CR EQUITY AI

AI-NATIVE REAL ESTATE LENDING

www.crequity.ai

FORM TA

Current as of June 2026

support@crequity.ai

Transaction Assumptions & Instructions

Read this first. It explains what CR Equity AI is underwriting, the assumptions your loan will be sized against, which forms you must return, and what happens after you submit.

HOW TO USE THIS FORM

Complete Section 1 with the facts of your transaction. Every number CR Equity AI quotes — loan amount, leverage, rate, reserves — is derived from these inputs. If an assumption below is wrong, the term sheet will be wrong. Confirm each one before you sign.

1 THE TRANSACTION

Complete every field that applies

BORROWING ENTITY (LEGAL NAME — NO DBA)	EIN	SPONSOR / GUARANTOR

SUBJECT PROPERTY ADDRESS	CITY	STATE	ZIP

LOAN TYPE REQUESTED

Check one

- ☐ Acquisition / bridge
- ☐ Fix & flip
- ☐ Ground-up construction
- ☐ DSCR rental term
- ☐ Cash-out refinance
- ☐ Commercial / asset-based

PURCHASE PRICE OR CURRENT BASIS ($)	AS-IS VALUE ($)	RENOVATION / CONSTRUCTION BUDGET ($)	AFTER-REPAIR / STABILIZED VALUE ($)

LOAN AMOUNT REQUESTED ($)	BORROWER CASH INTO DEAL ($)	EXISTING LIEN PAYOFF ($)	TARGET CLOSING DATE	TERM NEEDED (MONTHS)

IN-PLACE GROSS MONTHLY RENT ($)	PROJECTED GROSS MONTHLY RENT ($)	ANNUAL PROPERTY TAX ($)	ANNUAL INSURANCE ($)	MONTHLY HOA ($)

EXIT STRATEGY — HOW THE LOAN GETS REPAID (SALE, REFINANCE, LEASE-UP + TAKEOUT)

2 ASSUMPTIONS CR EQUITY AI WILL APPLY

Standard underwriting basis — exceptions require credit approval

Lien position	First lien only. Secondary financing and subordinate liens are prohibited unless approved in writing.
Occupancy	Non-owner occupied, business purpose. Neither you, any guarantor, any principal, nor an immediate family member may occupy the property at any point during the loan term.
Entity	Title is held by a single-purpose, bankruptcy-remote entity. Loans are not made to individuals.
Value basis	The lower of purchase price and appraised as-is value governs acquisition leverage. ARV is supported by a third-party appraisal, not by borrower estimate.
Budget	Renovation leverage is advanced in arrears by draw against completed work, verified by inspection. No funds are released at closing for work not yet performed.
Assignment fees	Wholesaler assignment fees cannot be financed and are not counted toward borrower equity.
Debt service	Rental sizing uses market rent supported by an appraisal rent schedule, net of taxes, insurance, HOA, management and replacement reserves.
Reserves	Interest reserve and/or liquidity reserves may be required and held at closing.
Guaranty	A full recourse payment guaranty plus a bad-boy carve-out guaranty is required from each 20%+ owner.
Recourse	All quotes assume full recourse unless a term sheet states otherwise in writing.

Insurance	Builder's risk (during construction), property, liability, flood where applicable, and rent-loss coverage with CR Equity AI named as mortgagee and additional insured.
Verification	All figures you provide are independently verified. Material variance between your figures and verified figures re-prices or terminates the transaction.

BORROWER ACKNOWLEDGMENT OF ASSUMPTIONS

☐ **I have read the assumptions above and confirm the information in Section 1 is accurate as of the date signed.**

3 WHAT HAPPENS AFTER YOU SUBMIT

1	**Submit**	Complete the forms in Section 4 and submit at app.crequity.ai/loan-application. Returning borrowers log in at app.crequity.ai/auth/login. Mail, if required: 2308 Mount Vernon Ave, Suite 206, Alexandria, VA 22302.
2	**Fees**	At submission you review terms and pay the AIVAA™ (AI valuation) fee plus a $599 application fee covering background, credit, legal and lien search.
3	**Review**	AIVAA™, our proprietary automated valuation and underwriting engine, performs the initial review. Automated tools support — they do not replace — human credit judgment. Every decision is reviewed and approved by authorized personnel.
4	**Escrow & reports**	We open escrow and order background, appraisal and initial legal drafts.
5	**Term sheet**	You receive a term sheet reflecting verified figures. Signing it moves the file to closing.
6	**Status**	Email status updates are sent at each stage. You can check status any time in the portal.

4 DOCUMENT CHECKLIST

Check each item as you complete it

	FORM	DOCUMENT	NOTES	APPLIES TO
☐	**TA**	Transaction Assumptions & Instructions	This form	All
☐	**LA**	Loan Application	Entity, guarantors, property, exit, declarations, exp	All
☐	**PFS**	Personal Financial Statement & Schedule of Real Estate Owned	One per guarantor / 20%+ owner	All
☐	**CA**	General Credit Authorization	One per individual applicant or guarantor	All
☐	**BPC**	Business Purpose & Non-Owner-Occupied Certification	Signed at application and again at close	All
☐	**ACH**	ACH Authorization	Funding and payment account	All
☐	**BEH**	Borrower Experience History	Completed and in-progress projects	All
☐	**CIS**	Contractor Information Sheet	One per contractor	Fix & flip / construction
☐	**RB**	Rehab & Construction Budget	Line-item scope and cost	Fix & flip / construction
☐	**DR**	Draw Request & Schedule	Submitted per draw after closing	Fix & flip / construction

