

## REFERRAL AGENT AGREEMENT Business Funding & Solutions

This Agreement made and entered into this \_\_\_\_\_, day of the month of \_\_\_\_\_ of the year 20\_\_\_\_, by and between KGFA CAPITAL VENTURES LLC DBA LENDINERO also known as Lendinero Financial Services LFS, whose corporate address is 7950 N.W. 53rd Street Ste. 337 Miami, FL 33166 (Hereinafter referred to as "KGFA"), and (hereinafter referred to as Independent Consultant (REFERRAL AGENT), REFERRAL AGENT located at:

Tax ID # \_\_\_\_\_ (For corporations)

WHEREAS, KGFA offers cash advance funding programs to commercial businesses (hereinafter referred to as "Merchants"); business funding, equipment financing, invoice financing, business lines of credit, b2b vendor financing, commercial real estate financing, business financial services, SBA consulting services, SBA loan packaging services, SBA disaster loan assistance, business legal insurance via KGFA Capital Ventures LLC or it's DBA Lendinero and alliances and affiliates. WHEREAS, REFERRAL AGENT wishes to market KGFA products and programs to merchants subject to the terms and conditions outlined herein.

TERMS: In consideration of the premises and of the natural covenants and agreements herein contained, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

1. INDEPENDENT SALES ORGANIZATION STATUS. As agreed, upon between KGFA and REFERRAL AGENT REFERRAL AGENT shall remain in itself as an independent sales organization and or contractor. The REFERRAL AGENT will operate and be responsible for but not limited to; for its employees, including but not limited all taxes state, federal, franchise, social security. REFERRAL AGENT will receive a 1099 income form on annual basis for its income generated with KGFA.
2. OPERATION EXPENSES. REFERRAL AGENT shall be responsible for all expenses, without limitation, in conjunction with the operation of its office and its business including the computation and payment of all sales commissions earned by its sub-agents and sales representatives, if any, as a result of their sales. REFERRAL AGENT specifically acknowledges that KGFA shall not be liable in any manner for any payments due from REFERRAL AGENT to any person for any reason. Further, REFERRAL AGENT shall be responsible for managing the activities of any such agents or sales representatives and for any action by any such agents or representatives taken in conjunction with the sales of KGFA programs.
3. ACCOUNTING. KGFA shall be responsible for the accounting of all merchant contracts procured by the REFERRAL AGENT and related commission payments as well as IRS form 1099 in the name and tax number of the REFERRAL AGENT. The REFERRAL AGENT shall be responsible for the production of IRS form 1099 at year-end for all commissions paid directly by REFERRAL AGENT to its sales associates and REFERRAL AGENT if any throughout the year. All earnings paid directly by KGFA to REFERRAL AGENT shall be paid on a 1099 basis and KGFA. will issue IRS Form 1099 for these earnings. All compensation must be paid directly to REFERRAL AGENT as signed above and below. KGFA will not pay REFERRAL AGENT through a third party.
4. MARKETING AREAS. All KGFA marketing areas are non-exclusive and open. The REFERRAL AGENT commits to site survey, visit or interview each merchant when requested to do so.
5. PAYMENTS TO REFERRAL AGENT. KGFA shall pay REFERRAL AGENT Commissions and Residuals in accordance with terms agreed upon between KGFA and REFERRAL AGENT (see Commissions Schedule Form A). If a merchant referred by the Agent defaults under its agreement with KGFA, KGFA's investors, or KGFA funding partners under a merchant cash advance program only within thirty (30) days after funding, the Agent shall immediately return to KGFA, or KGFA's discretion, via ACH, electronic check or wire transfer, the Compensation paid to the REFERRAL AGENT. As the REFERRAL AGENT by signing this agreement, you give KGFA CAPITAL VENTURES LLC dba LENDINERO and or its ACH processor, ACH authorization to debit said amount. It is understood that only KGFA shall be authorized to accept, ratify or finalize a Merchant Cash Advance Contract / Agreement and enroll a REFERRAL AGENT referred merchant into the Program. Any agreement or arrangement initiated by REFERRAL AGENT including a Merchant Cash Advance Contract / Agreement, shall not be binding on KGFA or its alliances until accepted and executed in writing by a duly authorized officer of KGFA or its alliances. KGFA shall pay all residual compensation due and owing to agent as agreed upon. COMMISSIONS ARE PAID WEEKLY AND MONTHLY depending on the program and or services. Please refer to (Commissions Schedule Form A). KGFA offers numerous funding solutions, funding programs, financials services and business services. KGFA agrees to pay REFERRAL AGENT commissions for those programs as per **(Commission Schedule Form A)**.
6. REVIEW AND ADJUSTMENT OF COMPENSATION PLAN. The Compensation Plan assigned to the REFERRAL AGENT is subject to review and adjustment based upon the published criteria in this Agreement (see Compensation Plan Requirements) every six (6) months on the anniversary date from the execution of this Agreement. Or, KGFA will notify the REFERRAL AGENT of any changes made to the commission agreement. Changes may happen because we may

