



CHECK LIST

For quick approvals please make sure all items below are included in your fax:

- Signed Broker Agreement
- Signed Broker Application
- Copy of California D.R.E. License for Owner and Corporation
- Signed W9

Attention: Broker Approvals

Fax Number: 866-318-4471



1436 S. La Cienega Blvd, #212, Los Angeles, CA 90035 PH. 310-289-0900

Dear Valued Client,

Provided is an authorization form to allow **PB Financial Group Corp.** to enter your information into our email and fax database. By signing below you authorize **PB Financial Group Corp.** to include you in our fax/email database and are authorizing **PB Financial Group Corp.** to fax and email on demand for updated flyers and rate sheets. If you have any questions please feel free to call Pouyan Broukhim at 310-289-0900.

Company Name and Address:

Broker of Record: _____

Fax Number: _____

Phone Number: _____

Email: _____

Email: _____

Email: _____

Email: _____

Email: _____

Email: _____

Principal Signature: _____

Date of Signature: _____



BROKER AGREEMENT

The following is an agreement (the "Agreement") between PB FINANCIAL GROUP CORP., (hereinafter "PBFGC") and _____, (hereinafter "Broker"). PBFGC is in the business of making mortgage loans on real property and Broker provides services in preparing loan applications. This document sets forth and describes the agreement of Broker to render such services to PBFGC.

PBFGC and Broker concur that Broker is neither an Agent nor an Employee of PBFGC and may not be construed as such by reason of this Agreement. Broker is an Independent Contractor and is hereby expressly prohibited from holding itself out as an Agent, Representative or Employee of PBFGC, or of having any endorsement from or affiliation with PBFGC. Broker is specifically prohibited from using PBFGC's name in any form of advertising.

Broker represents and warrants that Broker possesses all necessary licenses from all applicable regulatory authorities to engage in the activities contemplated by this Agreement.

Broker shall review the qualifications, work experience, state licensing and certifications, professional education and membership in appraisal organizations of each Appraiser whose services are utilized in order to ensure compliance with PBFGC appraisal standards. Failure to ensure compliance with PBFGC appraisal standards shall be deemed a material breach of this Agreement.

Broker shall prepare for PBFGC completed loan packages under such programs, terms and requirements as are set forth by PBFGC from time to time. In connection with the preparation of loan packages, Broker will furnish to PBFGC, at Broker's expense, such credit, financial and other information as required by PBFGC to review and reconsider the application. Broker shall perform, also at Broker's expense, such other functions as PBFGC requires facilitating closing of the loan transaction. Nothing in this Agreement, however, shall be construed as creating any consideration and obligation of PBFGC to accept applications and/or approve loan applications as prepared. All such loan applications shall be governed entirely by the requirements of PBFGC pursuant to their sole discretion. PBFGC will not accept applications for loan to Principals or Employees of Broker.

All information on applications submitted by Broker to PBFGC with regard to loans, including all written materials, are represented and warranted by Broker to be true, correct, currently valid and genuine. Broker shall submit all information and documentation of which it has knowledge or possession in regards to each loan.

Broker represents and warrants that with regard to Broker's activities in general and loan applications in particular that Broker shall comply with all applicable laws, rules and regulations, including, but not limited to, the Federal Truth-in-Lending Act of 1968, as amended, and Regulation Z there-under; the Federal Fair Credit Reporting Act; the Federal Equal Credit Opportunity Act and Regulation B and Regulation X there-under; as well as any State and Federal Fair Lending Regulations and the Home Mortgage Disclosure Act (HMDA).

Broker further represents and warrants that Broker will not discriminate against any person on the basis of race, color, religion, national origin, sex marital status, age or on the basis that all or part of an individual's income derives from any public assistance program or that the individual has in good faith exercised any right under the Consumer Credit Protection Act.

If any provision, representation or warranty made by Broker herein is breached or violated, notwithstanding whether the inaccuracy or breach affects the value of the collateral, Broker will indemnify and hold harmless PBFGC from any loss, claim, liability, damage, cost or expense, including any attorney's fees resulting there from. This indemnity shall remain in full force and effect regardless of any independent investigation or due diligence made by PBFGC or its representative or any cancellation or termination of the Agreement.

Should any provision of the Agreement be deemed invalid or unenforceable for any reason whatsoever, such provision shall not render invalid any remaining parts of this Agreement. Broker and PBFGC agree that any disputes arising out of this Agreement that cannot be amicably settled shall be resolved by proceeding in the courts of the State of California with County of Los Angeles venue. Each party irrevocably accepts jurisdiction of the courts in the State of California, County of Los Angeles. If any action is brought by either party against the other party, the prevailing party shall be entitled to recover from the other party reasonable attorney's fees incurred in connection with this action or defenses of such action, including any appeal costs and expenses, if applicable. This shall be in additions to any other relief that may or may not be given.

