice upon the breach of any provision or obligation thereof by the non breaching party.

4. Payment: Contractor shall be paid One-Thousand Dollars (\$1,000) for any new qualified property lead that results in Company and/or assigns being able to complete a successful settlement on identified property. A qualified lead is any property that Company is not already aware of.

5. Notices: All notices required or permitted pursuant to this Agreement shall be deemed given if and when personally delivered in writing to the party or its designated agent or representative, or if and when mailed by United States Mail, registered or certified mail, return receipt request, postage prepaid, and properly addressed. All notices shall be addressed:

To Company: Solutions 3D, LLC, 12175 Queen's Brigade Drive, Fairfax, VA 22030

To Contractor:

Each party may specify a different address for receipt of such notices by giving the other party at least fifteen (15) days written notice thereof.

6. Indemnification: Contractor shall defend, indemnify and hold harmless Company, its officers, employees, and agents, from any and all damage, losses, obligations, liabilities, claims, deficiencies, costs, and expenses of every nature and kind incurred by Company that are in whole or in part caused by or alleged to be caused by acts or omissions of Contractor, its officers, employees, agents, subcontractors, and lower-tier subcontractors arising out of or relating to Contractor's work under this Agreement.

7. Applicable Taxes: All taxes applicable to any amounts paid by Company to the Contractor under this Agreement will be the Contractor's liability and Company shall not withhold nor pay any amounts for federal, state or municipal income tax, social security, unemployment or worker's compensation. The Federal Employer Identification number or Social Security Number for Contractor is _____.

Contractor will be responsible to report any earnings received to the IRS. Company will report any paid income over \$600.00 to the IRS on Form 1099.

8. Headings: The headings included herein are inserted only for convenience and reference and in no way define, limit, or describe the scope of this Agreement or the intent of any of its provisions.

9. Applicable Law: This Agreement shall be governed by and construed in accordance with the laws of the State of Maryland.

10. Entire Agreement: This Agreement supersedes all written or oral agreements, if any, and constitutes the entire Agreement between the parties with respect to this Agreement. This Agreement may be modified only by the express written consent of both parties.

11. Severability: If any provision of this Agreement shall be determined to be illegal, invalid or unenforceable, the remaining provisions shall remain in full force and effect.

12. Survival: The provisions of paragraphs 1, 6 and 7 shall survive completion or termination of this Agreement.

13. Execution of Agreement: IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first above written.

COMPANY

Signature: _____

By: _____

Title: _____

Date: _____

CONTRACTOR

Signature: _____

By: _____

Title: _____

Date: _____

LEAD SUBMISSION FORM

for Bird Dogs / Scouts

Date _____

Instructions: Gather as much information as possible. Leave anything you do not know blank. The more information collected, the greater the chance of successfully purchasing the property. Properties with Realtor signs are not of interest.

Fax to 866/466-3934 or e-mail to BirdDog@Solutions3DHome.com

Email digital pictures to BirdDog@Solutions3DHome.com

| |
|-----------------------|
| Scout's Name _____ |
| Phone _____ Fax _____ |
| Email _____ |

| |
|---|
| Owner's Motivation (circle all that apply): Vacant - Owner Occupied - Tenant Occupied Boarded Up - Poorly Maintained - Condemned For Sale by Owner - For Rent - Distressed Owner Divorce - Foreclosure - Bankruptcy - Probate Death of Owner - Job Loss - Relocating - Other _____ |
|---|

| |
|---|
| Property Address _____ City _____ State _____ Zip _____ County _____ Property Owner's Name _____ Owner's Contact Information Home _____ Work _____ Cell _____ Best Time to Call _____ |
|---|

| |
|---|
| How did you find this owner or property? _____ _____ |
|---|

| | |
|---|--|
| Property Information Beds _____ Baths _____ Style _____ Garage _____ Levels _____ | Photographs Take 4 photos: <ul style="list-style-type: none">• House front• House rear• House left side• House right side |
|---|--|

| |
|---|
| Condition Rating Take a look at the factors below. Then circle the rating that you think best describes the property. Excellent Very Good Good Fair Below Average Poor <ul style="list-style-type: none">• Curb Appeal Windows• Exterior Roof• Front Yard Back Yard• Roof Garage |
|---|

| |
|--|
| OFFICE USE ONLY Contact attempted on _____ Owner reached on _____ Call back on _____ Property inspected on _____ Offer made on _____ |
|--|

ANY ADDITIONAL INFORMATION / NOTES:

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: <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) ▶ _____ | Exemptions (see instructions): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ |
| | Address (number, street, and apt. or suite no.) | Requester's name and address (optional) |
| | City, state, and ZIP code | |
| List account number(s) here (optional) | | |

Part I Taxpayer Identification Number (TIN)

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), 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.

| | | |
|------------------|----------------------------|--------|
| Sign Here | 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 www.irs.gov for information about Form W-9, at 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 ¹ | Generally, exempt payees 1 through 5 ² |
| Payments made in settlement of payment card or third party network transactions | Exempt payees 1 through 4 |

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.

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. 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, 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 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) | The grantor-trustee ¹ |
| b. So-called trust account that is not a legal or valid trust under state law | 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. 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.