eliminate or add new programs and or services. If there are no adjustments after six (6) months the commissions in this schedule A and all terms of this agreement will continue intact.

7. ADDITIONAL FEES. REFERRAL AGENT agrees that if charges additional fees to a merchant that it refers to KGFA and if the merchant accepts any of KGFA services or programs, the REFERRAL AGENT will need to supply any fee agreements that it enters with directly with the merchant. Furthermore, KGFA is not responsible for any disputes between the REFERRAL AGENT with the merchant for those fees. KGFA is only responsible for any advance fees that it may include in some of its services. Merchant that resulted from the REFERRAL AGENT referral agree to hold harmless KGFA for any disputes for fees entered by and between REFERRAL AGENT not covered by any of the programs or services provided by KGFA to the merchant. Said fees are independent negotiated by and between REFERRAL AGENT and the merchant with the exception of certain services that KGFA may request an consulting, loan packaging, processing or advance fee. For instance, if the REFERRAL AGENT charges a broker fee, consulting fee or any other fee that is between the merchant and the REFERRAL AGENT and not KGFA, with the exception of certain programs that KGFA charges those fees.

8. NEW PRODUCT MARKETING. The Company retains the right to market existing, add-on or any newly developed products to REFERRAL AGENT referred merchants with compensation as described under separate agreement(s).

9. APPLREFERRAL AGENTATIONS, CREDIT DECISIONS AND OTHER SOLUTIONS. KGFA its investors and or funding partners, including government related programs can approve or decline any application submitted for funding under any of its programs. A credit decision means approved or decline. Under no obligation are we required to approve any applicant that the REFERRAL AGENT submitted. Once the REFERRAL AGENT applies for funding for any of the funding programs submitted merchant holds harmless KGFA for any credit inquiries or investigations related to and for the purpose of obtaining financing. REFERRAL AGENT must inform any application for the purpose of financing to the merchant that a soft pull or hard pull inquiry will be performed. Once KGFA receives an application for funding that was referred by REFERRAL AGENT for a merchant KGFA reserves the right and is giving the right to process, analyze, underwrite, and submit said application for the purpose of obtaining funding for the merchant. Merchant cannot make any claims against KGFA if the REFERRAL AGENT did not disclose to the merchant that KGFA will be processing, analyzing, submitting or underwriting financial information and information on said application from the merchant.

10. DIGITAL INFORMATION Any digital information submitted by REFERRAL AGENT to KGFA for any of its financing solutions, funding programs, services or programs will constitute sufficient information to proceed to process said information for the services or programs requested in a digital manner referred by REFERRAL AGENT to KGFA. REFERRAL AGENT also consents that any information submitted to KGFA in a digital manner on behalf of a merchant that said REFERRAL AGENT obtained authorization to submit lawfully to KGFA or for the services or programs that were offered by REFERRAL AGENT to merchant. Digital information includes, emails, text messages, WhatsApp, and or any information submitted via KGFA's website which includes lendinero.

11. MUTUAL NON-DISCLOSURE. REFERRAL AGENT and KGFA's agree to a Mutual Non-Disclosure ("NDA"), as part of this agreement. Neither party will disclose information about trade secrets and will not circumvent any information or relationships. KGFA agrees not to circumvent with REFERRAL AGENT agents or its employees. REFERRAL AGENT agrees to the same.

