



"Preferred Lender" Notary Package

Dear Notary,

Thank you for your interest in being a "preferred lender" approved notary for use by the FNF family of companies. Below and attached are the requirements and forms to be considered for approval.

- 1) Complete contact information:

Full Legal Name: _____

Business Name (if Different): _____

Address (PO Boxes are not accepted): _____

Phone No: _____

E-mail address: _____

- 2) Copy of Notary Commission (if commission is less than 2 years old, please provide a copy of previous commission)
- 3) If an attorney, evidence of member of good standing with the State Bar Association must be provided; there is no requirement for an attorney to obtain a background check.
- 4) Full copy of E& O insurance including all endorsements. Minimum coverage requirement is \$100,000. (Companies must show coverage of outside notaries or independent contractors.)
- 5) Business references and certification of two years of experience (form attached)
- 6) Executed copy of "Notary Public's Professional Responsibilities & Requirements (form attached)
- 7) Independent Contractor Status Test (form attached)
- 8) W-9: request for taxpayer ID number (form attached)
- 9) Proof of business item (business card, invoice, or yellow page listing)
- 10) Background check
 - A) General Information & Requirement (form attached)
 - B) Authorization For Release of Information (form attached)

Once you have completed the required forms and obtained all necessary documents, please return this form with all documentation to your sponsoring FNF office. Incomplete packages will not be accepted under any circumstance.

Thank you.

BUSINESS REFERENCES

Reference 1:

Name: _____

Title: _____

Company: _____

Address: _____

Telephone #: _____

Business Relationship: _____

Reference 2:

Name: _____

Title: _____

Company: _____

Address: _____

Telephone #: _____

Business Relationship: _____

Reference 3:

Name: _____

Title: _____

Company: _____

Address: _____

Telephone #: _____

Business Relationship: _____

I do hereby swear and affirm that the foregoing is true, complete, and correct and that I have two years of experience as a notary public,

Signature: _____

Date: _____



NOTARY PUBLIC'S PROFESSIONAL RESPONSIBILITY & REQUIREMENTS

Fidelity National Financial, Inc. is committed to protecting the privacy of our clients and avoiding fraud. Although your notary services are governed by state law, we have developed some general guidelines for notaries to adhere to while providing services to our Company.

1. Notary shall hold a current notary commission in the state where notary services are to be performed, and he/she will keep current on the laws, practices, and requirements of the state's notarial office by obtaining any necessary training to do so. Errors and omissions insurance shall be maintained by the notary with coverage of not less than \$100,000.00. Notary shall renew such coverage prior to the expiration date and furthermore understands he/she shall not be able to provide services to the Company until such renewal documents are received by the Company.
2. Notary is required to conduct him/herself in a professional and courteous manner at all times. Business attire and a professional appearance shall be maintained during a signing appointment. Use of drugs or alcohol and carrying of a firearm are strictly prohibited.
3. Notary shall be responsible for obtaining all required signatures and initials on all documents. Notary is responsible for correcting, at his/her own expense, any notarized, executed, or initialed documents which are determined to be incomplete or unsatisfactory.
4. The notary shall act as an impartial third party, and shall not profit or gain from any document or transaction requiring his/her services other than by the fee earned for such services as allowed by statute and agreed upon by Fidelity National Financial Inc., or its subsidiaries.
5. The notary shall not willingly execute a false or incomplete certificate, nor be involved with any document or transaction that he/she knows is false, fraudulent or deceptive.
6. The notary shall safeguard his/her seal and notary journal (if such a journal is required by state law or maintained at the option of the notary) at all times from all persons in order to prevent unauthorized use of such seal and/or journal.
7. All notarization shall take place in the presence of the signing party. The notary must personally observe the execution of each document.
8. The notary shall maintain the privacy of each signer and not divulge or use personal or proprietary information of any party which is disclosed during the execution of any documents.
9. The notary, as a government officer and public servant, shall serve the public in an honest, fair, and unbiased manner. The notary will give precedence to state law over the expectations of any individual or entity.
10. The notary will not give advice to any signatory. Any questions regarding the content of the documents being executed should be referred back to the escrow officer.

