



**Borger, Inc., the Borger Economic Development Corporation**

## **Small Business Growth Program Application Packet**

### About the Program

The Small Business Growth Program is a matching reimbursement grant program that assists new and existing small business owners with the cost of real property improvements and major equipment necessary to start or expand their small business. The program is intended to spur entrepreneurship and small business growth while working to revitalize vacant or underutilized properties in Borger.

Grants are awarded on a matching reimbursement basis; the cost of the project must be paid in full by the business owner, but is then reimbursable up to 50% by Borger, Inc. up to the amount of \$50,000.

Matching grant monies will be disbursed at the completion of improvements and with the acceptance of work by the City of Borger.

**More information can be found on the program website:** <https://borgeredc.com/doing-business-here/programs>

### Eligibility:

In order for a small business to be considered for a matching grant through the Small Business Growth Program, business must meet the following criteria:

- Must be a new business not previously operating in Borger, or
- Must be an existing business desiring to expand and able to demonstrate how the project will help in its expansion, or
- Must be an existing business that will be experiencing an ownership change or has experienced an ownership change within the last 12 months.

In addition to meeting **ONE** of the above criterium, the business must also meet **ALL** of the following:

- Must have fewer than 50 FTEs.
- Must have a physical commercial location that is open a minimum of thirty (30) hours per week. Business located in Downtown Area zoning that are open for less than thirty (30) hours per week may be eligible for a reduced (less than 50%) reimbursement grant.

Other eligibility notes:

- A business may not apply to the program in back-to-back fiscal years
- A business may apply up to 3 times or receive a maximum amount of \$150,000
- No home-based businesses, unless transitioning to a commercial location as part of the application, are eligible.
- Storage buildings, RV parks, and other similar rental properties are not eligible.
- Certain noxious or adult-oriented uses, such as adult entertainment or novelty stores, vape shops, and bars are not eligible. The determination as to whether a use is eligible is at the discretion of the Board of Directors

## Objectives:

1. To encourage entrepreneurship and local business ownership.
2. To revitalize and improve vacant or underutilized commercial buildings and spaces in Borger.
3. To create an incentive for small businesses to expand in Borger.
4. Encourage building safety and compliance with the ULDO, ADA, and TDLR.
5. Improve the community image and perception of Borger through qualifying improvements focusing on both aesthetics and business vitality;
6. Encourage private investment in commercial businesses;
7. Increase sales tax revenues and property values; and
8. Encourage the continuation of small businesses in the event a current owner is ready to retire or close.

## Encouraged Improvements:

**Real Property Improvements:** The improvement of physical commercial space that will be occupied by the new or expanded business.

### *Eligible Improvements*

- Plumbing, electrical, or mechanical improvements to a vacant or underutilized space
- Roof replacement or repairs in a vacant or underutilized space
- Flooring, paint, and other “permanent” interior improvements
- Major equipment purchase
- Fixtures – such as lighting fixtures, bathroom fixtures, and other permanent fixtures
- Partition walls, doors, etc.
- Structural repairs to the building system

### *Ineligible Improvements*

- Regular maintenance on equipment in a space already in use by the applicant (such as HVAC repairs or maintenance, plumbing repairs or maintenance, lawn maintenance, parking lot maintenance, etc.) NOTE: replacement of HVAC or expansion of plumbing or mechanical systems *may* be eligible partial reimbursement for underutilized or currently vacant space
- Reimbursement of insurance deductible for repairs covered by insurance, such as a deductible for roof replacement on an insured property

**Building Materials/ Facade:** The improvement of building materials and facades should allow for materials, colors, and finishes to be compatible with existing improved properties. Non-metal materials are encouraged, and an unfinished appearance is discouraged.

