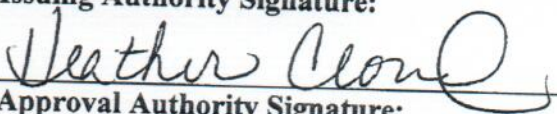
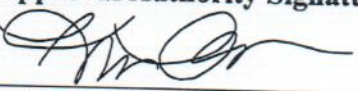




HO-CHUNK NATION POLICY AND PROCEDURE

Title: Home Repair Loan (HRL) Program	Subject: HRL Policy and Procedure
Scope: Ho-Chunk Nation Enrolled Homeowners	Effective Date: 03/15/21
Issuing Authority: Heather Cloud Executive Director – Department of Housing	Issuing Authority Signature: 
Approval Authority: Kimberly Lonetree Executive Director - Department of Personnel	Approval Authority Signature: 
Legislative Authority: Employment Relations Act of 2004, 6 HCC § 5.4 a; Materials Management and Procedures.	Policy Number: DOH-HOP-05-17-17-003

1.0 Policy Statement:

- 1.1 This policy replaces the former Home Repair Loan (HRL) Program Policy DOH-HOP-05-17-17-002.
- 1.2 The Ho-Chunk Nation (HCN) Department of Housing's mission is: "To serve the housing needs of the Nation by providing safe, quality, affordable housing while promoting self-sufficiency."
- 1.3 The HRL Program was approved by the Housing Standing Sub-Committee of the Ho-Chunk Nation Legislature on 8/19/13. Actions of the Housing Sub-Committee were ratified and approved on 8/20/13 by the HCN Full Legislature.

2.0 Policy Purpose:

- 2.1 The HRL is designed to assist enrolled Ho-Chunk Nation members by providing a loan to improve or repair their homes in order to maintain and preserve the condition of the home or property.
- 2.2 Emergency repairs as defined in 4.5 will receive priority loan status at the time the application is received.
- 2.3 Repairs and improvements shall be performed by a state licensed contractor.
- 2.4 All work performed shall be in accordance to all local, state, or tribal building codes. The applicant is responsible for all permits, inspections, payments, and quality of work.
- 2.5 The Ho-Chunk Nation is not responsible for the quality of workmanship, materials used, or any guarantee of the above.

3.0 Rationale and Background:

- 3.1 The HRL will assist enrolled Ho-Chunk Nation members to access interest-free funds as an alternative to seeking financial assistance with an outside lender of the Ho-Chunk Nation.



HO-CHUNK NATION POLICY AND PROCEDURE

4.0 Policy:

- 4.1 Applicants must be an enrolled Ho-Chunk Nation Member and provide proof of enrollment, 18 years of age or older, and legally competent.
- 4.2 The applicant must submit a completed HRL Application, including proof of ownership (copy of warranty deed, land lease), certificate of homeowners insurance, proof of enrollment, a signed release of information, financial pay stubs including per cap/child support/social security/spousal income/etc., an HCN release of liability, and at least one (1) contractors bid.
- 4.3 The applicant shall obtain at least one (1) bid to include scope of work.
 - 4.3.1 Each bid will need to be signed and dated by the company representative, and valid for 60 days.
 - 4.3.2 The agreement for services will be between the applicant and the selected contractor, and will be subject to current tribal and/or state regulations regarding building codes, dispute resolution, non-performance, and lien laws.
 - 4.3.3 Homeowners who perform the work themselves will assume all liability for the workmanship and quality.
 - 4.3.3.1 Homeowners who are performing the work themselves must provide an estimate from the vendor of the material costs, and one (1) bid from a contractor to complete the application.
 - 4.3.4 Neither the Ho-Chunk Nation nor the Department of Housing are liable for unsatisfactory workmanship done by an applicant's selected contractor or the Homeowner.
- 4.4 Must be current on loans with the Ho-Chunk Nation or any outside lender.
 - 4.4.1 Loan delinquencies must be cured prior to approval.
 - 4.4.1.1 Student loans and medical expenses are exempt from 4.4.
- 4.5 Loans shall be given on an emergency priority basis when the completed application and required documents are received, contingent on program funding.
- 4.6 Applicants must sign an Irrevocable Per Capita Distribution & wage garnishment form and set up a payment plan.
- 4.7 If the applicant fails to make arrangements for a late payment, a "Notice of Default" will be mailed to the applicant's mailing address through US mail. The applicant will have up to thirty (30) days to pay back the entire remaining balance on their HRL account. If the applicant fails to make a payment after the thirty (30) days has expired, legal actions will be taken.



