
Please provide the following information about your Organization:

- Corporate formation documents
- Resumes of principal officers, senior management and owners with 5% or greater ownership interest
- Copy of Fidelity Bond (and E&O, if applicable)
- Correspondent Addendum for Wholesale loans (if applicable)
- Copies of Agency approvals (FNMA, FHLMC, GNMA, FHA, VA and USDA)

Financial Information:

- 2 years' financial statements
- Most recent year-to-date financial statements
- A copy of your wiring instructions and/or Bailee Letter

Information about Production Quality

- Most recent Investor Scorecards from each investor
- Most recent quality control report

Information about your risk management framework

- Quality Control Plan
- BSA/AML Policy

Please submit the above items to your Account Executive along with the executed Correspondent Agreement and the completed Application package.

Note: Additional documentation or information may be required.



Company Information

Full Legal Name*: _____

DBA Name(s): _____

Headquarters Address: _____

City: _____

State: _____ Zip Code: _____

Main Telephone #: _____

Fax Number: _____

Primary Contact Name: _____

Date Entity Formed: _____

NMLS ID #: _____

Tax ID #: _____

MERS Member able to register and transfer loans: Yes / No
At a minimum, Correspondent is required to be MERS Lite

MERS ORG ID: _____

*as registered in NMLS

Principal Owners and Officers

Name	Title	Phone	Email	% Owned
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

(Resumes required) All parties with ownership interest greater than 5% must be listed.

Managers of Key Functional Areas *(Resumes required)*

	Name	Phone	Email
Chief Financial Officer	_____	_____	_____
Operations Manager	_____	_____	_____
Legal / Compliance	_____	_____	_____
Post-Closing	_____	_____	_____
Purchase Advice/Accounting / Invoices	_____	_____	_____

Affiliate Relationships

Does the company or any of its shareholders or managers have a direct or indirect interest in any closing agents, escrow companies, title companies, real estate agent/brokerages, appraisal companies, or any other affiliated or JV relationship?

Yes / No

Name of Affiliate	Type of Business (AMC, title, escrow, closing agent, etc.)	Common Owner Name and Ownership %	% of production using service

Does the company share any management or employees with any of the Affiliates listed above?

Yes / No

What controls are in place to ensure the Affiliate is not used on any loan offered for sale to Stockton, or that Stockton is notified in advance for QM purposes?

Disclosures

(Explain any "Yes" answers for the below in a separate document)

	YES	NO
1. Has your company ever had material unfavorable findings resulting in a fine, consent order or disciplinary action with regard to mortgage operations or servicing activities included in any audit, examination or report by FHA, VA, Fannie Mae, Freddie Mac or any regulatory, supervisory or investigative agency?		
2. Has your company and / or any principle or corporate officers file for protection from creditors under provisions of bankruptcy laws within the past 7 years?		
3. Has your company ever been denied, suspended or disqualified by any private mortgage insurance companies?		

Has any owner, officer, employee or affiliate...

	YES	NO
4. Been convicted of a crime or in a pending criminal proceeding for a financial crime or a crime involving honesty?		
5. Been subject to an order, judgment, or decree enjoining him or her from engaging in any activities in connection with any type of business transaction (including the purchase and sale of securities) or acting as or as an associate or affiliated person of an investment advisor, underwriter, broker, dealer, financial institution, or as any other business?		
6. Been employed by a company within two years prior to its debarment by the Department of Housing and Urban Development?		

(Explain any "No" answers for the below in a separate document)

	YES	NO
7. Does your company comply and conform to Fannie Mae or Freddie Mac Responsible Lending and Anti Predatory Lending guidelines?		
8. Does your company comply and conform to Fannie Mae or Freddie Mac pre and post funding quality control guidelines?		
10. Does your company comply with the Information Security and Consumer Privacy provisions of the Gramm-Leach-Bliley Act?		
10. Do you have the functional capacity to repurchase a loan?		
11. Has your company ever been rejected, suspended or terminated by FHA, VA, Fannie Mae, Freddie Mac, a private mortgage insurer, wholesale lender, warehouse lender or other investor? <i>If yes, please attach a letter of explanation</i>		
12. Do you provide regular, ongoing training to your staff on federal / state / municipal high cost loans / Predatory lending laws and BSA/AML at least annually?		
13. Does your company comply with the OFAC provision of the Patriot Act?		
14. Do you have detection controls in place to monitor compliance with federal / state / municipal High Cost Loans / predatory lending laws, ordinances and regulations?		