### *Encouraged Improvements*

- Finished masonry or equivalent, native stone, brick/brick veneer, cement fiberboard (hardiplank), or stucco
- Canopies or awnings in accordance with the City of Borger UDLO
- Finished masonry or equivalent
- **Decorative** concrete, native stone, brick/brick veneer

### *Discouraged Improvements*

- Vinyl, wood hardboard, oriented strand board, plastic, or fiber glass siding
- Metal sidings of any kind (excluding roofs, awnings, and canopies)
- Unfinished cinderblock
- Glass “black-out” or mirrored at more than 20%
- External reflectors
- Window signs

- Planters and planter boxes
- Doors and windows (particularly at the pedestrian level), and related security film
- Exterior lighting

**Signage:** The improvements to signage should include the removal of unused/ temporary signs as well as enhancement to existing signs. All signage shall follow the standards as set in the City of Borger Unified Land Development Ordinance (see Section 14.02.500 Signs of the City of Borger Unified Land Development Ordinance)

*Encouraged Improvements*

- Compliance with City ULDO
- Removal of abandoned signs
- Replacement of outdated signs
- Recessed lighting
- Externally illuminated signage and lettering
- Internally illuminated signs with opaque field and translucent letters
- Landscaping around freestanding signs
- Major equipment purchase

*Discouraged Improvements*

- Off premise signs
- Temporary signs
- Snipe signs
- Birds-eye view signage
- Flashing, blinking, revolving, digital, video or traveling lighted signage
- Internally illuminated signs
- External reflectors
- Window Signs

**Safety & Compliance:** The improvements should follow the standards set in the City of Borger Unified Land Development Ordinance (ULDO) and any application State and Federal laws or regulations. These standards were created to increase safety and allow for quality development throughout the community.

*Encouraged Improvements*

- ADA accessibility
- Testing and abatement of asbestos
- Compliance with landscaping and other screening requirements
- Closure of unnecessary driveways
- Installation of end islands and curb stops
- Movement of parking to rear of structure
- Vehicles undergoing repair moved indoors
- Removal of merchandise display in ROW
- Other improvements made to bring the facility into compliance with local, state, and federal laws (including ADA, TDLR, etc.)

*Discouraged Improvements*

- Outside storage
- Outside display of merchandise
- Parking/ placement of vehicles in the setbacks or right-of-way (ROW)
- View of damaged vehicles from ROW
- Temporary/portable structures

## Other Improvements:

Additional improvements will be considered on a case-by-case basis, especially if they are part of a larger overall project. Those include:

**Landscaping/Irrigation:** The improvement of landscaping and irrigation should include drought tolerant, low-water, and native trees, plants, and shrubs for sustainability and conservation of resources.

### *Encouraged Improvements*

- Required parking lot screening
- Local drought-resistant vegetation (xeriscaping)
- Planters and planter boxes
- High efficiency irrigation systems (buried or drip systems)
- Landscaping at base of signage

### *Discouraged Improvements*

- Non drought resistant landscaping
- Landscaping that blocks vehicular line-of-sight
- Low efficiency irrigation systems (sprinklers)

**Parking/ Circulation/ Access:** The improvement of parking, circulation, and access should include quality paving materials and allow for compliance with ADA standards. This includes high impact improvements on highly visible portions of the property as well as closing unnecessary parking areas and curb cuts. **\*Only high impact parking improvements will be considered unless in conjunction with other improvements. \***

### *Encouraged Improvements*

- Reduce or close large/extra driveways
- Improved internal circulation
- Landscaping in islands
- Removing asphalt/concrete to replace with landscaping or pavers
- ADA Improvements
- Crosswalks
- Ramps

### *Discouraged Improvements*

- Parking resurfacing alone, including sealcoating (may be considered if in conjunction with other improvements)
- Spot filling potholes
- Unseen improvements to back of property
- Parking lot striping alone
- Unimproved surfaces
- Crushed granite
- Limestone or gravel

## How are applications evaluated?

Once a complete application is submitted, the following allocation criteria and the City of Borger ULDO will serve as the basis for reviewing the impact of the proposed site enhancements:

- A. Grant Amount requested vs. impact of project (efficiency use of dollars)
- B. Increase to ad valorem tax and sales tax
- C. Occupancy of vacant buildings
- D. Enhancement of local residence quality of life
- E. Improvement to dilapidated buildings
- F. Increased safety
- G. Increased compliance to City of Borger ULDO and other laws/regulations

## How Do I Apply?

### Step 1: Pre- Application Meeting

A pre-application meeting is **strongly recommended**. This will allow Borger, Inc., and City of Borger staff to review the applicant's site with the applicant to discuss potential recommended improvements.

