



160 S. Old Springs Rd, Suite 260 Anaheim, CA 92808

Attn: Prospective Attorney

Thank you for your interest in Nations Direct. We have been serving the Mortgage Lending community for over 20 years.

As a documentation preparation and Attorney / Notary signing service, we pride ourselves in being able to adapt to the ever-changing needs of our clients.

We have an excellent reputation of being able to handle all new challenges that present themselves. We constantly search out signing agents (notary, attorney and TPL licensed agents) in all parts of the country to help us provide the best possible service and convenience to both the lender and the borrower. Currently, we have signing agents in all 50 states to provide fast, friendly and professional service.

Our goal will be to call you often with appointments in your area. Please remember that it is O.K. to tell us "NO" when the appointment day and time is inconvenient for you. Once you accept an appointment however, it becomes crucial that you carry out the appointment as scheduled.

We have a one hour window from the time we receive the borrowers information, until we e-mail the Lender with the name and address of the signing agent. For that reason, please reply as soon as possible when we page you or leave a message for you.

As an Attorney witnessing a Real Estate closing, we do not ask you to represent the borrower; we simply ask you to witness, notarize, and answer any basic questions the borrowers might have. Any questions the borrower might have regarding the specifics of the loan, please refer them back to their Lender.

One of the many things that set us apart from other signing services is our follow-up procedure. We request that you always call our office the moment you arrive at the actual signing appointment. We will need to obtain the return FedEx air bill number, the name of the witnesses (witness states only), the manner in which the borrowers are signing (vesting) and most importantly, we will need give you the "Right to Cancel" date. Finally, we will address any questions the borrower might have. We have an entire department dedicated to this function. We track all packages being returned to the lender, so it is imperative this procedure is followed.

For more information on Nations Direct, please visit our web page at:

www.signing-services.com

Thank you in advance,
Nations Direct Staff

Should you need to contact someone from our staff, please refer to the following people.

Heather Walters - For general questions - (800) 969-7779 ex 4454 Mail to:
heatherw@signing-services.com

Erica Cornejo - For general questions - (800) 969-7779 ex 4158 Mail to:
ericac@signing-services.com

Kristin Melvin - For Ditech related questions - (800) 977-4447 ex 4173 Mail to:
kristinm@signing-services.com

Karly Ziemann - For Ditech related questions - (800) 977-4447 ex 4200 Mail to:
karlyz@signing-services.com

Alex Franco - For locating related questions - (800) 710 - 9464 ex 4157 Mail to:
alexf@signing-services.com

Gus Ziemann - For locating related questions - (800) 969 - 7779 ex 4143 Mail to:
gusz@signing-services.com

Discrepancy Department - For payment discrepancies - (800) 969 - 7779 ex 4406 Mail to:
discrepancy@signing-services.com

Also, please feel free to call the following list of attorneys for insight on how our company works and our policies in dealing with closings.

- 1) Chris Stead - (702) 355-1585 (Nevada)
- 2) Tracey Foughty - Deavers - (703) 795-6267 (Virginia)
- 3) Raleigh Johnson - (480) 503-0300 (Arizona)
- 4) Brian Manning - (910) 309-1784 (North Carolina)

ATTORNEY STATEMENT OF INFORMATION

ATTORNEY NAME: _____

BAR ID NUMBER: _____

BORROWER: _____

LOAN NUMBER: _____

DATE: _____

Signature



Attention: Attorney Signing Agents
Re: Attorney Required Loan Closings

Please be advised all *Attorney required states loan closings require a licensed attorney from your state to be physically present at the time the loan signing and notarization takes place*. Therefore, upon receiving a signing request, please ensure that you or a licensed attorney from your office will be conducting the closing. It ***IS NOT*** permissible to have a paralegal or notary from your staff conduct the closing without an attorney being present with the borrower and notary throughout the signing process.

Our lenders have established very strict guidelines regarding this process that cannot be compromised. We at Nations Direct have an obligation to our lenders to contract closings per their instructions. We must therefore insist that all closings are handled in this manner. We value your cooperation in this matter. There are no exceptions to this rule.