Loan Production

Product Type	Year to date as of		Most Recent year ended	
	# Units	Volume	# Units	Volume
Conforming and High Balance Conventional				
Non-Conforming (Jumbo)				
FHA				
VA				
USDA (Rural Housing)				
Texas A6				
Totals				
Purchase				
Refinance				

Top 5 Investors by Volume

Investor Name	Year to date as of	Most Recent year ended
1.		
2.		
3.		
4.		
5.		

Investor References

Company Name	Date Approved	Contact Name	Contact #	Email

Warehouse Line Information

Company Name	Line Size	Expiration Date	Minimum Pledged Cash Account (if applicable)

Warehouse References

Company Name	Date Approved	Contact Name	Phone #	Email

Repurchase and Indemnification
Open

Type	# of Loans	Note Amount	Expected Loss / Settlement Amount
Indemnifications			
Repurchase			
Settlements			
Make Whole			

Settled in the Last 12 Months

Type	# of Loans	Note Amount	Amount Paid / Settlement Amount
Indemnifications			
Repurchase			
Settlements			
Make Whole			

Insurance

	Name of Provider	Limit per incident	Agent's Name	Phone Number
E&O Insurance				
Fidelity Bond				

Mortgage Originator Compensation Policy

Applicant certifies to Stockton Mortgage Funding that it complies with the Loan Originator Compensation Rules and Official Interpretations under the Truth-in-Lending Act and its implementing Regulation Z, re-codified by the Consumer Financial Protection Bureau. For any and all loans delivered to Stockton Mortgage Corporation neither the Applicant nor any other party will pay compensation to any loan originator that is based on: 1) the terms of the loan transaction; or 2) a proxy for a loan transaction term. Further, neither the Applicant nor any other party will steer a consumer to a product or program on the basis of increased compensation for any loan originator.

By signing below, I hereby certify that I have the authority to sign on behalf of the Applicant and certify that the Applicant meets and will continue to meet all responsibilities and obligations detailed in the certifications above.

 Signature and Title

 Date

DU Sponsorship

Do you wish for Stockton Mortgage Corporation to added as an investor with Fannie Mae Desktop Underwriter? Yes / No

If yes, please login to Fannie Mae’s system and request for Stockton Mortgage Corporation to be added. Once that is completed, please send an email info@stockton.com that it has been requested. You will be notified when it is complete.

Initial Disclosures

For an additional fee, do you wish for Stockton Mortgage Funding to complete, supply and send the initial disclosures to the borrower(s) for your company? Yes / No

If yes, please supply a copy of your standard Settlement Service Providers List or Written Providers List as well as a copy of your Affiliated Business Agreement form, if any.

Closing Package

For a document preparation fee, do you wish for Stockton Mortgage Funding to coordinate the closing and Prepare the documents? Yes / No

If yes, please complete the following:

Lenders Name and Address as it should appear on the legal documents:

Type of Business as it should appear on the legal documents:

AIR Appraisal Management Requirements

Correspondent Lenders must fully support the Dodd-Frank Act and the objectives of the Federal National Mortgage Associate, Federal Housing Finance Agency, and Freddie Mac’s Appraiser Independence Requirements of ensuring an independent property valuation by an appraiser.

To ensure compliance with the Appraiser Independence Requirements, Correspondents are required to attest to Stockton Mortgage Funding the following:

Appraisal Independence Policy

- a) The Correspondent uses only licensed and certified appraisers.
- b) Selected Appraisers do not appear on any State, Federal or Investor “Watch and/or Exclusionary” lists maintained or accessed by Stockton Mortgage Funding.
- c) The Correspondent attests that they maintain the appropriate level of quality control measures.
- d) Correspondent will employ ongoing monitoring and periodic assessments of all national or regional contracted Appraisal Management Companies and/or Appraisers to ensure that they are employing acceptable performance standards and are in compliant with Agencies’ appraisal regulations and consistent with supervisory guidance.
- e) No employee, director, officer, or agent of the correspondent, or any other third party on behalf of the correspondent shall influence or attempt to influence the development, reporting, result or review of an appraisal.
- f) The Correspondent attests that an AIR compliant selection process is in place for the assignment of an appraisal order.
- g) The Correspondent attests that Production Staff do not determine the selection of the appraiser.
- h) The Correspondent attests that production staff will not directly contact the appraiser at any time during the appraisal procurement.
- i) The Correspondent attests that “Reasonable and Customary” fees are determined with appraisers are selected to offer services.

Check Applicable:

Appraisal Services Contract – Correspondent utilizes an Appraisal Management Company or an Aggregatory/Order Facilitator)

Appraisers – Correspondent manages and utilizes a Fee Panel format.