ALSO REQUIRED — SUPPORTING DOCUMENTS YOU UPLOAD

- ☐ IRS Form W-9 — the unmodified IRS original is included in this package; complete and return it with your file
- ☐ State-issued photo ID for each guarantor
- ☐ Articles of Organization / Incorporation and EIN assignment letter
- ☐ Certificate of Good Standing from the Secretary of State
- ☐ Operating agreement or bylaws, fully executed
- ☐ MLS listing or fully executed purchase & sale agreement (acquisition)
- ☐ Original HUD-1 / ALTA settlement statement (refinance)
- ☐ Evidence of insurance
- ☐ Approved plans and permits, plus scope of work (fix & flip and construction)
- ☐ Two most recent months of bank statements for the account funding borrower equity

SENDING YOUR FILE SECURELY
Do not email documents containing Social Security numbers, account numbers or images of identification. Upload them through the portal at app.crequity.ai, which is encrypted in transit and at rest. If you need help, contact support@crequity.ai or 949-328-6622 before sending anything.

5 BORROWER CERTIFICATION

By signing, I certify that the transaction facts in Section 1 are true and complete, that I have read the assumptions in Section 2, and that I will promptly notify CR Equity AI in writing if any material fact changes before closing.

SPONSOR / AUTHORIZED SIGNATORY

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

ADDITIONAL GUARANTOR (IF ANY)

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

Loan Application

Business purpose · Non-owner occupied · Complete every section that applies to your transaction.

1 BORROWER & SHAREHOLDER INFORMATION

BORROWER LEGAL ENTITY NAME (DO NOT USE A DBA, TRADE OR FICTITIOUS NAME)	EIN	STATE / DATE FORMED

GUARANTOR NAME(S) — INCLUDE % OWNERSHIP IN THE BORROWING ENTITY	ENTITY MAILING ADDRESS

Are there other members or shareholders owning more than 20%? ☐ Yes ☐ No

If yes, each additional 20%+ owner must submit a short application, a Form PFS and a Form CA, and will be subject to a background check.

2 PROPERTY INFORMATION & PURPOSE OF LOAN

SUBJECT PROPERTY ADDRESS	CITY	STATE	ZIP	LOAN AMOUNT ($)

PURPOSE OF LOAN

Check one

☐ Refinance ☐ Refinance, cash out ☐ Refinance & renovation ☐ Purchase ☐ Purchase & renovation ☐ Rental loan

☐ Purchase ground-up ☐ Refi ground-up

PROPERTY TYPE

Check one

☐ SFR (single family) ☐ 2-4 units ☐ Condominium ☐ Mixed use ☐ Commercial ☐ Multifamily 5+ ☐ Land

☐ Other

COMPLETE IF THIS IS A PURCHASE LOAN

ANTICIPATED CLOSING DATE (MM/DD/YYYY)	PURCHASE PRICE ($)	DOWN PAYMENT ($)	EARNEST MONEY DEPOSIT ($)

AS-IS VALUE ($)	EXPECTED ARV ($)	RENOVATION BUDGET ($)	RENOVATION TIMEFRAME

DESCRIBE IMPROVEMENTS TO BE COMPLETED (IF APPLICABLE)

COMPLETE IF THIS IS A REFINANCE LOAN

CURRENT LENDER	LOAN MATURITY DATE (MM/DD/YYYY)	YEAR ACQUIRED	ORIGINAL PURCHASE PRICE ($)

EXISTING LIENS / PAYOFF ($)	AS-IS VALUE ($)	EXPECTED ARV ($)	RENOVATION BUDGET ($)	RENOVATION TIMEFRAME

DESCRIBE IMPROVEMENTS — NOTE WHETHER COMPLETED OR TO BE COMPLETED

3 EXIT STRATEGY

EXIT STRATEGY — HOW DO YOU INTEND TO REPAY THE LOAN?	EXPECTED TIMELINE TO EXIT

EXPAND ON THE EXIT STRATEGY (TAKEOUT LENDER, EXPECTED LISTING DATE, LEASE-UP PLAN, ETC.)

4 GUARANTOR INFORMATION

If there are additional guarantors, attach a second application

GUARANTOR

FULL LEGAL NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH (MM/DD/YYYY)

Marital status: ☐ Married ☐ Unmarried (single, divorced or widowed)

HOME PHONE	MOBILE PHONE	CREDIT SCORE	EMAIL

PRESENT ADDRESS	CITY	STATE	ZIP	YEARS HERE

Own or rent: ☐ Own ☐ Rent

CO-GUARANTOR — IF SPOUSE; OTHERWISE A SEPARATE APPLICATION IS REQUIRED

FULL LEGAL NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH (MM/DD/YYYY)

Marital status: ☐ Married ☐ Unmarried (single, divorced or widowed)

HOME PHONE	MOBILE PHONE	CREDIT SCORE	EMAIL

PRESENT ADDRESS	CITY	STATE	ZIP	YEARS HERE

Own or rent: ☐ Own ☐ Rent

5 ASSETS

List every account holding funds for closing, reserves or renovation

BANK NAME	ACCOUNT HOLDER NAME	ACCOUNT TYPE	ACCOUNT NUMBER (LAST 4 ONLY)	CURRENT BALANCE ($)
			TOTALS	

Enter only the last four digits of any account number on this form. Full account numbers are collected separately on Form ACH and through the secure portal.

6 REAL ESTATE OWNED AND SOLD

USE FORM PFS

Your schedule of real estate owned and your schedule of properties sold are collected on Form PFS — Personal Financial Statement & Schedule of Real Estate Owned, which combines both schedules with your balance sheet in a single document. Complete one Form PFS per guarantor or 20%+ owner and submit it with this application. Do not duplicate that information here.