HO-CHUNK NATION POLICY AND PROCEDURE

- 4.8 Eligibility will be determined by the current Debt-to-Income Ratio. A credit report will be pulled from one of the three credit bureaus (Trans Union, Experian, and Equifax) to verify debt.
- 4.9 Loans shall not exceed the maximum amount of \$25, 000(twenty- five thousand) contingent on affordability.
- 4.10 Loans will be assessed an administration fee of \$50.00 per every \$1,000.00 borrowed.
- 4.11 Payments are due and payable on the first (1st) of each month unless payments are coming out of Per Cap, of which would be made quarterly (three (3) payments).
 - 4.11.1 If payment is not received by the tenth (10th) day of the month, a late fee of \$25 per month will be assessed to the Loan Payment(s) will start thirty (30) days after the down payment is distributed to the contractor (i.e. if the down payment is distributed on April 15th, the first monthly payment will be due on June 1st).
 - 4.11.2 Per Cap payments will start on the next Per Cap cycle. The applicant is responsible for making monthly (1st of month) payments prior to the next distribution.
- 4.12 If the Loan is sixty (60) days delinquent, the Home Ownership Office shall submit the irrevocable Per Capita or wage garnishment agreement for payment
- 4.13 If payments are not received from the Irrevocable Per Capita or wage garnishment agreement, the file will be forwarded to the Department of Justice to begin the collection process.
- 4.14 If the applicant has defaulted on the loan, they will be subject to a five (5) year waiting period to be eligible for another HRL.
- 4.15 Qualified applicants may have a maximum of two (2) separate HRL loans, only if the combined loans have a total sum of \$25,000.00 or less, contingent on the 2nd loan for emergency use only, and meets affordability with also being current status of existing loan(s).
 - 4.15.1 Emergencies are defined as:
 - 4.15.2 Replacement of furnace, AC units, and water heaters, septic/well, limited plumbing/electrical, limited roof repair, and any other emergency with written justification.
 - 4.15.3 The Executive Director of Housing will approve or deny any emergency application.
 - 4.15.4 Reimbursement for emergency repair will be granted to the tribal member in the event the repair needed to be completed immediately.
 - 4.15.5 For reimbursement, the tribal member must submit the completed application along with the invoice for the repair that was made.



HO-CHUNK NATION POLICY AND PROCEDURE

- 4.16 If the approved applicant fails to proceed within sixty (60) days after approval, they shall be notified by U.S. mail that they no longer have approved status. The approved applicant status has expired and cannot be reactivated. The applicant would need to reapply.
- 4.17 In the event of a delay due to weather and/or the contractor's schedule, a written justification must be submitted by the applicant and/or contractor prior to the sixty (60) days of approval.