SSR’s/UCDPs and EAD’s

Who will be providing the SSR’s/UCDP’s and EAD’s for your company? _____

Note: SSR’s/UCDPs and EAD’s are required to be uploaded prior to Stockton Mortgage Funding issuing a Clear to Close on conventional and FHA loans.

The below hereby attests that _____ is AIR compliant and meets or exceeds the appraisal licensing requirements for the respective areas we operate lending activities.

Signature

Date

Printed Name

Business Partner Bank Secrecy Act/AML Certification

_____ (“Company”) certifies to Stockton Mortgage Funding that the Company understands its legal obligations under the Bank Secrecy Act and has adopted an Anti-Money Laundering Program (“AML Program”) that meets its obligations as outlined below and in the regulations:

1. The Company’s governing body has approved and adopted an AML Program as required by 31 CFR Parts 1010 and 1029. The AML Program:
 - a. Includes and implements effective policies, procedures and internal controls;
 - b. Designates a qualified security/compliance officer;
 - c. Requires initial and ongoing training for all employees; and
 - d. Includes an independent procedure for audits of the effectiveness and compliance of the Program.
2. The Company has implemented a program or procedures to verify each customer’s identity and maintain the records used to verify the customer’s identity in compliance with the BSA laws and implementing regulations.
3. The Company is committed to complying with these requirements and has instructed employees that it is mandatory to adhere to these standards to prevent the use of the Company or Stockton Mortgage Funding and/or its products and services for money laundering or illegal purposes.
4. Upon request, the Company will make any information and/or records required under the BSA and implementing regulations available to Stockton Mortgage Funding, including the Company’s AML Program and supporting documentation, AML training materials and training records, and release of information as allowed by state and federal regulators.

By signing below, I hereby certify that I have the authority to sign on behalf of the Company and certify that the Company has met and will continue to meet all of the responsibilities and obligations detailed above.

Authorized Signature for Business Partner

Date

Printed Name

Title

RESOLUTIONS OF THE BOARD OF DIRECTORS

I, the undersigned official of _____ (company) do hereby certify that a special meeting of the Board of Directors (or members, if a limited liability company or partnership) was held on the _____ day of _____, 20____ pursuant to valid and effective Notice, where all required parties and members were present and accounted for, and where the following resolutions were proposed, debated, and passed by unanimous vote:

RESOLVED, that the Mortgage Loan Purchase Agreement with Stockton Mortgage Funding be and hereby is APPROVED as written, and that that all exhibits, agreements, certifications, disclosures, and documents attached to, connected to, or part of the Mortgage Correspondent Application Package and delivered contemporaneously with the Mortgage Loan Correspondent Agreement be and hereby are APPROVED as written.

FURTHER RESOLVED, that the Limited Power of Attorney proposed by Stockton be and hereby is APPROVED as written.

FURTHER RESOLVED, that each of the following named individuals shall be fully authorized and empowered to act on behalf of the company and to bind the company, including, without limitation, to sign, execute, transfer, assign and deliver all documents, items and things necessary to effectuate the brokerage of residential mortgage loans to Stockton Mortgage Funding:

_____	_____
(Name)	(Title)
_____	_____
(Name)	(Title)
_____	_____
(Name)	(Title)
_____	_____
(Name)	(Title)

There being no further business, witness my hand and company seal on this _____ day of _____, 20_____.

SECRETARY

(SEAL)

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

That _____ (“Seller”) hereby nominates, constitutes and appoints Stockton Mortgage Corporation d/b/a Stockton Mortgage Funding (“Stockton”), as its true and lawful agent and attorney-in-fact, and hereby grants it authority and power to take the following actions described herein, through its duly authorized officers and designated agents, in the name, place and stead of Seller. This Limited Power of Attorney is given in connection with that certain Correspondent Loan Purchase Agreement by and between Seller and Stockton (the “Agreement”), pursuant to which Seller brokered, sold, assigned and/or transferred certain mortgage loans (each a “Mortgage Loan”) to Stockton. This Limited Power of Attorney is coupled with an interest.