7 PERSONAL DECLARATIONS

Answer for both guarantors. Explain every 'yes' below.

a.	Do you, your borrowing entity, or any entity of which you are a member have any outstanding judgments against you?	Yes	No
b.	Have you, your borrowing entity, or any entity of which you are a member been declared bankrupt within the past 4 years?	Yes	No
c.	Have you, your borrowing entity, or any entity of which you are a member had property foreclosed upon, or given title or deed in lieu thereof, in the last 4 years?	Yes	No
d.	Have you, your borrowing entity, or any entity of which you are a member been a party to a lawsuit?	Yes	No
e.	Have you, your borrowing entity, or any entity of which you are a member, directly or indirectly, been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	Yes	No
f.	Are you, your borrowing entity, or any entity of which you are a member presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No
g.	Have you ever been charged with, or convicted of, a felony?	Yes	No
h.	Are you a U.S. citizen?	Yes	No
i.	Are you a permanent resident alien?	Yes	No

EXPLANATION

8 PROPERTY DECLARATIONS

Explain every 'yes' below

j.	Do you currently occupy, or do you intend to occupy, the subject property?	Yes	No
k.	Have you ever occupied the subject property?	Yes	No
l.	Is the subject property currently under construction?	Yes	No
m.	Are there any known hazards or safety issues (mold, foundation, structural, etc.)? Remediation costs must be included in your rehab budget.	Yes	No
n.	Do you have a relationship or business affiliation with the seller, closing agent, or title agent that pre-dates this transaction?	Yes	No
o.	Is the subject property being purchased from a wholesaler? Assignment fees cannot be financed.	Yes	No
p.	Will any part of the down payment be borrowed? Secondary liens are prohibited; funds provided by equity or JV partners are allowed.	Yes	No
q.	Is this transaction subject to short sale approval by the existing lender?	Yes	No

EXPLANATION

9 BORROWER BIO & EXPERIENCE

REAL ESTATE FOCUSED BIO (OR ATTACH)

GEOGRAPHIC AREAS WHERE YOU HAVE INVESTING EXPERIENCE

CAPACITY IN WHICH YOU HAVE BEEN INVOLVED IN REAL ESTATE (REALTOR, CONTRACTOR, INVESTOR, I

INVESTMENT PROPERTIES REHABBED IN THE PAST 3 YEARS

INVESTMENT PROPERTIES CURRENTLY OWNED AS RENTALS

GROUND-UP PROJECTS COMPLETED IN THE PAST 3 YEARS

INVESTMENT PROPERTIES PURCHASED AND REHABBED IN YOUR CAREER

YEARS YOU HAVE BEEN A REAL ESTATE INVESTOR

YEARS LICENSED AS A CONTRACTOR OR REAL ESTATE AGENT

COMPANY WEBSITE / LINK

10 ACKNOWLEDGMENT & AGREEMENT

Each of the undersigned specifically represents to CR Equity AI, Inc. ("Lender") and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, lending partners, successors and assigns, and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth below, and that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation made on this application, and/or in criminal penalties; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a non-owner occupied, business purpose mortgage loan; (5) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (6) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (7) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; and (9) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

E-Sign consent. By executing this application, the undersigned consents to having all documents and disclosures provided or made available in electronic form and to doing business with CR Equity AI, Inc. electronically. The undersigned also consents and agrees to the use of electronic records and electronic signatures in connection with transactions with us instead of written documents and handwritten signatures.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its brokers, processors, servicers, lending partners, successors and assigns may (1) verify or reverify any information contained in this application, or obtain any information or data relating to the Loan, including but not limited to consumer credit reports and background reports, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency; and (2) authorize the owner of the Loan to release, furnish, provide, and exchange information related to the Loan, mortgage, or information set forth herein to potential loan purchasers and the Lender's capital partners and platform investors ("Authorized Third Parties").

Confidentiality. The information you provide on this form is treated as confidential and is used solely to evaluate, underwrite, close and service the Loan and to satisfy applicable legal and regulatory obligations. It is shared only with the Authorized Third Parties described above and with service providers engaged in the transaction. This form itself is the confidential property of CR Equity AI, Inc. and is not for public dissemination.

AI-assisted underwriting notice. CR Equity AI, Inc. uses AIVAA™, its proprietary automated valuation and underwriting engine, to assist in the review of this application. Automated tools support — and do not replace — human credit judgment; all credit decisions are subject to review and approval by authorized personnel of the Lender.

GUARANTOR

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

CO-GUARANTOR

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

APPLICATION SUBMITTAL INSTRUCTIONS

• Submit online at app.crequity.ai/loan-application. Returning borrowers log in at app.crequity.ai/auth/login. • To submit via DocuSign, click the on-screen FINISH button. • If signed offline, upload the scanned copy through the portal, or send it to your CR Equity AI broker or loan officer. Do not email documents containing Social Security or account numbers.

GOVERNMENT NOTICES

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. 1-877-FTC-HELP | www.ftc.gov

Right to receive an appraisal. You have the right to receive a copy of any appraisal report obtained in connection with this application. If you would like to receive a copy, write to CR Equity AI, Inc., Attn: Appraisal Requests, 2308 Mount Vernon Ave, Suite 206, Alexandria, VA 22302, or email support@crequity.ai. We must hear from you no later than 90 days after the date we notify you of the action taken on your application or that you withdraw your application. In your letter, provide your name and mailing address, as well as the address of the property on which the appraisal was performed. If you have not previously paid for the cost of the appraisal, you will be required to do so before your request is fulfilled.