- a. Contact Michelle Gray by email at: [info@borgeredc.com](mailto:info@borgeredc.com) or call 806-521-0027 to schedule a pre-application meeting.
- b. At the meeting discuss required reviews and permits for the improvements.
- c. At the meeting discuss any site features that do not meet current code standards.
- d. At the meeting discuss the impact of the project.

### Step 2: Submit Application

Submit a complete application to Borger, Inc. as early as possible. Applications may be submitted in person, at the Borger, Inc. office located at 108 E. 6<sup>th</sup> Street, Borger, Texas 79007 or by mail to Borger, Inc. Attn: Amy Fesser, Executive Director, P.O. Box 1157, Borger, TX 79008. **A complete application contains one paper copy and one digital copy (as one (1) PDF) of the following:**

1. A completed application form (the following 4 pages).
2. Comprehensive digital photos of current site conditions.
3. A narrative of the project describing the work to be completed (max. 750 words).
4. Drawings/plans detailing the proposed improvements (PDF format).
5. Two (2) itemized cost estimates from two independent sources.
  - a) Cost estimates from the property owner or any entity to which the property owner is associated will not be accepted.
6. Current tax statement showing no delinquent taxes for the property.
  - b) This can be obtained online at <http://hutchinsoncountytax.com/>
7. Owner's deed to the property showing proof of ownership.
  - c) This can be obtained at the County Courthouse for a small fee.
8. Current W-9.
9. Complete ALL DOCUMENTS/FILES listed on the attached checklist

**\*Applications missing any information or documentation will be rejected until complete. \***

### Step 3: Present Application to the Board for Decision

Once your complete application is received, your project can be placed on the agenda of an upcoming Board meeting. Regular Board meetings typically occur monthly – please check with Borger, Inc. staff on the dates of upcoming Board meetings so that you can plan accordingly. At the Board meeting, you will have an opportunity to present your project and answer and questions the Board may have about your application or financials. Typically, the Board will decide to approve or deny a project the first time it is presented. Occasionally, the Board may table their decision, meaning they could decide to wait to make a decision until more information is available. If your project is approved, you will be asked to sign an incentive agreement that contains all terms applicable to the grant you are eligible to receive.

### Step 4: Complete Your Project and Submit for Reimbursement

Once your project has been approved, it's time to get to work! You will complete whatever improvements are part of your approved project scope. Once your project is complete, you will submit proof of completion to Borger, Inc. (including copies of paid invoices, canceled checks, photos of completed project, etc.). The reimbursement matching grant can only be paid once your project is complete and the new or expanded business is open to the public.



**Borger, Inc., the Borger Economic Development Corporation**

## **Small Business Growth Program Application**

Name of Business: \_\_\_\_\_

Tax Identification#: \_\_\_\_\_ Business's Primary NAICS # \_\_\_\_\_  
(or describe business type)

Organization Type: ☐ Sole Proprietor ☐ Partnership ☐ Corporation or LLC

How long have you owned this business? (Write "New" if a proposed business) \_\_\_\_\_

Business Mailing Address: \_\_\_\_\_

Business Physical Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Primary Project Contact Name: \_\_\_\_\_

Primary Project Phone: \_\_\_\_\_

Please describe your primary business: \_\_\_\_\_

Current Number of Full-Time Employees: _____	Current	Projected
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Current Number of Part-Time Employees: _____	Current	Projected
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**Required: Please attach your most recent TWC quarterly report to show your employment.**

What are your current business hours?

Monday: \_\_\_\_\_

Tuesday: \_\_\_\_\_

Wednesday: \_\_\_\_\_

Thursday: \_\_\_\_\_

Friday: \_\_\_\_\_

Saturday: \_\_\_\_\_

Sunday: \_\_\_\_\_

What are your projected business hours?

Monday: \_\_\_\_\_

Tuesday: \_\_\_\_\_

Wednesday: \_\_\_\_\_

Thursday: \_\_\_\_\_

Friday: \_\_\_\_\_

Saturday: \_\_\_\_\_

Sunday: \_\_\_\_\_

Does the business generate taxable sales? ☐Yes or ☐No

Are you current on all local sales tax and property tax accounts?