12. TERM AND TERMINATION. This Agreement will be effective as of the date and year stated below for an initial term of three (2) years commencing on the date signed below (the "Initial Term"), and will continue indefinitely thereafter unless terminated by either party upon five (5) days prior written notice. This Agreement may be terminated additionally and immediately by KGFA for cause. Terminations for cause reasons includes, but are not limited to, material breach by REFERRAL AGENT of terms of this Agreement, misfeasance, malfeasance, NDA, fraud, misleading information, wrongful conduct, non-ethical practices, unfair business practices, and any other reason which may affect KGFA or the merchant.

Either party may terminate this Agreement without cause upon 5 days prior written notice to the other party at the address stated herein except for the cause, in which case termination shall be effective upon receipt of such notice. All merchants' relationships shall remain with KGFA. The terms of KGFA merchant relationships are for various terms and at the end of such terms. KGFA. may seek renewals of these agreements or seek alternative relationships to engage merchants in. If KGFA terminates this agreement for cause (as defined above); REFERRAL AGENT shall forfeit all rights it has to receive all future residuals from merchant accounts. If KGFA terminates this Agreement without cause, REFERRAL AGENT will receive all residuals as noted in Schedule A or any amendments thereto. An REFERRAL AGENT will become inactive if during three (3) months no new business is submitted to KGFA. Any information provided to KGFA during those three (3) months an after an inactive status KGFA has no financial obligation to the REFERRAL AGENT. If after three (3) months the REFERRAL AGENT becomes inactive for not submitting new business to KGFA, said REFERRAL AGENT can reactivate this agreement by requesting it in writing.

13. RIGHT OF FIRST REFUSAL. The REFERRAL AGENT shall grant to KGFA the right of first refusal for all cash advance contracts and residual streams obtained from Merchants. In addition, REFERRAL AGENT will not interfere, nor impede KGFA and its alliances, in securing renewal contracts from any Merchant they have procured.

14. AMENDMENT NOTIFREFERRAL AGENTATION. KGFA reserves the right to adjust or changes to any published products, products offered, factor rate, and theoretical turns, with or without written notification to REFERRAL AGENT providing that no such changes shall be made unless they apply to all agents of I.F. and are on account of actual and documented changes in costs to KGFA. Unless specifically provided for herein, this Agreement may not be amended or modified in any respect except in writing and duly executed by both parties.

15. MARKETING MATERIALS. REFERRAL AGENT can only use the marketing materials provided by KGFA on a web platform. REFERRAL AGENT can use said materials only. REFERRAL AGENT cannot make alterations on technical verbiage. REFERRAL AGENT can only include their name, phone number, company name, DBA name, and contact information.

16. LOAN CLAW BACKS/ CHARGEBACK CLAUSE. If a loan is issued and funded to the client, you provided and the borrower defaults within the first 30 days you will be responsible for refunding 100% of the commissions paid to you by KGFA. If the loan defaults after 30 days, a specified percentage of the commissions may be due back from you. If you continue working with the company, you will have accumulated debt and based on a number of factors we may allow you to repay back in clawback/chargebacks within a several time frame and they will be deducted from future commissions earnings until the default debt is repaid in full. If you terminate this agreement or convert into an inactive status you with us ACH authorization to debit a portion or the full amount owed

17. ASSIGNABILITY. With the written permission of KGFA., REFERRAL AGENT/ REFERRAL AGENT may from time to time delegate duties under Agreement to subsidiaries, provided however, that REFERRAL AGENT shall remain liable to KGFA. for any such duties and obligations. In the event that the REFERRAL AGENT seeks to sell or transfer their business, KGFA. reserves the right to first right of refusal and/or the right to approve buyer, with assignment of the REFERRAL AGENT agreement not to be unreasonably held. Upon mutual agreement between KGFA. and agent, buy out of the residual rights of the agent to compensation hereunder, also agrees to give KGFA. first right of refusal, in consideration of a one-time lump sum payment that is a multiple of the average monthly compensation paid to the agent during the previous year where the agent and KGFA. having agreed in writing as to the multiple. KGFA may subcontract, sublicense, assign, license, franchise or transfer to any third party any right, duty or obligation KGFA. has in connection with this Agreement without the consent or prior approval of the REFERRAL AGENT.

18. SEVERABILITY. If any one or more of the covenants, agreements or provisions of this Agreement shall be determined by a court of competent jurisdiction to be invalid, the invalidity of such covenants, agreements or provisions shall in no way affect the validity or effectiveness of the remainder of this Agreement, and this Agreement shall continue in force to the fullest extent permitted by law.

