



2007 Interest Rate Assistance Information & Application Packet

The Bristol Bay Economic Development Corporation (BBEDC) Interest Rate Assistance (IRA) program is designed to help fishermen with interest expenses that occur with fishing loans. The program is available on a first come, first served basis for the calendar year and is offered contingent upon the available funding in the BBEDC budget.

Program information

- *Please allow at least 2 weeks to process your application.*
- IRA may apply to only one loan per individual for 2007
- Loans have to be in good standing in order to qualify (delinquent or deferred loans are not eligible)
- IRA will be provided under a formula of 3.2% times the current principal balance.
- IRA will not exceed the actual interest due and in no case may be more than \$4,000 each year.
- The IRA is capped at a maximum of \$4,000 and applies only to annual interest costs (no late fees)
- The IRA payment is sent directly to the lending institution (not to the applicant)
- BBEDC will not reimburse applicants who have already made their loan payments.
- Tax relief loans, home equity loans, and SBA disaster relief loans may qualify. (Receipts must be submitted for expenses related to gear, permit or vessel expenses).
- The IRA program is offered on a first come, first serve basis
- Incomplete applications will not be considered. Applications will be considered to be complete at such time as all information that is required is received by BBEDC.
- Applications may be filed at any time prior to the date that the applicant's loan payment is due.
- NOTE: BBEDC will not be responsible for IRA payment if the 2007 budget is fully expended (where the financial institute will not accept payment in advance of the due date).

Eligibility criteria

- Applicant must be a BBEDC Resident (as determined by BBEDC residency requirements and confirmed via completed BBEDC residency forms).
- Fishing loan must be for vessel, permit or gear purchases
- Loan must be current with no late fees or delinquent interest

Applicant must submit the following

- A completed BBEDC IRA Application
- A signed BBEDC IRA Agreement
- A completed BBEDC Residency Verification form
- A signed Authorization to Release Information to BBEDC. (*The Loan number or other reference number must be provided.*)
- A completed W-9 form

Bristol Bay Economic Development Corporation

P.O. Box 1464, Dillingham, Alaska 99576

Ph: (907) 842-4370, Fax: (907) 842-4336

Ph: 1-800-478-4370, Fax: 1-888-325-4336

2007 Interest Rate Assistance Application

Please allow at least 2 weeks to process your application.

Date: _____

Applicant Information

Full Name: _____

Mailing Address: _____

Phone: _____ Email: _____

Physical Address: _____

Loan Information

Loan Purpose: _____

Date that current payment is due: _____

Lending Institute: _____

Address: _____

Telephone: _____ Fax: _____

Provide the following information if known:

Total Principal Balance: _____ Total Payment Due: _____

How much of current payment due is Interest: _____ Principal: _____

Affirmation

I affirm that the above and all other information contained in this application packet is true and accurate to the best of my knowledge. I understand that providing false or misleading information may result in my disqualification from this or other programs offered by the Bristol Bay Economic Development Corporation.

Applicant Signature

Date

2007 Interest Rate Assistance Agreement

THIS INTEREST RATE ASSISTANCE AGREEMENT (the "Agreement"), made on this _____ day of _____, 200__, is between the Bristol Bay Economic Development Corporation, P. O. Box 1464, Dillingham, AK 99576 ("BBEDC") and _____, whose address is _____ ("Resident").

RECITALS

WHEREAS, BBEDC is an Alaska non-profit corporation organized by seventeen Bristol Bay communities (the "BBEDC Communities") for the purpose of preparing, submitting and implementing a Community Development Plan for regional fisheries development to benefit the BBEDC Communities and other communities in the Bristol Bay region of Alaska; and

WHEREAS, BBEDC has established the Bristol Bay Interest Rate Assistance Program (the "Program") to assist eligible residents of one of the BBEDC Communities with certain interest obligations for fishery-related loans for boats, gear and permits due that are in current status during the current calendar year; and

WHEREAS, the Resident holds such a fisheries-related loan with the State of Alaska, Division of Investments (ADI), Commercial Fisheries and Agricultural Bank (CFAB), and any other lending institution acceptable to BBEDC; and

WHEREAS, BBEDC agrees to assist the Resident in the repayment of the loan interest under the terms of this Agreement.

AGREEMENT

NOW THEREFORE, the parties hereto agree as follows:

1. Purpose of the Agreement. BBEDC shall provide interest payment assistance for commercial fishery-related loans under the terms of this Agreement to the Resident pursuant to the Program goals and objectives, as they may be amended from time to time by the BBEDC Board of Directors. The parties acknowledge that the Program benefits shall be awarded to eligible residents of any of the 17 BBEDC Communities on a "first come-first served" basis, based on the date the application is received by BBEDC. Faxed applications will be accepted.
2. Resident Obligations Under this Agreement. In order to qualify for participation under the Program, the Resident must demonstrate through an application form supplied by BBEDC that he or she is a Resident of one of the BBEDC Communities, has a qualified fisheries-related loan for boats, gear and permits, the loan is not past due or in default, has provided all necessary loan information to BBEDC, and is otherwise qualified to participate in the Program. The parties will enter any necessary confidentiality or release of information documents required by the lending institution so that all necessary loan information is available to BBEDC to administer this Agreement.
3. BBEDC Obligations Under this Agreement.
 - a. This Agreement shall not be effective until approved by BBEDC.