5.0 Procedure:

- 5.1 Applications received by the Department of Housing will be date-stamped and forwarded to the Home Ownership Office.
 - 5.1.1 Applications will be entered into the HRL Database by the Project Coordinator (PC).
- 5.2 The Home Ownership Office will verify that the application is complete and all requested documentation is submitted, determining which applicants are Veterans and/or Elders. Complete applications will include proof of ownership, a certificate of homeowners insurance, Tribal ID, a current Credit Report, a signed "Release of Information" form, financial pay stubs including per capita distribution, spouse's financial pay stubs, and at least one (1) contractors bid.
- 5.3 Once the application has been verified as completed, the Home Ownership Office will submit an "HRL Fiscal Verification" form to the Department of Treasury and a "Housing Fiscal Verification" form to the Housing Junior Accountants to verify if the applicant has previous loan(s) or outstanding debt with the Ho-Chunk Nation.
- 5.4 The Home Ownership Office will complete an "Affordability Worksheet" to determine the Debt-to-Income Ratio. The Debt-to-Income Ratio shall not exceed 45%.
- 5.5 The Home Ownership Office will forward the completed packet to the Housing HRL Review panel for approval.
 - 5.5.1 The packet will include:
 - 5.5.1.1 The "Affordability Worksheet", which includes the applicant's monthly debt (mortgage, car payments, credit card, etc.) along with the applicant's income (pay stubs, child support, spouse's income, etc.) to determine the Debt-to-Income Ratio.
 - 5.5.1.2 The HRL Review Panel will evaluate the "Review Form". The "Review Form" will include the amount requested, monthly total payment, and approval or denial from the panel.
 - 5.5.1.3 At least one (1) contractors bid with the applicant's approved bid being listed first.



HO-CHUNK NATION POLICY AND PROCEDURE

- 5.6 The panel will forward their recommendation for approval or denial to the Executive Director (ED) for final signature of approval or denial.
- 5.7 The Executive Director will forward signed files to the Home Ownership Division.
 - 5.7.1 Upon approval, the Home Ownership Office will send a letter to the applicant via the U.S Postal Service or email. The following documents will be include with the approval letter: Irrevocable Per Capita agreement, payment stipulation letter, payment plan and voluntary claim against per capita.
 - 5.7.2 Upon denial, the Home Ownership Office will prepare a letter to be sent via the U.S Postal Service or email to the applicant with the justification for denial within five (5) business days.
- 5.8 The irrevocable per capita/wage garnishment agreement, payment plan, payment stipulation letter, and voluntary claim against per capita needs to be signed and returned to the Home Ownership Office before funds are distributed.
- 5.9 Once the bids have been reviewed, a contractor will be chosen by the applicant.
 - 5.9.1 The contractor will need to fill out a W-9 along with a signed bid for the Home Repair Loan.
 - 5.9.1.1 The PC will submit a draw for down payment to the contractor for materials.
 - 5.9.1.2 The PC will fill out the draw request and submit it to the Junior Accountant for signature.
 - 5.9.1.3 The PC will submit the draw request to the Executive Director of Housing for signature.
 - 5.9.1.4 The PC will give the draw request to the Junior Accountant to process the down payment and mail it to the approved contractor.
 - 5.9.1.5 The Home Owner will schedule work to be completed with the Contractor. When work is completed, the PC will schedule an inspection to verify the scope of work has been completed.
 - 5.9.1.6 The PC will obtain a letter of satisfaction from the applicant.
 - 5.9.1.7 The contractor will submit a bill for final payment.
 - 5.9.1.8 The PC will fill out a draw request for final payment and submit it to the Junior Accountant and Executive Director of Housing for signature.
 - 5.9.1.9 The PC will submit a draw request to the Junior Accountant to process final payment for the Department of Treasury to mail to the Contractor.
 - 5.9.1.10 The file is closed out. The PC will send the file and all documents pertaining to the project to Records to be scanned and stored.
 - 5.9.2 Projects are to be completed within six (6) months of funds disbursement.