Arrangements and relationships contemplated in this Agreement are the sole understandings of these parties; any other agreements, expressed or implied, entered into prior to this Agreement are null and void. No further arrangements between these parties will be considered valid unless in writing and executed by each of the parties.

This Agreement shall inure to the benefit of PBFGC, its successors and assigns, and shall be binding upon heirs and personal representatives of Broker. Should Broker not be a natural person, authorization to execute this Agreement has been ratified by necessary Corporate or Partnership action. Neither this Agreement nor any duties or obligations hereunder shall be assigned by Broker without prior written consent of PBFGC. Such consent may be withheld for any reason.

Either party may terminate this Agreement at any time upon delivery of a written notice of termination. No grounds for termination are necessary, and it may be make with or without cause. Termination of this Agreement shall not affect the parties' obligations with respect to loan application packages delivered to PBFGC prior to said termination. All of Broker's representations and warranties shall survive termination of this Agreement.

Any notices to be given under the provision of this Agreement will be sufficient if in writing and delivered whether personally or by mail, first class postage prepaid, to the addresses set forth below.

Broker:

PBFGC:

Attn: Broker Approval Dept.
PB Financial Group Corp.
1436 S. La Cienega Blvd., #212
Los Angeles, CA 90035

With the signatures below, This Agreement is hereby executed, effective on the latest date signed by either party.

By: _____
Print Name and Title

Signature Date

By: _____
Print Name and Title

Signature Date

BROKER APPLICATION
Company / Broker Information

PB Financial Account Representative: _____

Business Name: _____

Doing Business AS (DBA): _____

Street Address: _____

City, State, Zip: _____

Telephone: _____ Fax: _____ Please circle one:

Broker Name(s): _____ Sole Proprietor

Broker Social Security No.(s): _____ Partnership

Business Start Date: _____ Corporation

Email Address: _____ LLC

Corporate Filing Information

Date Incorporated: _____ County: _____ State: _____

Federal I.D. No: _____ If no Federal I.D. No., Social Security No.: _____

License / Approval

Broker name license was issued to: _____

License #: _____ Date issued: _____ Expiration Date: _____

Broker's Home Address: _____

Telephone: (____) _____

If licensed or approved by any of the following please complete information required.

- | | |
|--|---|
| <input type="checkbox"/> FHA / HUD No. _____ | <input type="checkbox"/> Fannie Mae No. _____ |
| <input type="checkbox"/> Freddie Mac No. _____ | <input type="checkbox"/> Veterans Affairs No. _____ |

Principals

Name: _____ Title: _____

Social Security No. _____ Date of Birth: _____

Residence Address: _____

Name: _____ Title: _____

Social Security No. _____ Date of Birth: _____

Residence Address: _____

Name: _____ Title: _____
Social Security No. _____ Date of Birth: _____
Residence Address: _____

LENDER REFERENCES

(If additional Lender references are to be submitted, please use a separate page)

Lender Name: _____ Telephone: _____
Contact Person: _____ Title: _____

Lender Name: _____ Telephone: _____
Contact Person: _____ Title: _____

Lender Name: _____ Telephone: _____
Contact Person: _____ Title: _____

DISCLOSURE / DUE DILIGENCE

1. Has your company ever been suspended from selling or servicing mortgages by an investor? If yes, please provide explanation: _____.
2. Has your company, and/or principals or corporate officers, been named a defendant in a lawsuit for alleged fraud or misrepresentation in connection with any real estate related activity? If yes, please provide explanation: _____.
3. Has your company, and/or principals or corporate officers, been named as defendant in a criminal proceedings/complaint/conviction for alleged fraud or misrepresentation in connection with any real estate related activity? If yes, please provide explanation: _____.
4. Has your company, and/or principals or corporate officers, ever had a real estate or other professional license suspended, revoked or received any other disciplinary action from a regulatory agency? If yes, please provide explanation: _____.

For the purpose of inducing lenders to provide financing for customers of the under-signed, I (we) certify the above information to be true and correct. The undersigned declares that the foregoing information and all accompanying information are true to the best of his/her knowledge and belief.

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"/> Other ▶	
	<input type="checkbox"/> Exempt from backup withholding	
	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.

Social security number								
or								
Employer identification number								

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

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. person (including a U.S. resident alien).

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 ▶
------------------	----------------------------	--------

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.

U.S. person. 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.

In 3 above, 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.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

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 recipient 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 (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include 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 4 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 regarding 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). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

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 From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" 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.

Exempt payees. Backup withholding is not required on any payments made to the following payees:

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 recipients listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 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 recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt recipients 1 through 7

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

²However, 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-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., 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.socialsecurity.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 ID Numbers under Related Topics. 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. Writing "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 recipients, see *Exempt From Backup Withholding* 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.

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 single-owner LLC	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner ³
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

¹List 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.

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

³You 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). If you are a sole proprietor, IRS encourages you to use your SSN.

⁴List first and circle the name of the legal 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 regarding 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.