- b. In the event the application is approved by BBEDC, and the Resident confirms the status of the loan, BBEDC agrees to pay to the Resident's lending institution up to \$4,000 for payment of interest due under such loan. The payment shall be limited to 3.2% of the then current principal balance of the loan not to exceed a maximum of \$4,000 per signed agreement. Interest support does not include late fees and costs, which are the sole responsibility of the Resident.
- c. BBEDC shall only pay the Resident's lending institution directly. It shall not reimburse amounts paid by the Resident to any institution.
- d. BBEDC shall issue an IRS Form 1099 reflecting the payments made each year under this Agreement.
- e. BBEDC will not provide any financial consultation as it pertains to this program.

4. Termination and Waiver of Claims. This Agreement may be terminated by BBEDC at any time in its sole discretion. The Resident acknowledges this right of termination and agrees that it shall not make any claim for damages or other compensation for such termination, and releases BBEDC from any obligations under this Agreement. In the event of such termination, BBEDC will make every effort to inform the Resident as soon as practicable.

5. Effective Date of this Agreement. This Agreement shall take effect upon the date of signatures by the parties and shall remain in effect until December 31 of the current calendar year.

6. Miscellaneous Provisions. This is the entire agreement between the parties. Time is of the essence in this Agreement, which shall be governed by the laws of the State of Alaska. This Agreement may not be modified except by a written amendment signed by the parties nor assigned without the express written consent of the parties. Signature by counterparts or facsimile is acceptable, with original documents to follow by mail. This Agreement shall not benefit the Resident's heirs, representatives and assigns. The parties agree that information and records concerning the loan and its payment are confidential and will not be disclosed to any person or entity except as approved in writing by the Resident.

7.

IN WITNESS WHEREOF, the parties have signed this Interest Rate Assistance Agreement on the date written above.

Bristol Bay Economic Development Corp.

Resident:

Helen Smeaton, Chief Administrative Officer

Printed Name: _____

Date: _____

Date: _____

BBEDC Residency Form

Name: _____

(Please print)

Address: _____ City/State: _____ Zip: _____

Social Security #: _____ Phone: _____ Fax: _____

How long at this address: _____ Date: _____

The Bristol Bay Economic Development Corporation requires that anyone seeking services from BBEDC be a resident of one of the 17 Bristol Bay CDQ communities. (*Aleknagik; Clarks Point; Dillingham; Egegik; Ekuk; Ekwok; King Salmon; Levelock; Manokotak; Naknek; Pilot Point; Port Heiden; Portage Creek; South Naknek; Togiak; Twin Hills; Ugashik.*)

Definition of a CDQ community resident: A person who has resided (lived) in the CDQ community for a period of 12 consecutive months or more immediately **prior to application** and continues to live in that CDQ community. Unexcused absences of up to 90 days per year are allowable. Absences of over 90 days for educational purposes, military duty, or medical reasons are allowable with the proper documentation.

In order to verify your residency in one of the 17 CDQ communities you **must** provide the following documentation:

- **A copy of your Alaska state issued photo ID (drivers license or ID Card) and at least one of the following documents:**
 - **A copy of your Permanent Fund Dividend Check stub that shows your current address.**
 - **Copies of current utility bill receipts in your name from your residence.**
 - **A copy of your most recent pay check stub that shows your address.**
 - **A copy of your recent AFDC or food stamp benefit receipts that shows your address.**
 - **Voters registration card**

If you are out of the CDQ community for more than 90 consecutive days for any reason, the only **excusable absences** of more than 90 days duration are: **educational purposes; military service; or medical reasons.** To waive the 90-day requirement you must supply one of the following:

- A copy of your school enrollment form or transcripts verifying full-time attendance during the previous year if you are a student away from home attending school.
- A copy of your current orders if you are on active military duty.
- A letter from your physician stating the reason for the need to reside in another location and the time estimated for that stay.

By signing this affidavit, I warrant that I am a resident of the community from which I am applying and I attest that the documents submitted are true and accurate to the best of my knowledge. Any falsification or misrepresentation of the information submitted will result in the termination of benefits and the applicant may be required to pay back any funds that were provided by BBEDC as a result of the information provided.

SIGNATURE: _____ DATE: _____

This form must signed by an authorized representative of the village tribal council or the city government.

I verify that _____ is a resident of _____, and
(Name)

has been has not been

residing in this CDQ community for the past twelve months.

Signed by: _____ Date: _____

Organization: _____

Thank you for your assistance. If you have questions, please contact your Community Liaison or call BBEDC at 842-4370 or 1-800-478-4370.

**APPLICANT'S AUTHORIZATION
TO RELEASE INFORMATION TO BBEDC**

The undersigned has applied to participate in the Bristol Bay Economic Development Corporation Interest Rate Assistance (IRA) Program.

The signature of the applicant below authorizes the following listed financial institute to release the information listed below. A photocopy or fax of this letter will be deemed as acceptable authorization for release of information requested.

IRA Program Applicant Name: _____

Address: _____

Social Security Number: _____

Financial Institute: _____

Loan Number

Information requested:

- Current Principal Balance of Loan
- Stated purpose of loan
- Amount of payment currently due
- Date that current payment is due
- Amount of current payment that is interest
- Amount of current payment that is principal

Applicant's Authorized Signature

Date

Applicant's Authorized Signature

Date

Please mail or fax information to: Bristol Bay Economic Development Corporation
Economic Development & Permit Brokerage
P.O. Box 1464
Dillingham, Alaska 99576
Fax: (907) 842-4336
Ph: (907) 842-4370

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 ²

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/online/ss-5.pdf. 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.

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, or
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details), or
3. The IRS tells the requester that you furnished an incorrect TIN, or
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.

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 social security card. 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 social security card 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,

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 ▶
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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.

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.

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.

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

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

⁴ List 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.)

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, and the District of Columbia 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.