**(Required: Please attach confirmation of most recent sales tax remittance if "Yes")**

☐Yes or ☐No

Please identify the type of project(s) for which you are applying for assistance (all that apply):

- ☐ Facade improvements (*Landscaping, signage, awnings, façade repairs, and exterior painting are encouraged*). Please include drawings, example photos, and/or samples.
- ☐ Structural repairs or upgrades (*Roof or building repairs, updated electrical or plumbing, etc.*)
- ☐ Interior improvements or expansion of physical space
- ☐ Major equipment purchase (Equipment valued at more than \$10,000 each)
- ☐ Other (please specify): \_\_\_\_\_

Anticipated project start: \_\_\_\_\_ Anticipated completion date: \_\_\_\_\_

Source of matching funds (Savings, personal loan, bank loan, etc.): \_\_\_\_\_

Please explain why you are establishing or expanding your business in Borger. What need are you meeting by establishing a new business; or why are pursuing an expansion of your existing business?

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Please write a short description of the project(s) you plan to complete with the assistance of Borger, Inc.'s Small Business Growth Program.

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Please describe and how this/these project(s) will impact your ability to establish or expand your business: such as new services you will offer, projected impact to your business revenue, new employment opportunities through your business, or and other outcomes you expect as a result of the project(s) you plan to complete.

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Estimated Total Project Costs: \$ \_\_\_\_\_

*Please attach at least two (2) bids per project to support estimated cost. We encourage you to seek bids first from businesses based out of Borger, Texas; second from businesses based out of anywhere in Hutchinson County, Texas; and thirdly from a neighboring county.*

***Note: You are also required to attach current photos of all physical aspects of the property that will be improved. You may email these to [info@borgeredc.com](mailto:info@borgeredc.com). We will not consider an application that does not include current photos of the property. We may also ask to come inspect the property before your application is considered.***

Is the property currently insured? **(Required: Please attach proof of insurance if "Yes")**

☐ Yes      or      ☐ No

Name of Owner(s); Partners; Members; Principals; Directors:

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List any DBA's or assumed names (personal and business):

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I certify that the information contained herein is true and correct.

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

This application should be completed and returned with the required documentation before any incentive considerations can be given. The Borger Economic Development Corporation shall require such financial and other information as may be deemed appropriate for evaluating the financial capacity and other factors of the applicant(s).



Please submit the completed application and attachments to:

Borger Economic Development Corporation

108 E 6th Street

Borger, Texas 79007

Or via E-mail: [info@borgeredc.com](mailto:info@borgeredc.com)

For more information or any questions, please call Amy Fesser at (806) 521-0027.



## Borger, Inc., Economic Development Corporation Small Business Growth Program Checklist

Please attach items from the following list for consideration. If you do not have the form or if you have questions about any of the content, please contact Amy Fesser at (806) 521-0027 or [info@borgeredc.com](mailto:info@borgeredc.com).

☐ **Small Business Growth Program Application**

☐ **Authorization Form for Consumer Reports (Form Enclosed)**

- Borger Economic Development Corporation will obtain a credit report

☐ **Current Business Balance Sheet for an existing business or a Personal financial statements for a new business start-up SBA Form 413**

☐ **Current employee count (for existing businesses, attach the most recent TWC Filing)**

☐ **Copy of most recent sales tax remittance (for existing businesses)**

☐ **Reference Sheet**

- On the form enclosed, please provide us with three personal, three business, and two banking references

☐ **Proof of Ownership or property owner**

- Documentation showing you either *lease* or *own* the current facility where your business is located. If you are in a lease agreement, permission from the owner will be required, prior to execution of any loan or incentive agreements. Please also include proof of insurance for the property.

☐ **Proof of Insurance for property**

☐ **Plans and Drawings**

- For renovation or expansion of facility, please include plans, drawings and/or detailed description. **Please include current photos of façade and/or all physical space that will be improved.** If you don't have plans or drawings, please provide us with material samples (photos or actual samples).

☐ **Cost Estimates/Bids**

- An itemized cost analysis including materials, permits, rented equipment and related costs. If applicable, please include a minimum of two (2) contractor bids.