Personal Financial Statement & Schedule of Real Estate Owned

One form per guarantor, proprietor, general partner, managing member, or any owner of 20% or more of the borrowing entity. This single form replaces the separate PFS and SREO — complete it once.

HOW THIS FORM IS ORGANIZED

Sections A–E are your personal balance sheet. Section F is your schedule of real estate owned and Section G your schedule of real estate sold. Sections H–K capture the supporting detail. Complete every section; write “none” rather than leaving a section blank. Include the assets of your spouse and any minor children if you own 20% or more of the borrowing entity and spousal assets are being counted.

ASSUMPTIONS APPLIED TO THIS FORM

Net worth is calculated as total assets less total liabilities. Liquidity means cash and cash-equivalent assets available after closing — unencumbered cash, marketable securities and readily accessible retirement balances. Real estate equity, business interests and personal property are not liquidity. CR Equity AI sizes sponsor strength against verified figures, not stated figures; balances are confirmed against statements and property values against third-party valuation. Material variance re-prices or terminates the transaction.

A APPLICANT INFORMATION

FULL LEGAL NAME	STATEMENT AS OF (MM/DD/YYYY)	ROLE (GUARANTOR / MANAGING MEMBER / 20%+ OWNER)

HOME ADDRESS	CITY	STATE	ZIP

HOME PHONE	BUSINESS PHONE	EMAIL	BORROWING ENTITY (APPLICANT)	% OWNERSHIP

B BALANCE SHEET

Omit cents. Describe every item in the section noted.

ASSETS	(OMIT CENTS)
Cash on hand and in banks	
Savings accounts	
IRA or other retirement account *→ Section H*	
Accounts and notes receivable *→ Section H*	
Life insurance — cash surrender value only *→ Sect*	
Stocks and bonds *→ Section E*	
Real estate *→ Section F*	
Automobiles (year / make / model) *→ Section H*	
Other personal property *→ Section H*	
Other assets *→ Section H*	
TOTAL ASSETS	

LIABILITIES	(OMIT CENTS)
Accounts payable	
Notes payable to banks and others *→ Section D*	
Installment account — auto	
monthly payment	
Installment account — other	
monthly payment	
Loans against life insurance	
Mortgages on real estate *→ Section F*	
Unpaid taxes *→ Section I*	
Other liabilities *→ Section J*	
TOTAL LIABILITIES	
NET WORTH (assets less liabilities)	

Total assets must equal the sum of total liabilities and net worth.

C SOURCES OF INCOME & CONTINGENT LIABILITIES

Annual figures unless noted

SOURCE OF INCOME	
Salary	
Net investment income	
Real estate income	
Other income (describe below)	

CONTINGENT LIABILITIES	
As endorser or co-maker	
Legal claims and judgments	
Provision for federal income tax	
Other special debt	

DESCRIPTION OF OTHER INCOME

Alimony or child support payments need not be disclosed as other income unless you want them counted toward total income.

D NOTES PAYABLE TO BANKS AND OTHERS

Attach a signed schedule if more space is needed

NAME AND ADDRESS OF NOTEHOLDER	ORIGINAL BALANCE	CURRENT BALANCE	PAYMENT AMOUNT	FREQUENCY	HOW SECURED OR ENDORSED — TYPE OF COLLATERAL

E STOCKS AND BONDS

NO. OF SHARES	NAME OF SECURITY	COST	MARKET VALUE QUOTATION / EXCHANGE	DATE OF QUOTATION	TOTAL VALUE
				TOTALS	

F SCHEDULE OF REAL ESTATE OWNED

List every parcel separately, including the subject property. Attach a signed schedule if more space is needed.

Include properties held individually and through any entity in which you hold an interest. Enter the owner of record on title exactly as it appears on the deed.

PROPERTY ADDRESS	PROPERTY TYPE	DATE PURCHASED	ORIGINAL COST	PRESENT MARKET	MORTGAGE HOLDER	MORTGAGE BALANCE	PAYMENT (MONTHLY)	TAXES & INSURANCE	GROSS RENT	OWNER ON TITLE	STATUS (CURRENT

PROPERTY ADDRESS	PROPERTY TYPE	DATE PURCHASED	ORIGINAL COST	PRESENT MARKET	MORTGAGE HOLDER	MORTGAGE BALANCE	PAYMENT (MONTHLY)	TAXES & INSURANCE	GROSS RENT	OWNER ON TITLE	STATUS (CURRENT
TOTALS											

Report mortgage holder name and payment status for every encumbered parcel. Any parcel in default, forbearance, or subject to a foreclosure action must be explained in Section J.

G SCHEDULE OF REAL ESTATE SOLD

Last 36 months

PROPERTY ADDRESS	TYPE	YR ACQUIRED	YR SOLD	ORIGINAL PURCHASE PRICE	RENOVATION COST	FINAL SALE PRICE	OWNER ON TITLE (INDIVIDUAL / LLC)

H OTHER PERSONAL PROPERTY AND OTHER ASSETS

Describe. If pledged as security, state the lienholder, amount, terms, and any delinquency.

I UNPAID TAXES

Type, to whom payable, when due, amount, and the property any tax lien attaches to

J OTHER LIABILITIES AND DISCLOSURES

Include judgments, pending litigation, guaranties, defaults, forbearances and foreclosure actions

K LIFE INSURANCE HELD

Face amount, cash surrender value, insurer and beneficiaries

L AUTHORIZATION AND CERTIFICATION

I authorize CR Equity AI, Inc., its lender partners, servicers, successors and assigns to make any inquiries necessary to verify the accuracy of the statements made on this form and to determine my creditworthiness, including obtaining consumer and business credit reports, verifying deposits and balances with the institutions named, and confirming property values and mortgage balances with third parties.