HO-CHUNK NATION POLICY AND PROCEDURE

- 5.10 Repayment of the loan will begin thirty (30) days after the down payment is disbursed to the contractor Procedure for Self-Contractors:
 - 5.10.1 Applications received by the Department of Housing will be date-stamped and forwarded to the Home Ownership Office.
 - 5.10.2 Applications will be entered into the HRL Database by PC.
 - 5.10.3 The Home Ownership Office will verify that the application is complete and requested documentation is submitted, determining which applicants are Veterans and/or Elders. Complete applications will include proof of ownership, a certificate of homeowners insurance, proof of enrollment, a current credit report, a signed "Release of Information", financial pay stubs including per cap, spouse's financial pay stubs, at least one (1) contractors bid, and a materials cost cover sheet.
 - 5.10.4 Once the application has been verified as complete, the Home Ownership Office will submit an "HRL Fiscal Verification" form to the Department of Treasury and a "Housing Fiscal Verification" form to the Housing Junior Accountants to verify if the applicant has previous loan(s), or outstanding debt with the Ho-Chunk Nation.
 - 5.10.5 The Home Ownership Office will complete an "Affordability Worksheet" to determine the Debt-to-Income Ratio. The Debt-to-Income Ratio shall not exceed 45%.
- 5.11 The Home Ownership Office will forward the completed packet to the Housing HRL Review panel for approval.
 - 5.11.1 The packet will include:
 - 5.11.1.1 The "Affordability Worksheet", which includes the applicant's monthly debt (mortgage, car payments, credit card, etc.) along with the applicant's income (pay stubs, child support, spouse's income, etc.) to determine the Debt-to-Income Ratio.
 - 5.11.1.2 The HRL Review Panel will evaluate the Review Form. The Review Form will include the amount requested, monthly total payment, and approval or denial from the panel.
 - 5.11.1.3 At least one (1) contractors bid with the materials cost cover sheet listed first.
 - 5.11.2 The panel will forward their recommendation for approval or denial to the Executive Director (ED) for final signature of approval or denial. The Executive Director will forward signed files to the Home Ownership Office.
 - 5.11.3 Upon approval, the Home Ownership Office will send a letter to the applicant via U.S. Postal Service or email. Documents included in the approval letter are the "Irrevocable Per Capita and Wage Garnishment Agreement", payment stipulation letter, and "Voluntary Claim against Per Capita or Wages".
 - 5.11.4 Upon denial, the Home Ownership Office will prepare a letter to be sent via U.S. Postal Service or email to the applicant with the justification for denial within five (5) business days.



HO-CHUNK NATION POLICY AND PROCEDURE

- 5.12 The "Irrevocable Per Capita and Wage Garnishment Agreement", payment stipulation letter, and voluntary claim against per capita and wages need to be signed and returned to the Home Ownership Office before funds are distributed.
 - 5.12.1 The PC will submit a draw for the down payment or full amount to the applicant/contractor for materials.
 - 5.12.2 The PC will fill out a draw request and submit it to the Junior Accountant for signature.
 - 5.12.3 The PC will submit a draw request to the Executive Director of Housing for signature.
 - 5.12.4 The PC will give a draw request to the Junior Accountant to process the payment and mail it to the approved applicant/contractor.
- 5.13 The applicant must reconcile all funding awarded by providing original receipts and photographs of the work completed according to the request.
 - 5.13.1 The applicant has sixty (60) calendar days to reconcile from the date the check is disbursed of all related purchases. Written justification is needed if the applicant requires more than sixty (60) days to reconcile.
 - 5.13.2 If the applicant fails to provide the required reconciliation, the unreconciled balance on the loan will be accelerated and become due immediately.
 - 5.13.3 The loan will be recaptured through the "Irrevocable Per Capita and Wage Garnishment Agreement" until the loan is satisfied.
 - 5.13.4 The PC will obtain a letter of satisfaction from the applicant.
 - 5.13.5 The file is closed out. The PC will send the file and all documents pertaining to the project to Records to be scanned and stored.
- 5.14 Projects are to be completed within six (6) months of funds disbursement.
- 5.15 Repayment of the loan will begin thirty (30) days after the down payment is disbursed to the contractor.
- 5.16 The file is closed.
 - 5.16.1 The entire applicant's file will be transferred to Records per the Records Transfer Policy.