☐ **Meet with Leading EDG, LLC.      Date and Time Met: \_\_\_\_\_**

- Borger Economic Development Corporation requires all new and expanding small businesses applying for an incentive/grant program to meet with Spencer McElhannon, of Leading EDG, LLC to review the following. (Please bring with you to the meeting):

\_\_\_\_ Financial statement review (Balance Sheet and Profit and Loss - Annual/YTD)

\_\_\_\_ Copy of last two years' personal and/or corporate tax returns

\_\_\_\_ Three (3) year pro-forma as result of project completion (Can work with Spencer to complete)



**Borger, Inc., the Borger Economic Development Corporation**  
**Authorization Form for Consumer Reports**

Business Name: \_\_\_\_\_  
Name of Personal Guarantor: \_\_\_\_\_  
Personal Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Business Address: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Driver's License # (and State): \_\_\_\_\_  
Tax ID#: \_\_\_\_\_  
DBA(s): \_\_\_\_\_  
Other/Former Names: \_\_\_\_\_  
Date: \_\_\_\_\_

In connection with an application for incentives and/or loan with the Borger Economic Development Corporation ("Borger EDC"), I understand that an agent or employee of the Borger EDC may obtain a consumer report or investigative consumer reports on behalf of my business where I am the owner and I have signed a personal guarantee. These reports which may contain driving records, court records, criminal records, credit reports, academic records, professional license records, and information about my employment history. An authorized person might also interview past employers, employees, or other personal or professional contacts to obtain information about my professional conduct, character, general reputation, personal characteristics, and job performance. Further, I understand that information from various Federal, State, local and other agencies which contain my past activities will be requested.

By signing below, I hereby authorize without reservation, any party or agency contacted by the Borger EDC to furnish the above-mentioned information. I further authorize ongoing procurement of the above-mentioned reports at any time during my application process. I also agree that a fax or photocopy of this authorization with my signature be accepted with the same authority as the original I understand that I may submit a written request within a reasonable period of time to receive information obtained about me in a consumer or investigative report conducted or obtained by the Borger Economic Development Corporation. I will be required to show proper identification and pay any legally permissible fees prior to having those reports released to me. I hereby authorize and request, without any reservation, any present or former employer, school, police department, financial institution, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about me to furnish the Borger Economic Development Corporation with any and all background information in their possession in order that my application may be evaluated.

Signature: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_



**Borger, Inc., the Borger Economic Development Corporation**

## **Reference Sheet**

For business and banking references, please include both the business/institution name, as well as a contact person's name.

***Personal References:***

Name:	_____	Address:	_____
City:	_____	State/Zip:	_____
Phone:	_____	Email:	_____

Name:	_____	Address:	_____
City:	_____	State/Zip:	_____
Phone:	_____	Email:	_____

Name:	_____	Address:	_____
City:	_____	State/Zip:	_____
Phone:	_____	Email:	_____

***Business (Vendor or Client) References:***

Business:	_____	Address:	_____
Name:	_____	State/Zip:	_____
City:	_____	Email:	_____
Phone:	_____		

Business:	_____	Address:	_____
Name:	_____	State/Zip:	_____
City:	_____	Email:	_____
Phone:	_____		

Business:	_____	Address:	_____
Name:	_____	State/Zip:	_____
City:	_____	Email:	_____
Phone:	_____		

***Banking References:***

Bank:	_____	Address:	_____
Name:	_____	State/Zip:	_____
City:	_____	Email:	_____
Phone:	_____		

Bank: \_\_\_\_\_  
Name: \_\_\_\_\_  
City: \_\_\_\_\_  
Phone: \_\_\_\_\_

Address: \_\_\_\_\_  
State/Zip: \_\_\_\_\_  
Email: \_\_\_\_\_

Bank: \_\_\_\_\_  
Name: \_\_\_\_\_  
City: \_\_\_\_\_  
Phone: \_\_\_\_\_

Address: \_\_\_\_\_  
State/Zip: \_\_\_\_\_  
Email: \_\_\_\_\_

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Date

County of \_\_\_\_\_

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(Personalized Seal)



## PERSONAL FINANCIAL STATEMENT

### U.S. SMALL BUSINESS ADMINISTRATION

The purpose of this form is to collect information about the Business Applicant and its owners' financial condition. SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an applicant for an SBA loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. SBA also uses the information to assess whether an individual meets the economic disadvantage threshold for the Women-Owned Small Business (WOSB) Program and the 8(a) Business Development (BD) Program. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