19. SURVIVAL. The obligations of all parties hereto incurred prior to the effective date of termination of this agreement, including in particular the NDA (non-disclosure agreement), shall survive termination of this Agreement.

20. NOTREFERRAL AGENTES. Except as otherwise provided in this Agreement, written notices required under the terms of this Agreement shall be mailed by certified mail, return receipt requested, to the respective parties at the addresses mentioned herein. Notes shall be deemed to be given when, so mailed. Notices also may be made electronically and in a digital manner.

21. DISPUTE RESOLUTION - ARBITRATION / MEDIATION. In the event of a dispute between the REFERRAL AGENT which might include but not be limited to compensation issues, policy and procedure issues etc., which cannot be resolved through internal company protocol, both parties agree to submit to Arbitration in the State of Florida under an Arbitrator and guidelines established / sanctioned by the American Arbitration Association. Both parties agree to accept the ruling of the Arbitrator and the prevailing party shall be entitled to receive from the other party all costs and reasonable fees, including, but not limited to fees for arbitration / mediation or other legal proceedings.

22. LEGAL ACTION. The parties agree that any breach by REFERRAL AGENT of the NDA, of this Agreement would subject KGFA to irreparable harm for which money damages would not be a sufficient remedy. Accordingly, REFERRAL AGENT agrees that KGFA shall be entitled to injunctive or other equitable relief in addition to any other remedies that may be available to it at law or under the terms of this Agreement. Should KGFA or REFERRAL AGENT institute legal action, whether at law or in equity, arbitration, or mediation, to enforce any provision hereunder, the prevailing party shall be entitled to receive from the other party all costs and reasonable attorney's fees, including but not limited to fees for trial and appeals or other legal proceedings. REFERRAL AGENT consents to the jurisdiction of the Florida Courts. This Agreement shall be interpreted according to the courts of the State of Florida.

23. WAIVERS. No failure or delay by either party in exercising any of its rights hereunder shall operate as a waiver thereof to prevent either party from demanding strict compliance thereof. Waiver of a breach of any provision of this Agreement shall not be deemed a waiver of any other breach of the same or different provision.

24. MODIFREFERRAL AGENTATIONS. KGFA shall have full authority to change the terms of any Program at any time upon thirty (30) days prior written notice, and any such change(s) shall have effect upon communication by KGFA to REFERRAL AGENT as to all future REFERRAL AGENT referred Merchant Agreements. KGFA.'s right to change Program terms shall expitly include, but shall not be limited to, the adjustment of commissions, or the change of terms contained in this or in any subsequent Agreement or Schedules. Any such change(s) shall be applied to all REFERRAL AGENT's uniformly.

24. SECTION HEADINGS. The section headings contained in this Agreement are for convenient reference only and shall not in any way affect the meeting or interpretation of this Agreement.

25. ENTIRE AGREEMENT; BINDING EFFECT. This Agreement, and any schedule hereto, embodies the entire understanding and agreement of the parties with respect to the subject matter hereof. This Agreement shall be binding upon and shall inure only to the benefit of the parties hereto and any permitted successors and assigns.

26. IDEMNIFREFERRAL AGENTATION BY REFERRAL AGENT. REFERRAL AGENT shall indemnify and hold KGFA harmless from any and all claims, damages and liabilities, including attorney's fees and cost of defense arising from the services performed by REFERRAL AGENT or REFERRAL AGENT's negligent or fraudulent acts or failure to act in performing this Agreement. We take fraudulent activity very seriously, REFERRAL AGENT will be responsible for all information submitted by any of its clients. REFERRAL AGENT needs to make sure that the information is true, correct, and accurate. In addition, REFERRAL AGENT warrants and represents that there has not and shall not be any disclosure of trade secrets or confidential competitor information to KGFA. The REFERRAL AGENT further warrants and represents that they are not bound by any restrictive covenant or prior agreement with any third party that which would prohibit the REFERRAL AGENT from providing the services contemplated herein to KGFA. The REFERRAL AGENT also warrants and represents that they are not under any restrictive covenant or prior agreement affecting any merchant that they introduce to KGFA.. In the event that the REFERRAL AGENT is in fact bound by a restrictive covenant, the REFERRAL AGENT indemnifies KGFA. for all costs, expenses and legal fees pursuant to Paragraph 21 of this Agreement.