I certify that all information on this form and any supporting information submitted with it is true and complete to the best of my knowledge. I understand that CR Equity AI, Inc. and its lender partners will rely on this information in making credit decisions, and that a material misrepresentation may constitute fraud, may be an event of default under the loan documents, and may subject me to civil and criminal liability. I will promptly notify CR Equity AI in writing if my financial condition materially changes before closing.

This form and the information entered on it are confidential and are used solely to evaluate, underwrite, close and service the loan and to satisfy applicable legal and regulatory obligations.

APPLICANT

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

SPOUSE — ONLY IF SPOUSAL ASSETS ARE INCLUDED ABOVE

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

General Credit Authorization

One signed authorization per individual applicant or guarantor. Photocopies, facsimiles and scanned images carry the same authority as the original.

AUTHORIZATION

The undersigned hereby authorizes CR Equity AI, Inc. (“CR Equity AI”), its agents, assignees, servicers and lender partners to order one or more consumer and business credit reports from time to time, to verify other credit and background information including past and present mortgage references, banking relationships and employment history, and to request federal income tax transcripts via IRS Form 4506-C. The undersigned understands that a photocopy, facsimile or scanned image of this form will serve as authorization. The information obtained will be used in the processing of the related credit application and in the monitoring of the undersigned's credit during the term of any loan transaction entered into with CR Equity AI or its lender partners.

1 APPLICANT

FULL LEGAL NAME (PRINTED)	DATE OF BIRTH (MM/DD/YYYY)	SOCIAL SECURITY NUMBER

HOME STREET ADDRESS	CITY	STATE	ZIP	YEARS AT ADDRESS

MOBILE PHONE	EMAIL ADDRESS	BORROWING ENTITY

APPLICANT

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

2 CO-APPLICANT

Complete only if jointly applying or co-guaranteeing

FULL LEGAL NAME (PRINTED)	DATE OF BIRTH (MM/DD/YYYY)	SOCIAL SECURITY NUMBER

HOME STREET ADDRESS	CITY	STATE	ZIP	YEARS AT ADDRESS

MOBILE PHONE	EMAIL ADDRESS	BORROWING ENTITY

CO-APPLICANT

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

3 BRIEF CREDIT QUESTIONNAIRE

Disclose all material items. Describe any “yes” in the notes below.

a.	Have you ever declared bankruptcy, personal or in any entity in which you held an interest? If yes, list year, type and outcome.	☐ Yes	☐ No
b.	Have you, or any entity in which you held an interest, been foreclosed upon or surrendered a deed-in-lieu?	☐ Yes	☐ No
c.	Are there any suits, claims or legal actions pending against you or any entity you control?	☐ Yes	☐ No
d.	Are any federal, state or local tax obligations past due?	☐ Yes	☐ No

e. Have you been party to a loan that resulted in a judgment, charge-off or deficiency balance? ☐ Yes ☐ No

NOTES — DESCRIBE ANY “YES” RESPONSE ABOVE

4 NOTICES

FCRA notice. CR Equity AI, Inc. and its agents will obtain credit information about the undersigned in accordance with the federal Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) and applicable state consumer credit reporting statutes. The undersigned has the right to request a copy of any consumer report obtained and to dispute the accuracy of any information contained in it. The undersigned acknowledges that information may be shared with prospective lender partners participating in the financing of any transaction with the undersigned.

Confidentiality. The Social Security number, date of birth and credit information collected on this form are confidential, are used solely to evaluate, underwrite, close and service the related loan and to satisfy applicable legal and regulatory obligations, and are retained under CR Equity AI's information security program. Submit this form through the secure portal at app.crequity.ai rather than by email.

Equal Credit Opportunity. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Business Purpose & Non-Owner-Occupied Certification

Required at application and again at closing for every loan funded by CR Equity AI, Inc. Establishes the loan as exempt from TILA, RESPA and HOEPA consumer-loan provisions.

1 LOAN & PROPERTY IDENTIFICATION

BORROWING ENTITY	LOAN REFERENCE NO.	LOAN AMOUNT ($)

SUBJECT PROPERTY ADDRESS	CITY	STATE	ZIP

2 USE OF LOAN PROCEEDS

Check all that apply. Proceeds must be used for the stated business purpose only.

- ☐ Acquisition of investment real estate intended for resale or rental income.
- ☐ Refinance of existing investment-property debt or related business obligation.
- ☐ Rehabilitation or construction of investment real estate (fix-and-flip or value-add).
- ☐ Cash-out for redeployment into other investment real estate or business operations.
- ☐ Working capital for the borrower's real estate investment business.
- ☐ Other business purpose — describe:

3 CERTIFICATIONS

1. **Business purpose**

   Borrower certifies that the proceeds of the loan will be used solely for business, commercial, agricultural, or investment purposes, and not for personal, family, or household use. The loan is therefore exempt from the Truth in Lending Act (15 U.S.C. § 1601 et seq.) and Regulation Z, the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and Regulation X, and the Home Ownership and Equity Protection Act.

2. **Non-owner-occupied**

   Borrower certifies that the subject property is not occupied, and will not be occupied during the term of the loan, by Borrower, any guarantor, any principal of Borrower, or any immediate family member of any of the foregoing as a primary or secondary residence. Borrower will give CR Equity AI, Inc. prompt written notice of any change in occupancy.

3. **Investor experience**

   Borrower is engaged in the business of acquiring, owning, operating, rehabilitating, and/or selling real estate for investment, and is a sophisticated party with experience in real estate transactions of the type contemplated by the loan.

4. **Single-purpose entity**

   Borrower is a single-purpose, bankruptcy-remote entity formed solely for the purpose of holding title to the subject property and conducting activities ancillary thereto.