To complete this form

- 1) Check all that apply.
- 2) Complete the form in its entirety (attached a separate sheet, if necessary)
- 3) Review the applicable certifications and sign (spousal signature, if required)

<input type="checkbox"/> 7(a) loan / 504 loan / Surety Bonds
Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant; and (5) any person providing a guaranty on the loan (including the assets and liabilities of the owner's spouse and any minor children).
<b>Return completed form to:</b> <b>For 7(a) loans:</b> the Lender processing the application for SBA guaranty <b>For 504 loans:</b> the Certified Development Company (CDC) processing the application for SBA guaranty <b>For Surety Bonds:</b> the Surety Company or Agent processing the application for surety bond guarantee

<input type="checkbox"/> Disaster Business Loan Application (Excluding Sole Proprietorships)
Complete this form for: (1) each applicant; (2) each general partner; (3) each managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant business; and (5) any person providing an unlimited guaranty on the loan.
<b>Return completed form to:</b> Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243 or FAX to 1-202-481-1505 or <a href="mailto:disasterloans@sba.gov">disasterloans@sba.gov</a>

<input type="checkbox"/> Women Owned Small Business (WOSB) Federal Contracting Program
This form must be completed by each individual claiming economic disadvantage in connection with the SBA's Women-Owned Small Business (WOSB) Federal Contracting Program. A separate form must be completed by the individual's spouse, unless the individual and the spouse are legally separated. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed. In addition, each individual claiming economic disadvantage must update the form as changes arise, but at least annually, to ensure the information is current, accurate and complete.
SBA's regulations state that to be considered economically disadvantaged for purposes of the WOSB Program, a woman must have an adjusted gross income averaged over the three prior fiscal years of \$350,000 or less; less than \$6 million in the fair market value of all her assets (to include her primary residence and value of the business concern); and less than \$750,000 in personal net worth (excluding equity interest in her personal residence and ownership interest in the business, and funds invested in a retirement account that are unavailable until retirement age). 13 C.F.R. §127.203. The information contained in this form must be submitted and certified through <a href="http://beta.certify.sba.gov">beta.certify.sba.gov</a>

<input type="checkbox"/> 8(a) Business Development Program
8(a) applicants must show that 51% of the firm is owned by one or more individuals determined by the SBA to be socially and economically disadvantaged. The information contained in this form must be submitted by each socially and economically disadvantaged individual using their one time 8(a) eligibility to qualify this firm for 8(a) certification. If married, the spouse must complete a separate SBA Form 413, except when the individual and the spouse are legally separated. If separated, provide copy of separation document.
SBA's regulations state that to be considered economically disadvantaged for purposes of the 8(a) Business Development Program, an individual must have an adjusted gross income averaged over the three prior fiscal years of \$350,000 or less; less than \$6 million in the fair market value of all assets (to include primary residence and value of the business concern); and less than \$750,000 in personal net worth (excluding equity interest in the personal residence and ownership interest in the business, and funds invested in a retirement account that are unavailable until retirement age). 13 C.F.R. §124.104.
<b>Note:</b> Please complete this form with Personal Information not Business Information and divide all jointly owned assets and liabilities, as appropriate with spouse or others. The information contained in this form must be submitted and certified through <a href="http://certify.sba.gov">certify.sba.gov</a> . For additional information go to: <a href="http://www.sba.gov/8abd">http://www.sba.gov/8abd</a>