27. MUTUAL IDEMNIFREFERRAL AGENTATION. Neither party shall be liable to the other or any third party for any liquidated, indirect, consequential, special, speculative, lost profits, exemplary or incidental damages (including damages for loss of business profits, business interruption, loss of business information, and the like) arising out of this Agreement even if the party at fault has been advised of the possibility of such damages.

28. NOTIFREFERRAL AGENTATION OF ADDRESS CHANGE. REFERRAL AGENT will notify KGFA promptly if REFERRAL AGENT moves or otherwise has a change of address.

The REFERRAL AGENT hereby authorizes KGFA, and its affiliates or assigns, to obtain credit bureau reports and to make other credit inquiries and background check of assignees/officers designated of REFERRAL AGENT. IN WITNESS WHEREOF, This Agreement has been duly executed by the parties hereto on this \_\_\_\_\_ day \_\_\_\_\_ on the month of \_\_\_\_\_ of the year 19\_\_\_\_\_.

30. ENTIRE AGREEMENT This Agreement constitutes the entire understanding between the Parties and amendment, or modifREFERRAL AGENTation must be in writing and signed by both Parties.

**REFERRAL AGENT** (Please type the following fields and sign)

Company name: \_\_\_\_\_  
 Doing Business As (if different from above or not incorporated): \_\_\_\_\_  
 Printed Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Authorized Signature: \_\_\_\_\_  
 Date: \_\_\_\_\_

**KGFA CAPITAL VENTURES LLC (DBA) LENDINERO /LENDINERO INC.**

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Please (a) e-sign this document or (b) return this Agreement completed and signed via email to an authorized representative of Lendinero or to [partnerships@lendinero.com](mailto:partnerships@lendinero.com) or fax in to: 305-675-0149**

**(Commissions Schedule Form A) Referral Agents U.S. only**

**Program 1: SBA Disaster Loans (EIDL) – Initial Fee (Document Processing and Analysis)** On disaster loans EIDL we charge \$399 to the client in the following manner. **Option 1:** \$299 is due at the time that the merchant accepts to obtain services from us. \$100 is charged 30 days after. A total fee of \$399. **Option 2:** \$199 due at the time merchant accepts to obtain services from us. \$200 is charged 30 days after. A total fee of \$399. **We will pay you a flat fee of \$20.00 for just referring the name, telephone number and email of an interested prospect, who pays \$199 and \$40;00 if the customer pays \$299 up-front.**

**Program 2: SBA Disaster Loans (EIDL) – Funding fee**

On disaster loans EIDL (new submissions, reconsiderations and increases). If the loan amount is less than \$50,000 our fee is 3% and if the loan is greater than \$50,000 our fee is 2%. **If you refer us a merchant and do not engage in the process, we will pay you 20% of the gross earnings in the end.** Also, upon funding we need to send an invoice to the merchant; merchant can pay the 2% or 3% via ACH, Bank Deposit, Wire, Zelle, or Mail a check to our office. We will credit your commissions upon payments clearing. All payments are made weekly on Friday; subject to an invoice and payments clearing. Example: \$100,000 loan x 2% = \$2,000 and 50% is \$1,000 (your earnings).

**Program 3: Lendinero Express Program Weekly or Daily ACH and or Equipment Financing**

Daily or weekly ACH payments, rates 1% to 5% monthly estimate, repayment terms from 3 months to 18 months, loan amounts from \$3,000 to \$500,000. **Any REFERRAL AGENT who REFERS US THE NAME, EMAIL AND PHONE NUMBER OF SOMEONE INTERESTED IN SHORT-TERM FINANCING we will pay you 1% of the loan amount if funded.** Example: \$50,000 x 1% = \$500, \$100,000 x 1% = \$1,000, \$200,000 x 1% = \$2,000. All commissions are paid out on Friday of each week. Also, this applies to renewals, refinances and traditional merchant cash advance. **Commissions are paid weekly on Monday ACH.**

**Program 5: Commercial Real Estate Financing**

On any commercial real estate financing transaction we will pay you **10% of the gross earnings.**

**ACH Payment & Payment Policies**

To credit your commissions on Friday, all payments and transactions must close or fund by Wednesday at 12 p.m. of each week. If the transaction funds on Thursday or Friday; you will be paid Friday of the following week. All ACH commission payments are configured on Friday by 12 p.m. and reflect in your account on Monday or Tuesday, depending on your bank.