6.0 References and Definitions:

- 6.1 Ho-Chunk Nation Employment Relations Act amended July 23, 2019
<https://drive.google.com/file/d/1KcotbKpIm57C1mj7PIWQ1KHoJvCT3DGP/view>
- 6.2 Workmanship - Work completed by the contractor or self-contractor to the applicant's home. **INSERT CHECKLIST**
- 6.3 Affordability Worksheet - worksheet that Home Ownership Office uses to input applicant income and monthly debts to calculate the Debt-to-Income Ratio.
- 6.4 Voluntary Claim Against Per Capita & Wage Garnishment - Form used by the applicant that gives authority to have monthly payments taken out of their Per Cap. **INSERT PER CAPITA & WAGE GARNISHMENT AGREEMENT**
- 6.5 Bid (s) - A contractor will make an estimate, or bid, on the work that the applicant would like completed on their home that will include cost of materials and scope of work. **INSERT W-9**



HO-CHUNK NATION POLICY AND PROCEDURE

- 6.6 Payment Stipulation Letter - A letter of agreement of the loan terms that the applicant agrees to which will include monthly payments and the length of the loan.
- 6.7 Request for proposal (RFP) - Bids that go through the Contract Database for approval.
- 6.8 Letter of Satisfaction - Letter from the applicant that they're satisfied with the work completed by the contractor.
- 6.9 Irrevocable Per Capita Agreement - A signed agreement made to ensure payment when a loan becomes delinquent.
- 6.10 Debt-to-Income Ratio: The Debt-to-Income Ratio (DTI) is a personal finance measure that compares an individual's monthly debt payment to his or her monthly gross income. Gross income is your pay before taxes and other deductions are taken out. Monthly debt payments include your mortgage, vehicle loan, credit cards, and personal loans.

$$\text{DTI} = \frac{\text{Total of Monthly Debt Payments}}{\text{Gross Monthly Income}}$$

- 6.11 Scope of Work - The area in an agreement where the work to be performed is described.

7.0 Policy History:

- 05/17/2017: Issued by the Executive Director - Department of Housing
- 05/17/2017: Approved by the Executive Director - Department of Personnel
- 05/13/2020: Revised by the Executive Director- Department of Housing
- 05/13/2020: Approved by the Executive Director- Department of Personnel
- 03/11/2021: Revised by the Executive Director- Department of Housing
- 03/11/2021: Issued by the Executive Director- Department of Housing
- 03/11/2021: Approved by the Executive Director - Department of Personnel



HO-CHUNK NATION
DEPARTMENT OF HOUSING

Home Improvement Repair Loan Application

All questions on the application must be answered. **Incomplete applications will be returned.**

APPLICATION INFORMATION					
Applicant's Name (include Jr. or Sr. if applicable)			Co-Applicant's Name (include Jr. or Sr. if applicable)		
Tribal Enrollment #	Phone Number	District	Tribal Enrollment #	Phone Number	District
Mailing Address (street, city, state, county, zip code)			Mailing Address (street, city, state, county, zip code)		
Date of Birth	Email Address		Date of Birth	Email Address	

PROPERTY INFORMATION	
Street Address of Property: _____ City: _____ State: _____ Zip: _____	
County of Residence Property is located: _____	
Please list of repairs or improvements to be made: _____	

FINANCIAL INSTITUTION/INSURANCE INFORMATION	
Financial Institution/Lender Name: _____	
Street Address: _____ City: _____ State: _____ Zip: _____	
Contact Person: _____ Phone: _____ Ext: _____	
<p>Please attach the following documentation with your application: Incomplete applications will not be considered.</p> <ol style="list-style-type: none">1. Proof of ownership (copy of deed or title).2. Verification of Home Owners Insurance.3. Copy of credit report (official credit report or any free credit report such as Credit Karma)4. Must fill out monthly basic living expense worksheet and attach applicable documentation.5. Verification of income for last sixty (60) days at the time of application submission.	