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11. The notary shall only accept documents for signing directly from the escrow officer or the lender, never from the mortgage broker (or anyone else) without first obtaining the approval of the escrow officer.
12. The notary shall only accept cashier's checks or other such negotiable instruments from the parties made payable to the FNF Company closing the transaction, as instructed by the escrow closer.
13. The notary shall at all times keep any and all documents and personal information safe and secure while in his/her possession. Any emailing of documents to the consumer, escrow officer, lender or others should be encrypted to secure personal information contained therein.
14. The notary will keep and maintain all information learned in the scope of an engagement confidential and not disclose such information except as required by law, by the FNF Company or by the FNF Company's client consent.
15. In the event of a breach in security (loss of documents and/or improper disclosure of customer information), whether physical or electronic, the notary will immediately advise the escrow officer of such breach, so FNF management can promptly address.

I have read, understand and agree to the responsibilities and requirements above and acknowledge that my performance will be monitored by FNF for compliance. Failure to comply with FNF Policies may result in my removal from FNF's approved notary network. Likewise, if I fail to provide proof to the Company of my renewal of my commission, E&O insurance, or my background check prior to expiration, I will be immediately disqualified from being an approved notary. Furthermore, I hereby acknowledge receipt of the Fidelity Information Security Policy and agree to be bound by same.

Signature: _____

Printed Name: _____

Date: _____

INDEPENDENT CONTRACTOR STATUS TEST

Unless you are conducting business as a corporation, you are considered to be conducting business as a self-employed Independent Contractor. You are NOT an employee of Fidelity National Financial. Your contract services will be utilized on an 'as needed' basis. The purpose of this test is to determine your independent contractor status.

Please answer each of the following questions either Yes (Y) or No (N)

1. ____ Will you be taking instructions from FNF on when, where or how your work is to be performed.
2. ____ Do you have other clients at this time? ____ Could you supply references?
3. ____ Do you set your own hours as opposed to FNF setting your working hours?
4. ____ Are you to be paid an hourly, weekly, or monthly wage as opposed to fees for your services?
5. ____ Are you going to be reimbursed for routine business or travel expenses incurred in your work?
6. ____ Are you required to submit written or oral reports other than invoices?
7. ____ Are you responsible for supplying your own tools/equipment necessary to perform your work?
8. ____ Can you realize profit or loss as a result of your contract services?
9. ____ Do you make your services available to the general public (i.e. other similar companies)?
10. ____ Are you responsible for filing your own taxes as an independent contractor? (Schedule C and Self Employment taxes?)
11. ____ Are you aware as an independent contractor you are not entitled to unemployment benefits?
12. ____ Do you maintain a place of business outside of FNF offices?
13. ____ Are you or have you ever been a Fidelity National Financial employee?

If yes, when? _____

If yes, what was your job title? _____

Under penalty of perjury, I declare that the above information is true and correct to the best of my knowledge.

SIGNATURE _____ DATE _____

PRINTED NAME _____ PHONE (____) _____

COMPANY NAME _____

**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: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ <input type="checkbox"/> 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 <i>How to get a TIN</i> on page 3. Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.	Social security number <table border="1"><tr><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Employer identification number <table border="1"><tr><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					-													-								
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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 U.S. person ▶ Date ▶
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General Instructions

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

Future developments. The IRS has created a page on IRS.gov 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 FACTA 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,
- Any 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 1146 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 1146 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
- In 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 will 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; or
- 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 on-line 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 ID 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, or Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number to Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ³
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
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 [*]
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. Corporate 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 fund.

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. This 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.

Background Check: General Information and Requirements

FNF's policy is that all independent contract notary vendors are to be background checked as a prerequisite to being added to the approved notary list for our "preferred lenders". This policy also supports our Lender/Client Service Agreements which outline requiring FNF to obtain a clear background check from each independent contract notary vendor.