**KGFA CAPITAL VENTURES LLC DBA LENDINERO**

**REFERRAL AGENT / REFERRAL AGENT NAME:**

\_\_\_\_\_

\_\_\_\_\_

Signature

Signature

Date

**REFERRAL AGENT Information**

**Section 1: General Information**

Full (Legal) Name/Owner: \_\_\_\_\_ (REFERRAL AGENT name) \_\_\_\_\_  
Home Address: \_\_\_\_\_  
Cell Number: \_\_\_\_\_ Email: \_\_\_\_\_  
Driver's License Number: \_\_\_\_\_ State Issued: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_

**Section 2: (B2B Partners or Independent Sales Organizations)**

Company Name: \_\_\_\_\_  
Company Address: \_\_\_\_\_  
Cell Number: \_\_\_\_\_ Email: \_\_\_\_\_

- 1) What services does your company currently offer to business owners?
- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Daily/Weekly ACH Loans Only | <input type="checkbox"/> Commercial Real Estate Finance          | <input type="checkbox"/> Business Loans          |
| <input type="checkbox"/> SBA Loan Packaging          | <input type="checkbox"/> Factoring/POF/AR Finance                | <input type="checkbox"/> Equipment Finance       |
| <input type="checkbox"/> Business Consulting         | <input type="checkbox"/> Accounting Service                      | <input type="checkbox"/> Business Legal Services |
| <input type="checkbox"/> B2B Sales or Products       | <input type="checkbox"/> Other Business Products/Services: _____ |  |

2) What do you do for marketing to obtain new clients? \_\_\_\_\_

- 3) Do you have a monthly marketing budget? Yes or No
- 4) How much do you spend in marketing per month? \$ \_\_\_\_\_
- 5) If you don't spend in marketing; are you willing to invest to bring new clients? Yes or No - How much? \$ \_\_\_\_\_
- 6) Do you set activity goals month to month? Yes or No
- 7) Do you run metric REFERRAL AGENTS at your organization? Yes or No
- 8) Do you need assistance in marketing? Yes or No
- 9) How much volume do you currently fund per month? \$ \_\_\_\_\_
- 10) Do you have an existing sales team of 5 agents? Yes or No
- 11) Can you personally submit 5 new loan applicants per month? Yes or No
- 12) Do you charge clients an upfront fee for applying for a loan? Yes or No
- 13) Are you interested in syndication? Yes or No
- 14) Are you interested in investing money into loans? Yes or No

\*\*If you charge clients up-front fees your hold harmless KGFA Capital from any claims that may arise with a loan application that you submit to us. Any up-front fees or loan success fees are independent of KGFA Capital.

**7) What Lenders do you currently do business with and are you in good standing with those lenders? Yes or No**

Lender Name \_\_\_\_\_ Lender Name \_\_\_\_\_  
Lender Name \_\_\_\_\_ Lender Name \_\_\_\_\_  
Lender Name \_\_\_\_\_ Lender Name \_\_\_\_\_

**Section 3: ACH Form** We need a copy of a voided check for your personal or company account to pay you via ACH.

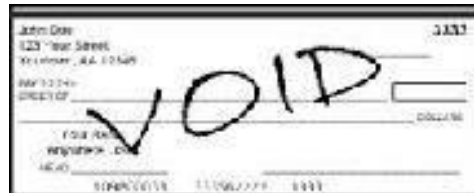
Direct Deposit. This is to set you up on our direct pay program. Also, you can list this information:

Bank Name: \_\_\_\_\_

Account Type: \_\_\_\_\_ (personal or biz)

Routing Number: \_\_\_\_\_

Account Number: \_\_\_\_\_



Form **W-9**  
(Rev. December 2014)  
Department of the Treasury  
Internal Revenue Service

## 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.	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; check only <b>one</b> of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <b>Note.</b> For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applied to accounts maintained outside the U.S.)</i>	
	5 Address (number, street, and apt. or suite no.)	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 Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

<b>Social security number</b>	
-	
-	
OR	
<b>Employer identification number</b>	
-	

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

<b>Sign Here</b>	Signature of U.S. person ▶ _____	Date ▶ _____
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### General Instructions

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

**Future developments.** Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at [www.irs.gov/fw9](http://www.irs.gov/fw9).

#### 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? on page 2.*

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.