

Timios, Inc. Abstractor Enrollment Material

Application For Approval as an Independent Fee Paid Abstractor

Name: _____

Mailing Address: _____

Contact Information:

Office: _____ Cell Phone: _____

Home: _____ Fax: _____

Email: _____ Other: _____

How do you prefer to receive work orders? Fax or Email

Is your company Incorporated? Yes or No

Do you carry E&O Insurance? Yes or No

Please submit a copy of declarations page(s).

Do you file mortgages? Yes or No (Exclusions? List below)

of Orders your office can accept daily and return within 8 business hours: _____

Although Timios, Inc. (Hereinafter referred to as Timios) requires very quick time frames, we continue to expect high quality abstracts. We understand there will be times when an abstract assignment may require extra time due to its complexity. Timios requires that you keep us informed of such instances in as timely a manner as possible. By doing so, we keep our lenders informed and happy.

By signing below, you agree that all work assigned to you by Timios, or by any Timios employee will be completed by you as an independent contractor. As an independent contractor for Timios, you will not attempt to collect any fees with respect to such work from any Timios client, borrower or any party other than Timios. Our billing procedures have been discussed with you and you are aware of our billing time frames.

You also certify that you and/or your employees are licensed or certified by the state that you perform searches in (if applicable) and that you accept and agree to the terms in this agreement.

Signature: _____ Date: _____

Timios General Requirements

Thank you for your time and consideration during our recent telephone conversation. We look forward to working with you. I have attached a Timios application along with a W-9 Form for your completion. This information must be received by Timios immediately to expedite payment on completed assignments.

Format For Searches

Every title search must be completed on a Timios abstract report or must contain all the equivalent information. The abstract report must be typed or neatly hand written. We require a copy of the current vesting deed with each search. We require copies of liens and judgments, if detected. We do not require copies of mortgages unless specifically stated. We require at least a 24 month chain of title on all searches. See search requirements page for additional information.

Service Level Expectations

You must confirm any order sent to you within 2 hours of receipt. When orders are completed, you can email or fax it back to us. Reports must be completed and returned to Timios within 8 business hours of being ordered. If you have any problem with the order, please call Timios immediately.

Billing

You must send in all completed searches with a copy of the work order as page number one of the search. Any applicable copy cost should be noted on that work order. We will adjust the fee schedule for each completed search when received based upon that work order. We auto-pay bi-monthly for all completed searches. There is no need to send in a monthly invoice detailing all searches done. Please call if you experience any delay in payment.

Changes

If information such as phone or fax numbers, addresses, or service areas change please notify Timios as soon as possible so that we can update your records. Fee change requests must be submitted to Timios in writing 15 days prior to the change so that we can update your fee schedule. (If your fee schedule is not accurate you may experience delays in payment) Fee increases may take up to 30 days for approval.

Approval

When you submit an application for approval and are added to Timios' approved abstractor list you are approved by all Timios offices. You do not need to apply to all offices.

Please feel free to contact Timios if you have any questions or concerns. Listed below are the numbers for all appropriate Timios contacts:

- a. Jordan Tomenga : 877-251-0255 (toll-free direct)
Title Operations Manager
- b. Matthew Hall :818-706-6406 (direct)
VP National Title Operations

Timios Specific Search Requirements

Standard Search (Current Owner) Should Include the Following Information:

- We require that you return the Timios work order (cover sheet) as page number one of your completed search.
- We require at least a 24-month chain of title on all current owner title searches.
- We require a completed abstract report with every search. See attached Timios report for required information.
- The current source information must be an insured cash deed. (If the current deed is an assumption or a divorce type transfer, then you will need to go back to the original deed for money). ** Please note – credit unions, finance companies and individuals are not good purchase money mortgages. If you detect a quit claim deed, land contract, and/or contract for deed we need you to report the previous insured deed.
- A copy of the current vesting deed with a complete legal description (Include out conveyances for “Less and Except”...) is required with every search. Please provide copies of all deeds forward of the cash deed.
- Report the current “Effective” or “Through” date of the public records.
- Check all names on the instruments, if not signed exactly as deeded, please report the difference.
- Report Taxes, report next tax due date, indicate Tax ID # or Parcel # on the prescribed tax form provided by Timios.
- Report the current assessment.
- Show all open mortgages/deeds of trust, and state whether they are closed ended, open ended or credit lines.
- Check for and send copies of all open UCC and Financing Statements (Report only those that attach to the real estate, if you are unsure if it secures real estate, please report it).
- Check for and send copies of Judgments on all parties with interest in the real estate for the full term in which judgments can be enforced in your state. ** Report all possible judgments found even if they do not attach, Timios’ Title Underwriters will determine to report them or not.
- Check for Probates, Wills, or lists of heirs when the Grantee(s) or Grantor(s) are assumed to be deceased (In VA, recitation in deeds of a death is sufficient).