Failure to comply with these guidelines will create a compliance issue both for the lender and it's borrower(s). Failure to comply with these guidelines will result in the immediate termination of your relationship with Nations Direct.

By signing below, you acknowledge that you have read and understand the preceding guidelines.

Once again, thank you for your cooperation in this matter.

Please fax signed form to 1-866-729-6536

Attorney(s)Signature(s)_____

Date_____

Print Name(s)_____



Nations Direct New Signing Agent Set Up Sheet

(Revised February 2006)

Please email or fax back to Nations Direct Attn: Signing Agent Recruiting
Email: info@signing-services.com Fax: 866-729-6536

Date:

Last Name: First Name:

Email Address:

Taxpayer ID: or SS Number:
(One identifying number is mandatory)

CONTACT NUMBERS: (must have at least 2 Numbers)

Home Phone: Work Phone:

Cell Phone: Fax Number:

Ship To Address:

Billing Address:

Nations Direct Website

Login: Password:
(Not to exceed 12 characters each)

Are you a legal resident of the state that you reside in? Yes No

Are you over the age of 18? Yes No

Have you ever been convicted of a felony or misdemeanor? Yes No

Do you speak any other language than English? Yes No

If yes, what language?

How long have you been a notary? Years Months

Commission Number: Commission Expiration:

Are you NNA certified? Yes No

Title Producers License Number **(if applicable in your state Maryland and Indiana required)**:

Bar Number (if Atty):

Schedule:

Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	

Internet: DSL Cable Dial-Up

Printer: Dual Tray Single Tray Laser

Brand: Model #:

Fax: Letter Legal

Brand: Model #:

NATIONS DIRECT, SIGNING AGENT "GOLDEN RULES"

A Nations Direct Signing Agent has a few main duties to perform: confirming schedules, calling from appointments, signing documents, faxing required documentation, dropping docs within 24 hours and representing our lender's best interest. Nations Direct is known for its ability to provide consistent service in any city of any state. Performing all the duties above will ensure success for both Nations Direct and its Signing Agents.

BEING SUCCESSFUL AT NATIONS DIRECT MEANS CORRECTLY SIGNED PAPERWORK AND LOTS OF COMMUNICATION.

These are the expectations required of a Nations Direct Signing Agent. **Please initial each section and sign the last page.**

_____ 1. *******CALL FROM THE APPOINTMENT** ***** - PLEASE CONTACT NATIONS DIRECT THE MINUTE YOU GET TO THE APPOINTMENT. THE NUMBER WILL BE ON THE FAX CONFIRMATION. (THIS IS THE MOST IMPORTANT RULE AT NATIONS DIRECT!!!) IF YOU ARE UNSURE ABOUT ANYTHING BEFORE, DURING, OR AFTER A SIGNING, PLEASE CALL US! WE HAVE STAFF AVAILABLE TO YOU 7 DAYS A WEEK. NO QUESTION IS TOO SMALL.

_____ 2. SIGNATURES - ALWAYS **SIGN THE DOCUMENTS EXACTLY AS THEY ARE PRINTED!** DO NOT UNDER-SIGN documents or in other words:

Loans documents typed as James Phillip Smith
Can ONLY be signed as James Phillip Smith
Cannot be signed as Jim Phillip Smith
Cannot be signed as James P. Smith
Cannot be signed as J.P. Smith
Cannot be signed as James Smith

Signing this loan any way other than James Phillip Smith will require the documents to be re-signed. If you have a customer that is adamant about signing a certain way, please contact Nations Direct.

_____3. RETURNING DOCUMENTS - **All lender documents MUST be returned per the loan signing confirmation instruction sheet.** Please fax back the required documents **immediately** following the signing. Please fax them to Nations Direct within two hours of the signing completion. You will be notified of approval to drop the docs. If you do not hear from us by **2pm** the next day please drop the docs.

DOCUMENTS MUST BE RETURNED PER THE LOAN SIGNING CONFIRMATION INSTRUCTION SHEET, NO EXCEPTIONS!