The actions are limited to the following with respect to the Mortgage Loans:

1. Execute, acknowledge, seal and deliver deeds of trust and mortgages; mortgage note endorsements or allonges, or assignments of beneficial interests therein; assignments of deeds of trust or mortgages or beneficial interests therein; and other such documents; satisfactions, releases and reconveyances of deeds of trust or mortgages; tax authority notifications and declarations; and deeds, bills of sale and other instruments of sale, conveyance and transfer, including deeds-in-lieu of foreclosure and short sale agreements; in each case, appropriately completed with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing of such documents.
2. Execute and deliver affidavits of debt; substitutions of trustee; substitutions of counsel; non-military affidavits; notices of rescission; transfer tax affidavits; affidavits of merit; and verifications of complaints.
3. Prepare, execute and deliver, any and all documents or instruments necessary to maintain the lien on each mortgaged property and related collateral; loan modifications, waivers, consents, amendments, discounted payoff agreements, forbearance agreements, repayment plans, deeds-in-lieu of foreclosure, consents to or with respect to any documents contained in the related files.
4. Institute and prosecute judicial and non-judicial foreclosures, suits on notes, indemnities, guaranties or other documents, actions for equitable and/or extraordinary relief (including, without limitation, actions for temporary restraining orders, injunctions, and appointment of receivers), and similar actions or suits necessary to enforce or defend its rights or the rights of an investor, and to appear in and file such pleadings or documents as may be necessary or advisable in any bankruptcy actions, state or federal suit or any other action related to a Mortgage Loan.
5. Execute and deliver any documents necessary to correct or otherwise remedy any errors, defects or deficiencies contained in any transfer or conveyance documents, including, but not limited to note endorsements and all documents described in this Limited Power of Attorney.

6. Execute, deliver and file bankruptcy declarations for the purpose of filing motions to lift stays and other documents or notice filings on behalf of Seller in connection with foreclosure, bankruptcy and eviction actions; foreclosure deeds; notices to quit; and quitclaim deeds or special warranty deeds (only as necessary and appropriate) or other deeds causing the transfer of title to a third party, in respect of property acquired through a foreclosure or deed-in-lieu of foreclosure (“REO Property”).
7. Execute and deliver documentation with respect to the marketing and sale of REO Property, including, without limitation: listing agreements; purchase and sale agreements; escrow instructions; settlement statements; and any other document necessary to effect the transfer of REO Property.
8. Contact, submit inquiries to, communicate with and attend to resolution of matters with respect to the Mortgage Loans with investors, guarantors, and insurers of the Mortgage Loans, including the Government National Mortgage Association (GNMA or Ginnie Mae), Federal Housing Administration (FHA), Department of Veterans Affairs (VA), U.S. Department of Agriculture (USDA), Federal National Mortgage Association (FNMA or Fannie Mae) and/or Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), and providers of private mortgage insurance.
9. Contact, submit inquiries to, communicate with and attend to resolution of matters with respect to the Mortgage Loans with Seller’s present and former vendors or subservicers.
10. Prepare, execute and deliver any and all documents or perform or direct the performance of any and all acts in connection with any disputes or inquiries relating to the Mortgage Loans, including, but without limitation, tax, hazard insurance, title insurance, mortgage insurance or guarantee and homeowner association matters.
11. Request missing title insurance policy documentation and corrections to incorrect title insurance policy documentation, including, but without limitation, missing or incorrect information relating to title insurance policies, short form title insurance policies, Schedule A to title insurance policies, Schedule B to title insurance policies, title insurance policy endorsements, and title insurance policy covers, and prepare, submit, track, negotiate and settle title insurance claims.
12. Endorse and/or assign checks or other negotiable instruments received by Stockton in connection with a mortgage loan payment.

Seller further grants to its attorney-in-fact full authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Seller further grants to Stockton the limited power of substitution and revocation of Stockton’s subservicers of the Mortgage Loans for the sole purpose of endorsing or assigning notes or security instruments in Seller’s name, and hereby ratifies and confirms all that the attorney-in-fact (or its substitute or substitutes) shall lawfully do or cause to be done by authority of this Limited Power of Attorney and the rights and powers granted hereby.

IN WITNESS WHEREOF, Seller has executed this Limited Power of Attorney this _____ day of _____, 20__.

By: _____
Name: _____
Title: _____

Witnesses:

Name: _____

Name: _____

STATE OF _____)

COUNTY OF _____)

Subscribed and sworn to (or affirmed) before me
on this _____ day of _____, 20__, by

Name of Signer

proved to me on the basis of satisfactory evidence
to be the person who appeared before me.

Place Notary Seal Above

Certification and Authorization

Authorization

By executing this Application, we authorize you, both before and after you approve our application to (x) make all inquiries, obtain all information and make all disclosures you deem necessary or advisable to verify the accuracy of the information contained in this Application; (y) discuss with third parties our credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, mode of living, job performance and other job-related information; and (z) obtain consumer reports, credit reports, business reference reports, criminal background checks, banking information and other reports concerning such topics as you deem necessary or advisable. We authorize any person or entity, including, without limitation, and consumer reporting agency, law enforcement agency, regulatory agency or financial institution, to give you any information it may have on us, and we authorize you to make all disclosures you deem necessary or desirable to such person and entities concerning your experience with us.