Property Report

Other names are O&E Report or Owner & Encumbrance Report – Must include all of the same information included in the Standard Search.

Recording the Mortgage or Deed(s)

If you do recordings and are asked to record a mortgage/deed of trust for Timios prior to recording, you must do a brief update from the through date or as of date of your last search to ensure that there are no intervening liens. If upon the update you find an intervening lien, you must contact Timios immediately and prior to recording. When you receive a mortgage/deed of trust to be recorded, you should have received a phone call from someone here in our office to let you know that it was coming to you and when it would have needed to be recorded. Be sure that the document is recorded by the date requested and call Timios with the recording information. The mortgage/deed of trust should then be overnighted back to the Timios office, if applicable.

Purchase Search or Full Search

Will include all of the information in the Standard Search, but will comply with State requirements for length of search. If there is no specified time frame, you will search back a minimum of 30 years. In addition, all easements, restrictions and covenants affecting the property will also be listed. You will be required to run all buyers and sellers for judgments and bankruptcies also.

Timios Vendor Fee Schedule and Coverage Area

Please attach an additional sheet if you have different fees for different counties. Please note that the descriptions listed here for each product are general and that a cover letter follows each order that further describes what is needed for the order. Fees must be listed by county. These fees must be flat fees (we do not pay hourly rates) and if there is any additional cost for making copies, please include these in the flat rate. These fees must be the only fees you charge up until the point that a written fee increase request is submitted and subsequently approved. Only under special and pre-approved circumstances may you deviate from the schedule.

Counties Covered: _____, _____, _____, _____

Update Only – Update the entire search from the date of your last search to ensure that there are no intervening liens \$ _____

Recording Only – Record the document \$ _____

Standard Search – (One Owner, Current Owner) – Search from the current deed holder forward (must be a valid purchase money deed), must include all required copies as stated in the Standard Search information and copies \$ _____

Purchase Search or Full Search – Search all buyers and sellers for the full statutory period required by your state (30 year minimum), must also include all required copies as stated in the Standard Search as well as bankruptcies and all easements, restrictions, and covenants that affect the property \$ _____

Certified Tax Search – Obtain a Tax Certificate or tax search for the property. Your fee must include a copy of the tax record \$ _____

UCC Search – Obtain any and all UCC Financing Statements only for a certain property \$ _____

Judgment Search Only – Obtain any and all judgment information against any individual or on a certain property \$ _____

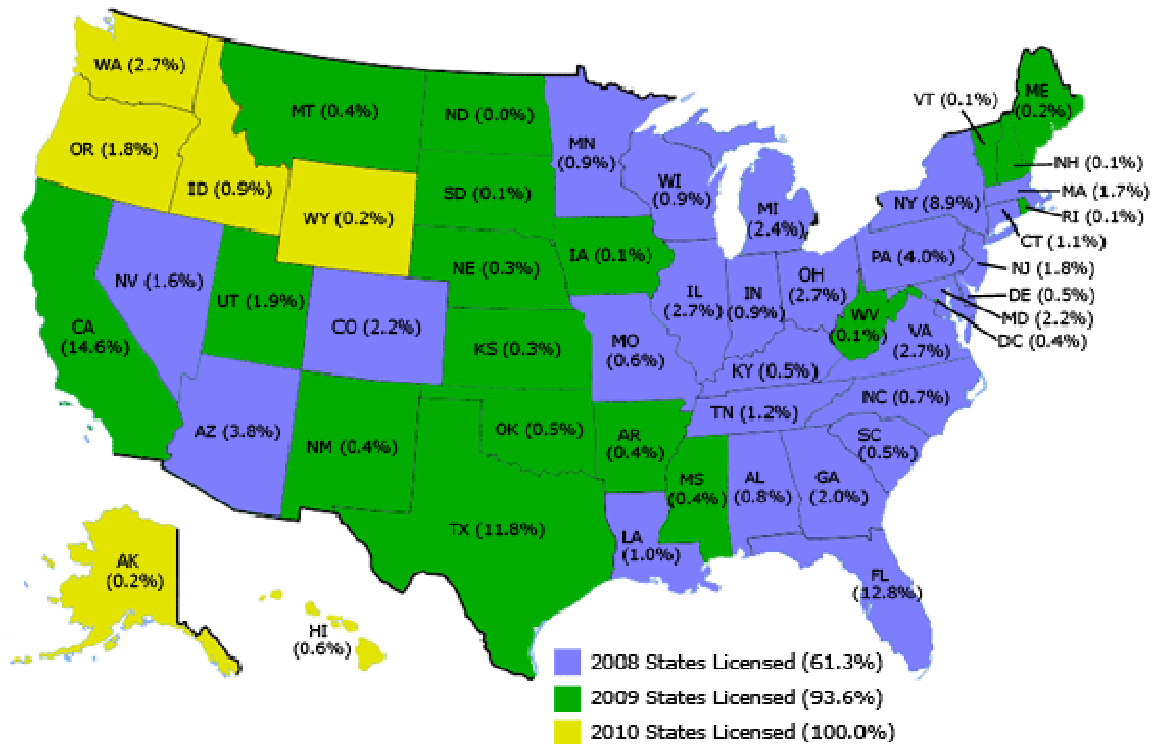
Bankruptcy Search Only – Obtain any and all Bankruptcy information against an individual \$ _____