_____4. FAX QUALITY CONTROL - Nations Direct requires that every notary **fax back documents to Nations Direct (always toll free) immediately following every appointment.** On every appointment confirmation sheet, there will be a 2nd sheet that is to be used as the cover page of the fax to be sent to Nations Direct. It will tell you which documents to fax. In addition, it has a section to fill out the return delivery vendor and tracking number.

_____5. APPEARANCE - Nations Direct requires that our signing agents conduct themselves in a professional manner. Please do not bring children, pets or friends with you to a signing. We also request that you dress appropriately for our signings, this means casual business attire (no jeans, sweatshirts, T-shirts, shorts, tennis shoes, etc). We ask that you treat the signing appointments as you would any office appointment.

_____6. RECEIVING DOCUMENTS - If you do not have documents for an appointment, please contact Nations Direct. If for any reason it is after hours and you are unsure if the documents went to the customer or you cannot reach the customer, **PLEASE GO TO THE APPOINTMENT.** If the customer also does not have documents, we will pay you a fee for going to the borrower's house.

_____7. APPOINTMENTS - Appointment Times: **It is not permissible to change an appointment time without contacting Nations Direct.** If the borrower requests a time change, please inform Nations Direct immediately. Appointment Dates: Most loans are date sensitive, therefore, changing the date of an appointment is strictly prohibited without prior consent from Nations Direct and the lender. Please show the borrowers a legal form of identification when you arrive at the signing. This will also help them feel more comfortable with you showing up at their home.

Being Late: Always call your customer **AND** Nations Direct (so that we can call our client) if you are going to be more than 15 minutes late.

_____ 8. QC YOUR DOCS - Nations Direct requires that every Signing Agent take five minutes at the end of each appointment to make one pass through the documents to make sure that every document is: signed exactly as the name is typed, initialed, dated correctly, and to check to make sure that all notary documents are signed, completed and **stamped!** If there are Error's or Omission's on the part of the signing agent, the agent is responsible for supplying the requested acknowledgements and paying the courier fee to return them.

_____ 9. DOCUMENT ERRORS - If a document has an error, DO NOT CHANGE THE ERROR OR WRITE ON THE DOCUMENT! Have the customers INITIAL next to the error and put an explanation on a separate piece of paper and have the customer sign it. NATIONS DIRECT IS NEVER TO ALTER ANY DOCUMENT WITHOUT FIRST GETTING APPROVAL FROM THE LENDER. In addition, NEVER alter the documents in any other fashion including:

- a. NEVER use HIGHLIGHTER on any document unless instructed to do so on the Closing Instructions
- b. NEVER use WHITE-OUT on any document
- c. NEVER use any STYLE OF PEN other than ball-point. Always check the Closing Instructions for color restrictions.
- d. DO NOT pre-date the documents for the customer. Dates need to be in the customer's own writing.

_____ 10. FUNDING DATES - NEVER speculate for a customer when their loan will fund. Tell them to call their loan officer. Nations Direct and its Signing Agents have no way of knowing when a loan will fund. It is impossible for us to even guess. Do not give average time; do not say sometime after the 3-day Right to Cancel. Please DO NOT say anything to the borrower other than: "you need to call your loan officer".

_____ 11. NO-SHOWS - Always wait 30 MINUTES for a customer. If they still do not show up, please make sure that you leave some type of correspondence on their door. PLEASE ALSO MAKE SURE THAT YOU CONTACT NATIONS DIRECT TO LET US KNOW.

_____ 12. NO-SIGNS - If a customer is reluctant to sign, follow these three rules:

- a. Explain how the Right to Cancel works and that they will have three days to discuss with their loan officer. This may allow the customer to work out the problem without delaying the funding of their loan. **Please encourage them to sign.**
- b. Have the customer call their loan officer to explain their concern. If they cannot reach their loan officer, contact Nations Direct, as we may be able to assist.
- c. Call Nations Direct or if after hours the Nations Direct after hour line (800-710-9464) and leave a message to have Nations Direct call you at the appointment before you leave.