In addition, we consent and give you permission to submit our names for screening through any and all business or mortgage industry databases, including, without limitations, databases operated by Mortgage Asset Research Institute, Inc. ("MARI), such as the Mortgage Industry Data Exchange ("MIDEX"). Further we consent to the release by you of any information regarding incidents of fraud or misrepresentation involving us. We release and agree to hold harmless you, MARI, all MIDEX subscribers and any trade associations that endorse the MIDEX system from any and all liability for damages, losses, costs and expenses that may arise from the reporting or use any information submitted by us or other MIDEX subscriber to MARI, recorded in the MIDEX system and used in any way by you or any other MIDEX subscriber.

Finally, we authorize you to answer questions about your experience with us and to release to others any information that we provide to you or that you separately obtain in connection with Approved Activities. The term "You" and "Your" refers individually and collectively to Stockton Mortgage Funding. The terms "We" "Our" "Us" and "Company" refer individually and collectively to the business and its owners and officers who sign this form below. Information and reports authorized above may be obtained on the business and on the owners and officers who sign this form.

The undersigned and the Applicant each agree to update the information provided to Stockton Mortgage Funding in connection with this application in the event that any information provided to Stockton Mortgage Funding in connection herewith changes in any respect. The Applicant agrees to indemnify and hold Stockton Mortgage Funding harmless from and against any and all liabilities, damages, costs and claims resulting directly or indirectly from Stockton Mortgage funding reliance upon, use of or verification of all such information.

Stockton Mortgage Funding is hereby authorized to obtain verification of information from any source (including character and credit references). The undersigned hereby transfers and grants the right to use all information herein and all accompanying information to Stockton Mortgage Funding and its agents. All pages of this application including supplements and other information that is provided to Stockton Mortgage Funding are considered a part of this application, and therefore subject to this agreement.

Certification

Execution of this application certifies full compliance with the regulatory requirements of the Bank Secrecy Act (BSA), Anti Money Laundering (AML), Loan Originator Compensation Rule, Equal Credit Opportunity Act (ECOA), Truth in Lending Act (TILA), the Patriot Act and Office of Foreign Assets Control (OFAC) requirements. Seller is providing the information set forth in this Application to induce Stockton to approve it to submit residential mortgage loans to Stockton for broker or sale.

The undersigned, individually and in his/her capacity as an authorized officer or agent of the Seller understands, represents, warrants and agrees that he or she is legally capable of binding Seller, that the information provided herein is true, complete, accurate and not misleading to the best of the undersigned's knowledge and belief; and that this Application and related materials are being provided for the purpose of inducing Stockton to provide financing, extend credit and/or engage in transactions with Seller; and that Stockton will rely upon, and will continue to rely upon, the information contained herein. The Seller agrees to promptly notify Stockton of any material change in the information provided hereinabove.

Legal Name of Applicant

Typed Name and Title of Authorized Officer

Signature of Authorized Officer

Date

Web User Identification

Please identify the Web User(s) for your company. If additional users are required, please submit additional forms. At least one User must be identified in order to establish your Web Access.

Name: _____ Title: _____
Email Address: _____ Access all Files: Yes No
Telephone: _____
NMLS #: _____

Name: _____ Title: _____
Email Address: _____ Access all Files: Yes No
Telephone: _____
NMLS #: _____

Name: _____ Title: _____
Email Address: _____ Access all Files: Yes No
Telephone: _____
NMLS #: _____

Name: _____ Title: _____
Email Address: _____ Access all Files: Yes No
Telephone: _____
NMLS #: _____

Name: _____ Title: _____
Email Address: _____ Access all Files: Yes No
Telephone: _____
NMLS #: _____

Request for Taxpayer Identification Number and Certification

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

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.					
	2 Business name/disregarded entity name, if different from above					
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):				
	<input type="checkbox"/> Individual/sole proprietor or single-member LLC	<input type="checkbox"/> C Corporation	<input type="checkbox"/> S Corporation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust/estate	Exempt payee code (if any) _____
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____					Exemption from FATCA reporting code (if any) _____
	Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.					(Applies to accounts maintained outside the U.S.)
	<input type="checkbox"/> Other (see instructions) ▶ _____					
5 Address (number, street, and apt. or suite no.) See instructions.			Requester's name and address (optional)			
6 City, state, and ZIP code						
7 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 generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* 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); 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 for Part II, later.

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

General Instructions

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

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.