Other Searches Performed – Please provide a list of other searches that you perform along with fees for those searches. (Please attach a separate sheet for these searches along with a definition of what they include).

Signature: _____

Please Print Name: _____

Date: _____



*Above numbers represent percent of market share in each state of the total title insurance premiums collected in 2007

Timios Abstractor Report

Search Fee (including copy costs) \$ _____

Timios Order # _____ Search Date: _____ Effective Date: _____

Legal Description: Lot: _____ Block: _____ Section _____ Subdivision _____

Vesting as Listed on Current Deed: _____

Condominium: Yes or No (please circle) PUD: Yes or No (please circle)

Deed Information

Grantor (exactly as shown on deed) Deed Book: _____ Page: _____ Recorded: _____

First Name: _____ Middle Name: _____ Last Name: _____

First Name: _____ Middle Name: _____ Last Name: _____

Additional: _____

Grantee (exactly as shown on deed) Deed Book: _____ Page: _____ Recorded: _____

First Name: _____ Middle Name: _____ Last Name: _____

First Name: _____ Middle Name: _____ Last Name: _____

Additional: _____

Mortgage Information

1. Mtg Holder: _____ Dated: _____ Recorded: _____ Book: _____ Page: _____ \$ _____

Assigned to: _____ Dated: _____ Recorded: _____ Book: _____ Page: _____

2. Mtg Holder: _____ Dated: _____ Recorded: _____ Book: _____ Page: _____ \$ _____

Assigned to: _____ Dated: _____ Recorded: _____ Book: _____ Page: _____

3. Mtg Holder: _____ Dated: _____ Recorded: _____ Book: _____ Page: _____ \$ _____

Assigned to: _____ Dated: _____ Recorded: _____ Book: _____ Page: _____

Judgments, Tax Liens or UCC's: Yes or No (please circle) If yes, please supply copies of each.

Please list any special comments here _____

Timios Tax Report Form

County _____ City/Town _____ School _____

Current Tax Year: 20____-20____ APN:_____

Current Tax Amounts: Annual _____ Due:_____ Paid:_____

Semi-Annual 1st 1/2 _____ Due:_____ Paid:_____

2nd 1/2 _____ Due:_____ Paid:_____

Quarterly 1st 1/4 _____ Due:_____ Paid:_____

2nd 1/4 _____ Due:_____ Paid:_____

3rd 1/4 _____ Due:_____ Paid:_____

4th 1/4 _____ Due:_____ Paid:_____

Tax Due Dates (First Day Taxes Can Be Paid): Annual _____

Semi-Annual 1st 1/2 _____

2nd 1/2 _____

Quarterly 1st 1/4 _____

2nd 1/4 _____

3rd 1/4 _____

4th 1/4 _____

Tax Due Dates (Last Day Taxes Can Be Paid): Annual _____

Semi-Annual 1st 1/2 _____

2nd 1/2 _____

Quarterly 1st 1/4 _____

2nd 1/4 _____

3rd 1/4 _____

4th 1/4 _____

Delinquent Taxes: Amount Due:_____ Good Thru:_____

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, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ <input type="checkbox"/> Exempt payee <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 Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

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

Social security number
or
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 28% 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.

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” line.

Limited liability company (LLC). Check the “Limited liability company” box only and enter the appropriate code for the tax classification (“D” for disregarded entity, “C” for corporation, “P” for partnership) in the space provided.

For a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner’s name on the “Name” line. Enter the LLC’s name on the “Business name” line.

For an LLC classified as a partnership or a corporation, enter the LLC’s name on the “Name” line and any business, trade, or DBA name on the “Business 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” line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

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, 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 chart below 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 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
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 (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, 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 www.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 items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt payees, see *Exempt Payee* on page 2.

Signature requirements. Complete the certification as indicated in 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 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.

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.

Call the IRS at 1-800-829-1040 if you think your identity has been used inappropriately for tax purposes.

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 personal 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.consumer.gov/idtheft or 1-877-IDTHEFT(438-4338).

Visit the IRS website at www.irs.gov to learn more about identity theft and how to reduce your risk.

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
For this type of account:	Give name and EIN of:
6. Disregarded entity not owned by an individual	The owner
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. 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

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 second 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. 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.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax 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. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.