IF THEY STILL WON'T SIGN, please have them write in their own writing on a piece of paper their reason for not signing and have them sign the document. PLEASE ALSO MAKE SURE THAT YOU CONTACT NATIONS DIRECT TO LET US KNOW.

_____ 13. COMPETITION - **Never** bring up the name of another mortgage company when doing a signing. You are to represent and discuss only the lender on the paperwork. Bringing up the name of a different mortgage company (for any reason) other than the client we are representing could result in the loss of an account for Nations Direct. Bringing up the name of a different mortgage company other than the client we are representing will result in the termination of your relationship with Nations Direct.

_____ 14. PAYMENT/ DISCREPANCIES – It is the responsibility of the signing agent to confirm the fee listed on their order confirmation for the appointment is correct for **final payment**. No verbal agreements, or invoices will be honored. Nations Direct does not pay a print fee if the loan cancels prior to scheduled signing time. You may fill out a discrepancy report online; however, approval of extra fees will be handled on a case-by-case basis with few exceptions. Please confirm your fee on the order confirmation as soon as it is received. **NOTE: We pay on a month-to-month basis. Checks are generated on the 25th day of every month for the previous month's work.**

***** If you would like to report a discrepancy in payment, please log into our website: www.signing-services.com to report it. Once you have logged into the site, please select "Closing Agents" and you will be prompted to enter your login and password. Once logged in, please select the "Notary" drop down list and select "My account". You will now see the "Payment Discrepancy Form", please select it. This will allow you to input your discrepancy and we will get back to you once the discrepancy has been investigated. *****

_____ 15. PAYMENT FOR SERVICES RENDERED – By signing below, you are agreeing to provide services to NATIONS DIRECT as an independent contractor or vendor. You must provide us with a social security or EIN number and a copy of your valid notary and/or attorney license, prior to any payment being made to you. If you receive earnings over \$600.00 in a calendar year, you will receive a 1099 form for that year, in accordance to IRS laws.

_____ 16. E-DOC REQUIREMENTS-A Nations Direct signing agent has a few main duties when performing an e-doc appt: confirm docs were all received. All attachments were received and printed correctly. Docs cannot be “shrunk” or faded. Docs can only be printed on single sided paper. Attached is an e-doc checklist.

THANK YOU FOR TAKING THE TIME TO REVIEW THESE PROCEDURES AND ALL OF YOUR EFFORTS IN THE FIELD!

NATIONS DIRECT

I hereby acknowledge that I have read and received a copy of this notice.


Notary/Signing Agent/Attorney Date

Print Name _____

PLEASE FAX THE SIGNED AGREEMENT TO (866) 729-6536. SHOULD YOU HAVE ANY QUESTIONS OR NEED FURTHER ASSISTANCE, PLEASE CALL (800) 969-7779. UNTIL THIS DOCUMENT IS SIGNED AND RECEIVED BY NATIONS DIRECT, IT WILL APPEAR IN EVERY APPOINTMENT CONFIRMATION FAX/EMAIL THAT YOU RECEIVE.

THANK YOU!

The purpose of us asking to see your stamp is to verify whether your seal is an ink stamp or an embossed seal. This will be used in our Fax/QC Department – reference #4 of our Golden Rules. We understand and acknowledge it is illegal for a Notary Public to notarize his/her own signature. This page is not asking for a signature, it is for verification purposes only. Please affix seal below in the box where indicated.



(Please stamp in this box)



Notary Helpful Hints

At Nations Direct, we care about our signing agents and we want to ensure that you are familiar with the proper way to execute documents. Below, please find helpful hints to help you sign loan documents. This information is in addition to our Golden Rules. We encourage you to review both documents and digest the content. Should you have any questions, please give us a call. We will gladly assist you in any way we can.

Deed of Trust

1. All pages need to be initialed, if applicable, next to the borrower's names that are typed on the signature page, including the page you notarize. If borrower's names are not typed in the notary section, please write their names in separately as John Doe and Mary Doe, not John and Mary Doe. Borrowers **MUST** sign **EXACTLY** as their name is typed.
2. Non-borrowing spouse **MAY** be required to sign this document based on state law.