<b>Name</b>	<b>Business Phone</b> (xxx-xxx-xxxx)
<b>Home Address</b>	<b>Home Phone</b> (xxx-xxx-xxxx)
<b>City, State, &amp; Zip Code</b>	
<b>Business Name of Applicant/Borrower</b>	
<b>Business Address</b> (if different than home address)	
<b>Business Type:</b> <input type="checkbox"/> Corporation <input type="checkbox"/> S-Corp. <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor (does not apply to ODA applicant)	
<b>This information is current as of [month/day/year]</b> (within 90 days of submission for 7(a)/504/SBG/ODA/WOSB or within 30 days of submission for 8(a) BD)	
<b>WOSB applicant only, Married</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>ASSETS</b>	<b>LIABILITIES</b>
(Omit Cents)	(Omit Cents)
Cash on Hand & in banks..... Savings Accounts..... IRA or Other Retirement Account..... (Describe in Section 5) Accounts & Notes Receivable..... (Describe in Section 5) Life Insurance – Cash Surrender Value Only..... (Describe in Section 8) Stocks and Bonds..... (Describe in Section 3) Real Estate..... (Describe in Section 4) Automobiles..... (Describe in Section 5, and include Year/Make/Model) Other Personal Property..... (Describe in Section 5) Other Assets..... (Describe in Section 5) <div style="text-align: right;"><b>Total</b></div>	Accounts Payable..... Notes Payable to Banks and Others..... (Describe in Section 2) Installment Account (Auto)..... Mo. Payments ..... Installment Account (Other)..... Mo. Payments ..... Loan(s) Against Life Insurance..... Mortgages on Real Estate..... (Describe in Section 4) Unpaid Taxes..... (Describe in Section 6) Other Liabilities..... (Describe in Section 7) Total Liabilities..... Net Worth..... <div style="text-align: right;"> <b>Total</b>              Must equal total in assets column.           </div>
<b>Section 1. Source of Income.</b>	<b>Contingent Liabilities</b>
Salary..... Net Investment Income..... Real Estate Income..... Other Income (Describe below).....	As Endorser or Co-Maker..... Legal Claims & Judgments..... Provision for Federal Income Tax..... Other Special Debt.....
<b>Description of Other Income in Section 1</b> (Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income)	



**Section 2. Notes Payable to Banks and Others.** (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Names and Addresses of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

**Section 3. Stocks and Bonds.** (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

**Section 4. Real Estate Owned.** (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

**Section 5. Other Personal Property and Other Assets.** (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

**Section 6. Unpaid Taxes.** (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

**Section 7. Other Liabilities.** (Describe in detail.)

**Section 8. Life Insurance Held.** (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

**CERTIFICATION:** (to be completed by each person submitting the information requested on this form and the spouse of any 20% or more owner when spousal assets are included)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan, surety bond, or participation in the WOSB or 8(a) BD program. I further certify that I have read the attached statements required by law and executive order.-

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Name \_\_\_\_\_

Social Security No. \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Name \_\_\_\_\_

Social Security No. \_\_\_\_\_

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**NOTICE TO 7(a) LOAN, 504 LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

**NOTICE TO DISASTER BUSINESS LOAN APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. § 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. § 645, 18 U.S.C. § 1001, 18 U.S.C. § 1014, 18 U.S.C. § 1040, 18 U.S.C. § 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. § 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

**NOTICE TO APPLICANTS OR PARTICIPANTS IN THE WOSB FEDERAL CONTRACTING PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Any person who misrepresents a business concern's status as a WOSB or EDWOSB, or makes any other false statement in order to influence the WOSB Program eligibility determination or other review process in any way (e.g., protest), shall be: (1) subject to fines and imprisonment of up to 5 years, or both, as stated in Title 18 U.S.C. § 1001; (2) subject to fines of up to \$500,000 or imprisonment of up to 10 years, or both, as stated in Title 15 U.S.C. § 645; (3) subject to civil and administrative remedies, including suspension and debarment; and (4) ineligible for participation in programs conducted under the authority of the Small Business Act.

**NOTICE TO APPLICANTS OR PARTICIPANTS IN THE 8(a) BUSINESS DEVELOPMENT PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Any person who misrepresents a business concern's status as an 8(a) BD Program participant or SDB concern, or makes any other false statement in order to influence the 8(a) certification or other review process in any way (e.g., annual review, eligibility review), shall be: (1) subject to fines and imprisonment of up to 5 years, or both, as stated in Title 18 U.S.C. § 1001; (2) subject to fines of up to \$500,000 or imprisonment of up to 10 years, or both, as stated in Title 15 U.S.C. § 645; (3) subject to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729; (4) subject to administrative remedies, including suspension and debarment; and (5) ineligible for participation in programs conducted under the authority of the Small Business Act.

PLEASE NOTE: According to the Paperwork Reduction Act, you are not required to respond to this request for information unless it displays a valid OMB Control Number. The estimated average burden hours for the completion of this form is 1.5 hour per response. If you have questions or comments concerning this estimate or any other aspect of this information collection, please contact: Director, Records Management Division, Small Business Administration, 409 Third Street SW, Washington, D.C. 20416, and SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. PLEASE DO NOT SEND COMPLETED FORMS TO OMB.

## PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS

### **Privacy Act (5 U.S.C. 552a) and Debt Collection Improvement Act (31 U.S.C. 7701)**

*Authorities and Purpose for Collecting Information:* SBA is collecting the information on this form, including social security numbers and other personal information, to make a character and credit or other eligibility decision in connection with you or your company's application for SBA assistance. SBA may also use social security numbers for the purpose of collecting and reporting on any delinquent fees or other amounts owed SBA, where applicable.

For purposes of SBA's financial assistance programs, 31 U.S.C. 7701 requires loan applicants and guarantors, or any indemnitor of a surety bond to provide their social security numbers, or other taxpayer identification numbers. Failure to provide this information would affect your ability to obtain an SBA loan or bond. For other individuals signing this form, the submission of the social security number is voluntary and failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. However, your social security number or other taxpayer identification number helps SBA to distinguish you from other individuals with the same or similar name or other personal identifier. This use is permitted under Executive Order 9397. Personal information collected is protected to the extent permitted by law, including the Freedom Information Act, 5 U.S.C. 552, and the Privacy Act 5 U.S.C. 552. Such information is maintained pursuant to SBA's Privacy Act System of Records at

<https://www.sba.gov/sites/default/files/2020-01/sba-sorns.pdf>.

**Right to Financial Privacy Act of 1978 (12 U.S.C. 3401)** -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan or guaranteed bond. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement or any approved bond agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in an application for a loan or bond guarantee, or concerning an approved loan or loan guarantee or bond guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty, or to process or service the bond guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

### **Freedom of Information Act (5 U.S.C. 552)**

This law provides, with some exceptions, that SBA must supply information contained in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics), and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms, and the maturity. With respect to SBA's bond guarantee program, SBA will release, among other things, statistics on the Surety Bond Guarantee (SBG) programs and other information such as the names of small businesses (and their officers, directors, stockholders or partners) and the amount of the bond guarantees. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

# Request for Taxpayer Identification Number and Certification

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

► Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.  <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) ► _____  <input type="checkbox"/> Other (see instructions) ► _____  <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.	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>(Applies to accounts maintained outside the U.S.)</i>
	5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)  Borger, Inc., the Borger Economic Development Corporation
6 City, state, and ZIP code		
7 List account number(s) here (optional)		

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
				-					
or									
Employer identification number									
				-					

## Part II Certification

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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

Sign  
Here

Signature of  
U.S. person ►

Date ►

## General Instructions

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

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

## Purpose of Form

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

- Form 1099-INT (interest earned or paid)

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

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

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

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*, later, for further information.

**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 Pub. 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.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% 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 instructions for Part II 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*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

## 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*, later, 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

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

**a. Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note: ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

**b. Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

**c. Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

**d. Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. 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 line 2.

**e. 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 Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should 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 line 1. 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 line 2, "Business name/disregarded entity name." 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.

### Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

### Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual	Individual/sole proprietor or single-member LLC
• Sole proprietorship, or	
• Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	
• LLC treated as a partnership for U.S. federal tax purposes,	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or	
• LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	
• Partnership	Partnership
• Trust/estate	Trust/estate

### Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

#### Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 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 U.S. commonwealth or possession, 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 U.S. commonwealth or possession
- 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 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> 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 reportable under section 6045(f), 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 requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

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 U.S. commonwealth or possession, 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 Regulations 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 Regulations 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

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

## Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

## Line 6

Enter your city, state, and ZIP code.

## 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.

If you are a single-member LLC that is disregarded as an entity separate from its owner, 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 *What Name and Number To Give the Requester*, later, 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 SSA office or get this form online at [www.SSA.gov](http://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](http://www.irs.gov/Businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

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 item 1, 4, or 5 below indicates 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 line 1 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), ABL accounts (under section 529A), 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) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. 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 <sup>1</sup> The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor <sup>*</sup>
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. 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
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> 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.

<sup>4</sup> 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*, earlier.

**\*Note:** The 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, 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 Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic 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](mailto: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 (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Visit [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) 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 3406, 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.