5. **No consumer use**

   No portion of the loan proceeds will be used to acquire, improve or maintain a dwelling occupied by Borrower or any guarantor, or to refinance debt incurred for a consumer purpose.

6. **Reliance**

   Borrower acknowledges that CR Equity AI, Inc. is relying on these certifications in extending credit and that any material misrepresentation may constitute fraud and an event of default under the loan documents, entitling CR Equity AI, Inc. to accelerate the loan and pursue all available remedies.

4 CONFIDENTIALITY

This certification and the information entered on it are the confidential property of CR Equity AI, Inc. and are used solely to document the business-purpose and occupancy status of the loan and to satisfy applicable legal and regulatory obligations. Not for public dissemination.

5 SIGNATURES

BORROWING ENTITY (AS IT APPEARS ON TITLE)

AUTHORIZED SIGNATORY FOR THE BORROWING ENTITY

PRINT NAME

TITLE

DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

GUARANTOR

PRINT NAME

TITLE

DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

CO-GUARANTOR (IF ANY)

PRINT NAME

TITLE

DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

ACH Authorization

Authorizes CR Equity AI, Inc. to deposit loan proceeds and draw disbursements into, and to debit scheduled loan payments from, the account identified below.

1 BORROWER INFORMATION

FIRST NAME	MIDDLE NAME	LAST NAME	ENTITY NAME (AS ON THE ACCOUNT)

MAILING ADDRESS	CITY	STATE	ZIP

PHONE	EMAIL	FAX	LOAN REFERENCE NO.

2 BANK & ACCOUNT INFORMATION

BANK NAME	BANK PHONE	ACCOUNT TYPE (CHECKING / SAVINGS)

BANK ADDRESS	CITY	STATE	ZIP

ROUTING NUMBER (9 DIGITS)	ACCOUNT NUMBER	EXACT NAME ON THE ACCOUNT

REQUIRED ATTACHMENT
Attach a voided check or a bank-issued account verification letter showing the account holder name, routing number and account number. Wire instructions supplied by email are never accepted without verbal verification with CR Equity AI at 949-328-6622 using a number you have independently confirmed.

3 AUTHORIZATION

I authorize CR Equity AI, Inc., its servicers, successors and assigns (“CR Equity AI”) to initiate credit entries to the account identified above for the deposit of loan proceeds and construction draw disbursements, and to initiate debit entries to that account for scheduled principal, interest, escrow, fee and other amounts due under the loan documents, together with any adjusting entries necessary to correct an error. This authorization remains in effect until CR Equity AI receives written notice of termination from me at least ten (10) business days before the next scheduled entry, and long enough for CR Equity AI to act on it. I certify that I am an authorized signer on the account and that the financial institution named is authorized to accept these entries.

I understand that if any entry is returned for insufficient funds or any other reason, fees may be assessed under the loan documents and applicable law, and that termination of this authorization does not relieve me of any obligation to pay amounts due.

Confidentiality and safeguarding. The bank information on this form is confidential, is used solely to fund and service the loan, and is retained under CR Equity AI's information security program. Submit this form through the secure portal at app.crequity.ai. Do not send it by unencrypted email.

4 SIGNATURE

AUTHORIZED SIGNER ON THE ACCOUNT

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

Borrower Experience History

List every investment property you have completed and sold in the last five years, and every project you currently own. One form per sponsor. Attach a signed continuation sheet if you need more rows.

1 SPONSOR

SPONSOR / GUARANTOR NAME	PRIMARY INVESTING ENTITY	YEARS INVESTING	PRIMARY MARKETS	AS OF (MM/DD/YYYY)

STREET ADDRESS	CITY	STATE	OWNER ON TITLE	% OWNERSHIP	PURCHASE DATE	PURCHASE PRICE ($)	CONSTRUCTION BUDGET ($)	SALE PRICE ($)	DATE SOLD	PROJECT TYPE (REHAB / NEW CONSTRUCTION /
				TOTALS						

3 PROJECTS CURRENTLY OWNED

In progress, rented, or currently on the market

Questions? support@crequity.ai · 949-328-6622

STREET ADDRESS	CITY	STATE	OWNER ON TITLE	% OWNERSHIP	PURCHASE DATE	PURCHASE PRICE ($)	REHAB / CONST. BUDGET ($)	COMPLETED VALUE ($)	% COMPLETE	LENDER / MORTGAGEE	MORTGAGE BALANCE ($)	PROJECT TYPE
				TOTALS								

4 CERTIFICATION

I certify that the projects listed above are accurate and complete, that I held the ownership interest stated in each, and that CR Equity AI, Inc. may verify each entry through public records, title, prior lenders and references. Experience is verified independently; unverifiable projects are excluded from the sponsor experience tier used to price the loan.

SPONSOR / GUARANTOR

PRINT NAME

TITLE

DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

Questions? support@crequity.ai · 949-328-6622

Contractor Information Sheet

Complete one sheet per contractor performing work funded by the loan. Required for all fix-and-flip and ground-up construction transactions before the first draw is released.

1 CONTRACTOR IDENTIFICATION

CONTRACTOR COMPANY NAME	EIN / TAX ID	YEARS IN BUSINESS

PRIMARY CONTACT NAME	TITLE	PHONE	EMAIL

BUSINESS ADDRESS	CITY	STATE	ZIP

WEBSITE	SUBJECT PROPERTY THIS CONTRACTOR IS ENGAGED ON	CONTRACT AMOUNT ($)

Is the contractor related to, or affiliated with, the borrower or any guarantor? ☐ Yes ☐ No

Affiliated or borrower-owned contractors are permitted only with written credit approval and are paid at cost with no builder profit or overhead markup unless expressly approved.