HO-CHUNK NATION
DEPARTMENT OF HOUSING

AUTHORIZATION FOR THE RELEASE OF INFORMATION

I/we, the undersigned, with this, authorize the Ho-Chunk Nation Department of Housing and their agents to obtain any information, necessary, to process the Ho-Chunk Nation Department of Housing Assistance Application. This information may be obtained from the following sources, any of the Programs of the Ho-Chunk Nation, federal, state, and local governments and any of their agencies and representatives, law enforcement agencies, financial institutions, and current and prior landlords. This list is not all-inclusive and may include any additional agency, government, or private source, as deemed necessary by the Ho-Chunk Nation Department of Housing and/or their agents.

I/we, the undersigned, with this release the Ho-Chunk Nation Department of Housing and/or their agents any requested information from the following agencies: federal, state and local governments, law enforcement agencies, financial institutions, and current or prior landlords.

The information requested may be given by fax, telephone or in writing. This release is valid for fifteen (15) months from the date of the applicant's signature. This release is valid if photocopied and does not have to have an original signature.

I/we, have read the terms and conditions of the AUTHORIZATION FOR THE RELEASE OF INFORMATION and with this, give consent for the release of any requested information.

Printed Name of Applicant
Date

Signature of Applicant

S.S.N. of Applicant

Date of Birth of Applicant

Printed Name of Co-Applicant
Date

Signature of Co-Applicant

S.S.N. of Co-Applicant

Date of Birth of Co-Applicant

HOME OWNERSHIP PROGRAM
VOLUNTARY CONSENT FOR CLAIM AGAINST PER CAPITA

WHEREAS I, _____, am an enrolled Tribal Member of the Ho-Chunk Nation entitled to receipt of Per Capita Disbursements pursuant to the Nation's *Per Capita Distribution Ordinance* in accordance with Section 11 (b)(3) of the Indian Gaming Regulatory Act, 25 U.S.C. Section 2710(b)(3); and,

WHEREAS, the Ho-Chunk Nation has adopted the *Claims Against Per Capita Ordinance* for matters inclusive of debt owed to the Nation, as Section 103(a); and,

WHEREAS, the Department of Housing, a part of the Nation, has loaned me monies in the amount of \$_____ in the form of a Home Repair Loan; with consecutive monthly payments of _____; and

WHEREAS, I am presently in arrears to the Department of Housing in the total amount of \$_____ and I AGREE that it is my personal obligation to repay the monies due HOP/the Nation;

I HEREBY CONSENT to the filing of an administrative Claim Against Per Capita commencing with the anticipated distribution date of _____, simultaneously affecting any prior unclaimed per capita distributions; and, continuing for all future distributions in the FULL amount of each and every distribution and or in the regular amount of \$_____ (strike *inapplicable terms*) until stated arrears are paid in full;

RECOGNIZE that such claim will become effective 20 days prior to the next scheduled distribution following the date of this Consent with further notice from the Department of Housing; and,

FURTHER RECOGNIZE that should I fall into greater arrears in my Home Repair Loan obligations, the Nation has the right to enforce recovery by any and all legal means available inclusive of foreclosure.

ANY MONIES remaining in my per capita distribution after this and all other legitimate claims against my per capita distribution shall be mailed directly to me at the address I provide to the Enrollment Department.

_____- HRL _____

Department of Housing Representative

Signed _____ day of _____, 2021.

439A00 / _____ / HPW-_____
Tribal ID Birth Date HPW Acct #

***** For Office Use Only ***** Do Not Write Below This Line *****

AS A RESULT OF AN AMOUNT DUE THE HO-CHUNK NATION HOME REPAIR LOAN PROGRAM BY THE TRIBAL MEMBER IDENTIFIED ABOVE, A CLAIM IN THE AMOUNT OF \$_____ AGAINST PER CAPITA DISTRIBUTION ON __/__/____ AND CONTINUING UNTIL NOTICED BY HOP TO CEASE, IS HEREBY IMPOSED.