A background check is required for each individual notary and each individual is responsible for the cost of each background check. Below are the options and the requirements:

National Notary Association (NNA) Background Check Certification (dated within 2 years). Upon submission of the certification to FNF from the notary, FNF will access the certification via the NNA website to insure its authenticity. (In order for us to verify your certification, you must complete the background screening, take the exam. and "opt in" to have your profile displayed.)

- The copy of the certification should be submitted to lrhea@fnf.com. Visit www.nationalnotary.org or contact the NNA at 800-876-6827 for a copy of the certificate. **OR**
- Sterling Info Systems Background Check

If not obtaining the NNA background check, the only acceptable background check company is Sterling Info Systems

ORDER INSTRUCTIONS

In order to insure the proper routing of your background check results to the appropriate FNF employee, please insure you are using the proper portal link below. These instructions are for notaries obtaining a background check for operations in Division One, which encompasses California (Santa Barbara and south), Arizona, Nevada, Colorado, and New Mexico. Although your background check will be processed for this division, your addition to the approved notary list for "preferred lenders" will extend throughout the country.

Go to: = <https://workforce.sterlingdirect.com/InvitationCodePage?InvitationCode=E62BDA5A1ABB42-39F8FE13>
Leave in the invitation code provided and simply click "begin" to start. At the next screen, you will have to "create an account". Thereafter, follow the on-screen instructions provided.

FNF has confirmed that Sterling Info Systems is a reputable, independent and qualified background check vendor. FNF does not have any ownership interest in the vendor, nor do they receive any fee "split", referral fee or other compensation from the vendor or its fees.

Please be certain to enter all of your information accurately; you will receive instructions about retrieving a copy of your background check for your records during the application process. The cost of the background check will range from \$55 and up depending on the states that you have resided in within the last 7-10 years. You do not need to send FNF a copy of the report. Our Sterling background check reports include the following searches (10 year search):

- Social Security Number Trace Search
- County Criminal Court Search
- Statewide Criminal Search
- Federal District Criminal Search
- National Sex Offender Database Search
- Enhanced National Criminal Database Search (with Validators)
- OFAC/Patriot Act Search (Office of Foreign Asset Control)
- Federal Excluded Parties List System (EPLS/LDP)



NOTICE, AUTHORIZATION AND RELEASE REGARDING EXISTING CERTIFICATES AND/OR INVESTIGATIVE CONSUMER REPORTS

I have or will provide to Fidelity National Financial, Inc. and/or its family of title companies (collectively, "FNF") a copy of my Background Screening Certificate from the GLBA-Compliant National Notary Association ("NNA") or other approved vendor.

I HEREBY AUTHORIZE FNF to release, disclose and/or provide a copy of any and all certificates, forms, questionnaires, investigative reports, background checks, evaluations, analysis or any other information that I have provided or caused to be provided to FNF, or which FNF has prepared, to any lender, bank, credit union, savings association or other financial institution (collectively, "Supervised Institution")¹ for whom FNF provides services under a service agreement, so as to evidence that I meet the requirements, qualifications and standards imposed by such Supervised Institution on persons who receive or have access to consumer financial information or other confidential information.

I hereby agree and understand that this Notice, Authorization and Release will remain valid as long as I provide any services for or to FNF and throughout my affiliation with FNF. The matters and information which are covered by this Notice, Authorization and Release include, but are not limited to, information concerning my criminal history, motor vehicle history, my social security number, or any other information requested by a Supervised Institution. As used herein FNF means FNF and any other division of the Fidelity National Financial, Inc. family of title insurers, including any related companies, subsidiaries and/or affiliates thereof.

I hereby release FNF, to the full extent permitted by law, from any liability or claims arising from releasing, disclosing, providing and/or reporting information concerning me to any party pursuant to this Notice, Authorization and Release.

I agree that a copy or fax of this document shall be as valid as the original.

Signature

Date

Print Name

¹ 12 U.S.C. § 5514, 12 U.S.C. § 5515, 12 U.S.C. § 5516