2 LICENSE INFORMATION

LICENSE TYPE	STATE OF ISSUANCE	LICENSE NUMBER	NAME ON LICENSE	EXPIRATION DATE	YEARS LICENSE HELD

Attach a copy of each active license. Where the trade or jurisdiction does not require licensure, write “not required” and identify the jurisdiction.

3 INSURANCE

COVERAGE	PROVIDER / CARRIER	POLICY NUMBER	COVERAGE AMOUNT ($)	EXPIRATION DATE
General liability				
Worker's compensation				
Builder's risk				
Auto / equipment				

Certificates of insurance must name CR Equity AI, Inc. and the borrowing entity as additional insured and certificate holder, and must remain in force through the completion of the work.

4 EXPERIENCE & REFERENCES

PROJECT ADDRESS	SCOPE OF WORK	CONTRACT VALUE ($)	YEAR COMPLETED	OWNER / REFERENCE NAME	REFERENCE PHONE

5 DOCUMENTATION REQUIREMENTS

Check each item attached

- [ ] Copy of each active contractor license
- [ ] Certificate of general liability insurance naming CR Equity AI, Inc. as additional insured
- [ ] Certificate of worker's compensation insurance, or a state-approved exemption
- [ ] IRS Form W-9 for the contractor entity
- [ ] Fully executed construction contract or work agreement with the borrower
- [ ] Detailed scope of work matching the line items on Form RB
- [ ] Copies of permits pulled, or a written statement of permits pending
- [ ] Signed lien waiver form to be used at each draw

6 CONTRACTOR CERTIFICATION

The undersigned certifies that the license and insurance information above is accurate and current, that the contractor is qualified and legally permitted to perform the scope of work described, and that the contractor will execute conditional and unconditional lien waivers at each draw. The undersigned acknowledges that CR Equity AI, Inc. may verify this information with licensing authorities, insurance carriers and references, and may inspect the work at any time.

This form is the confidential property of CR Equity AI, Inc. and is used solely to qualify the contractor for the related loan. Not for public dissemination.

CONTRACTOR — AUTHORIZED SIGNATORY

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

BORROWER — AUTHORIZED SIGNATORY

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

CR EQUITY AI
AI-NATIVE REAL ESTATE LENDING
www.crequity.ai

FORM RB
Current as of June 2026
support@crequity.ai

Rehab & Construction Budget

Line-item scope and cost for every fix-and-flip and ground-up transaction. Enter cost by line; leave unused lines blank. This budget becomes the schedule against which draws are released on Form DR.

1 PROJECT OVERVIEW

PROPERTY ADDRESS	CITY	STATE	ZIP

BORROWING ENTITY	START DATE	ESTIMATED COMPLETION	EXPECTED NUMBER OF DRAWS	TOTAL BUDGET ($)

SCOPE OF WORK — DESCRIBE THE PROJECT, CONSTRUCTION METHOD, AND QUALITY/TYPE OF INTERIOR FINISHES

CURRENT VS. PROPOSED

METRIC	CURRENT	PROPOSED	METRIC	CURRENT	PROPOSED
Total square feet			Parking spaces		
Rooms / units			Lot size (sq ft)		
Bedrooms			Year built		
Bathrooms			Roof age (years)		
Kitchens			Systems age (years)		
Stories			Other		

2 BUDGET LINE ITEMS

Enter the cost of each line item. Use the notes column for the trade, contractor, or draw grouping.

01 — DEMOLITION & SOFT COSTS

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
01-1	Demolition						
01-2	Trash-out						
01-3	Dumpster						
01-4	Permits						
01-5	Architectural & design fees						
01-6	Engineering / survey						
01-7	Town inspections						
01-8	Other						
			TOTALS				

02 — EXTERIOR

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
02-1	Foundation						
02-2	Roof						
02-3	Soffits & fascia						
02-4	Siding or stucco						
02-5	Exterior paint						
02-6	Windows						
02-7	Exterior doors						
02-8	Garage doors						
02-9	Masonry / chimney						
02-10	Railings						
02-11	Septic						
02-12	Landscaping						
02-13	Driveway						
02-14	Porch / deck						
02-15	Fencing						
02-16	Other						
			TOTALS				

03 — SYSTEMS

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
03-1	Electrical rough-in						
03-2	Electrical final						
03-3	Electrical fixtures & lighting						
03-4	Plumbing rough-in						
03-5	Plumbing final						
03-6	HVAC						
03-7	Water heater						
03-8	Boiler system						
03-9	Other						
			TOTALS				

04 — INTERIOR

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
04-1	Framing						
04-2	Insulation						
04-3	Drywall						
04-4	Interior doors						
04-5	Interior trim						
04-6	Interior paint						
04-7	Flooring — tile						
04-8	Flooring — wood						
04-9	Flooring — carpet						

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
04-10	Flooring — vinyl						
04-11	Stairs						
04-12	Fireplaces						
04-13	Other						
			TOTALS				

05 — KITCHEN

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
05-1	Cabinets						
05-2	Countertops						
05-3	Appliances						
05-4	Flooring						
05-5	Fixtures						
05-6	Other						
			TOTALS				

06 — BATHROOMS

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
06-1	Vanities & countertops						
06-2	Toilets and sinks						
06-3	Tubs						
06-4	Showers						
06-5	Fixtures						
06-6	Flooring						
06-7	Mirrors & accessories						
06-8	Other						
			TOTALS				