DATE

DEPARTMENT OF HOUSING REPRESENTATIVE

(Print Name)



HO-CHUNK NATION

DEPARTMENT OF HOUSING

MONTHLY BASIC LIVING EXPENSES

Applicant _____

Co-Applicant _____

MONTHLY HOUSING EXPENSES	
Mortgage/Rent	
Property Taxes	\$ -
Home Owners Insurance	
Mortgage Insurance (PMI)	
HOA Fees	
TOTAL	\$ -
MONTHLY FIXED DEBT	
Car Payment 1	
Car Payment 2	
Car Payment 3	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Credit Card 4	
Credit Card 5	
Other Loan	
Other Loan	
Other Loan	
Child Support/Alimony	
TOTAL	\$ -
MONTHLY INCOME	
Gross Income 1	
Gross Income 2	
Gross PER CAP 1	
Other	\$ -
Social Security	
Pension Benefits	
Veterans Benefits	
Retirement	
Child Support/Alimony	
TOTAL	\$ -

MONTHLY VARIABLE	
Gas/Heat	
Electricity	
Water/Sewer	
WE Energies	
Home Phone	
Cell Phone	
Car Insurance	
Health Insurance	
Additional Insurance	
Groceries	
Eating Out	
Long Distance	
House Maintenance	
Gasoline	
Car Maintenance	
School Supplies	
Clothes	
Gifts	
Cable	
Internet	
Entertainment	
Pets	
Cigarettes	\$ -
Child Care	
Laundry	
Travel	
Casino	
Contributions	
School Lunch	
Pow-Wow	
TOTAL	\$ -

Rev 1 08/17

Rev 2 02/18

Type of Business

1. Please circle the type of business you are:

Individual Sole Proprietor Partnership Estate Trust

Corporation Corporation providing health care / medical services

Tax Exempt Organization Government Agency Other _____

2. Please circle the type of service you are providing:

Miscellaneous Medical Rent

3. Please circle whether this is for a:

SERVICE PURCHASE OF MERCHANDISE

RENT UTILITIES CUSTOM ORDER

Business Name: _____

Taxpayer Identification Number (TIN): _____

Business Address: _____

Remittance Address: _____

Payment Terms: _____

Phone Number: _____

Fax Number: _____

Contact name at your organization: _____

Return to: Ho-Chunk Nation Treasury Dept.
W9814 Airport Road
P.O. Box 640
Black River Falls, WI 54615

OR Fax to: 715-284-1597
Attn: Accounts Payable

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/disregarded entity name, if different from above

Check appropriate box for federal tax classification:

☐ Individual/sole proprietor ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶

☐ Other (see instructions) ▶

Exemptions (see instructions):

Exempt payee code (if any) _____

Exemption from FATCA reporting
code (if any) _____

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 the "Name" line 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

				-							
--	--	--	--	---	--	--	--	--	--	--	--

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

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 on page 3.

Sign
Here

Signature of
U.S. person ▶

Date ▶

General Instructions

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

Future developments. The IRS has created a page on www.irs.gov/w9 for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

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, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust, and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester.
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details).
3. The IRS tells the requester that you furnished an incorrect TIN.
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* on page 1.

What is FATCA reporting? The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Partnership, C Corporation, or S Corporation. Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulation section 301.7701-2(c)(2)(iii). Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Note. Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the "Name" line (individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

Other entities. Enter your business name as shown on required U.S. 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/disregarded entity name" line.

Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the *Exemptions* box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on page 3.

Exempt payee code. 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. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

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

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements.

- A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B—The United States or any of its agencies or instrumentalities
- C—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
- E—A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
- F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting 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, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 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 made in settlement of payment card and third party network transactions, 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) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ³ The actual owner ³
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor ³
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. 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
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

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 "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

*Note. Grantor also must provide a Form W-9 to trustee of trust.

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.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, *Identity Theft Prevention and Victim Assistance*.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and 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. Under section 3408, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.