07 — BASEMENT / LOWER LEVEL

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
07-1	Framing & insulation						
07-2	Drywall						
07-3	Paint						
07-4	Flooring						
07-5	Stairs						
07-6	Waterproofing						
07-7	Other						
			TOTALS				

08 — COMPLETION & CONTINGENCY

LINE	ITEM	DESCRIPTION OF WORK	CONTRACTOR / TRADE	MATERIAL COST ($)	LABOR COST ($)	TOTAL COST ($)	EST. COMPLETION
08-1	Final cleanup						
08-2	Staging						
08-3	General conditions / supervisi						
08-4	Contingency						
08-5	Other						
			TOTALS				

3 BUDGET SUMMARY

CATEGORY	MATERIAL ($)	LABOR ($)	TOTAL ($)	% OF BUDGET
Demolition & soft costs				
Exterior				
Systems				
Interior				
Kitchen				
Bathrooms				
Basement / lower level				
Completion & contingency				
TOTAL BUDGET				

The total on this page must equal the renovation budget stated on your Form LA and Form TA. A variance between them will hold the file.

4 BUDGET ASSUMPTIONS

Draws in arrears	Funds are advanced against completed work, verified by inspection. No renovation funds are released at closing for work not yet performed.
Holdback	The full renovation budget is held back and drawn down; it is not funded to the borrower up front.
Contingency	A contingency line is expected on every budget. Contingency is released only against a documented change order.
Self-performed work	Borrower- or affiliate-performed work is funded at documented cost with no profit or overhead markup unless approved in writing.
Permits	Line items requiring a permit are not funded until the permit is issued and evidenced.
Overruns	Cost overruns are funded by the borrower. Increases to the approved budget require a written change order and credit approval.

5 CERTIFICATION

I certify that this budget reflects the complete scope of work required to bring the property to the condition supporting the after-repair value submitted with the application, that the costs are based on actual bids or contracts where available, and that I will not commence funded work outside this budget without a written change order approved by CR Equity AI, Inc.

BORROWER — AUTHORIZED SIGNATORY

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

GENERAL CONTRACTOR (IF APPLICABLE)

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

Draw Request & Schedule

Submit one form per draw after closing. Line numbers must match the approved Form RB budget. Inspection and lien waivers are required before funds are released.

1 DRAW IDENTIFICATION

BORROWING ENTITY	LOAN REFERENCE NO.	PROPERTY ADDRESS	DRAW NUMBER	REQUEST DATE	AMOUNT REQUESTED THIS DRAW ($)

SITE CONTACT NAME	SITE CONTACT PHONE	INSPECTION ACCESS INSTRUCTIONS (LOCKBOX CODE, GATE, HOURS)	OVERALL % COMPLETE	ESTIMATED COST TO COMPLETE ($)

2 DRAW SCHEDULE BY LINE ITEM

Enter every line on which you are requesting funds this draw. Continue on a signed attachment if needed.

RB LINE NO.	ITEM OF WORK	TOTAL BUDGETED COST ($)	PREVIOUSLY DRAWN ($)	% COMPLETE	AMOUNT REQUESTED THIS DRAW ($)	COST REMAINING ($)	CONTRACTOR / TRADE	INVOICE / RECEIPT REFERENCE

RB LINE NO.	ITEM OF WORK	TOTAL BUDGETED COST ($)	PREVIOUSLY DRAWN ($)	% COMPLETE	AMOUNT REQUESTED THIS DRAW ($)	COST REMAINING ($)	CONTRACTOR / TRADE	INVOICE / RECEIPT REFERENCE
	TOTALS							

3 SUPPORTING DOCUMENTATION

Check each item attached to this draw request

- ☐ Date-stamped photographs of completed work
- ☐ Invoices and paid receipts for the work claimed
- ☐ Conditional lien waivers for the current draw
- ☐ Unconditional lien waivers for the prior draw
- ☐ Permit sign-offs / inspection cards for completed phases
- ☐ Approved change orders, if any
- ☐ Current builder's risk and liability certificates
- ☐ Other — describe in the notes below

NOTES

4 DRAW ASSUMPTIONS

In arrears	Draws fund completed work only, verified by third-party or CR Equity AI inspection.
Minimum draw	Draw requests below the minimum stated in your loan documents are held until the next request.
Turnaround	Allow up to five business days from receipt of a complete request and satisfactory inspection.
Retainage	Retainage, where required by the loan documents, is released at completion and final inspection.
Lien waivers	Funds are not released without conditional waivers for the current draw and unconditional waivers for the prior draw.
Disbursement	Proceeds are sent by ACH to the account on file per Form ACH. Changes to that account require a new Form ACH and verbal verification.

5 CERTIFICATION

I certify that the work described in this request has been completed in a workmanlike manner, that the amounts requested have been or will be applied solely to that work, that all subcontractors and suppliers for prior draws have been paid, and that there are no unpaid claims or liens against the property other than those disclosed. I authorize CR Equity AI, Inc. and its inspectors to enter the property to verify the work.

Questions? support@crequity.ai · 949-328-6622

BORROWER — AUTHORIZED SIGNATORY

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

GENERAL CONTRACTOR (IF APPLICABLE)

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

Questions? support@crequity.ai · 949-328-6622

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

▶ Go to *www.irs.gov/FormW9* for instructions and the latest information.

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

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.

☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

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

Note: 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.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ________

Exemption from FATCA reporting code (if any) ________

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the 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:

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 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.*

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 • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • 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.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• 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[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 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*. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/Businesses* and clicking on Employer Identification Number (EIN) under Starting a Business. Go to *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* 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), ABLE 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[1]
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[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*

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[4]
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
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

[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,* 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.* 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* or report them at *www.ftc.gov/complaint.* You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Visit *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.