Notary Acknowledgement Section of the Document

1. All dates entered in the notary section (lower portion of document), must be dated for the date of the signing.
2. The county listed in the notary section is the county you are physically in at the time of the signing. Enter the state if not written in. This section must be completed.
3. Please write in your commission expiration date in the notary section if requested. If your stamp/seal has this information already listed, you are still responsible for filling it in separately where asked.
4. **NEVER** backdate. If an appointment is rescheduled for a later date, docs are always signed and notarized for the day of the signing.
5. Always stamp and/or seal the notary section of the document per your state requirements.

(Continued on next page)

Right To Cancel Document (RTC)

1. The dates, signatures and initials must be perfect on this form. The transaction date at the top needs to be filled in and initialed by the person signing the doc. The RTC date also needs to be filled in and initialed by the borrower(s) listed on the document. If there is a pre-printed date and it is not correct please draw a single line through it, have signer initial next to that correction, and then handwrite the actual date and have them initial again. The acknowledgement at the bottom needs to be signed by the borrower typed on the form with transaction date. Please be careful to only have the person listed on the signature line, sign and initial the dates. **NEVER HAVE THEM SIGN THE " I WISH TO CANCEL LINE.**

2. Non borrowing spouse **MAY** be required to sign this document based on state law.

Identification Certification

1. This needs to be completed by the notary with ID that was provided by the borrowers. It is not a notarized form but is the notary's responsibility, just as the RTC is.

Name Affidavits

1. Borrower signs at top as all docs were signed. Below there may be typed Alias's. Borrower needs to sign to the right as name is typed. These are names that may have come up on their credit report, title, and may be incorrect spellings. Borrower can also add names here that they have used **LEGALLY** that may not be entered on form (credit cards, DL's etc...) and sign name to the right.

Other Helpful Hints

- ❖ Always double check all documents for proper signatures, initials and dates before leaving the signing location.
- ❖ Check all of your notarized documents for signature, county, seal and/or stamp, and date.
- ❖ Always notarize in the presence of the borrower.
- ❖ Never leave the documents with the borrower. If approval is given, please make note of the person who advised you to leave the documents so that we may note our file.
- ❖ Always follow Nations Direct Golden Rules.

E-mail Document Requirements

Attention Signing Agent:

You have been scheduled to complete an E-mail document dosing for Nations Direct. It is very important that the instructions provided below are followed to ensure we are not delaying the funding of the borrowers you will be signing. Please review the requirements below and contact Nations Direct with any problems or questions.

_____ 8 ½ x 11 sized paper (LETTER SIZE)

_____ 8 ½ x 14 sized paper (LEGAL SIZE)

_____ White Copy paper

_____ Adobe Acrobat (documents are sent in PDF format)

_____ Cable or DSL connection is preferred. If you use a dial up connection please contact Nations Direct to see if there is an alternate way we can send the documents.

_____ Toner/Ink – Please make sure that you have a spare ink/toner cartridge. The documents cannot be faded or fuzzy.

_____ All documents you will receive are single sided. Do not print on the front and back of the document.

_____ Documents cannot be “shrunk.” If documents appear to be cut-off or the font is smaller than it should be, contact Nations Direct immediately.

_____ All e-mail documents should provide the # of pages in the attachment. If you do not have all of the documents, please contact Nations Direct immediately.

_____ Always contact Nations Direct PRIOR to leaving for the appointment so that we can verify you have everything you need.

_____ Always contact Nations Direct with any problems or delays.

_____ 2 sets of the document package must be printed. The 2nd set will be used as a set of copies for the borrower you will be signing.

_____ If documents were sent to a Kinko’s for you to pick up, Nations Direct will contact you to let you know when the documents are ready to pick up. Please contact Nations Direct PRIOR to leaving Kinko’s so that we can ensure the Kinko’s representative has given you all of the necessary documents.

_____ If possible, please fax in a copy of the Mortgage/ Deed of Trust and the HUD/ Settlement Statement prior to leaving for dosing so that we can ensure they were printed out correctly.

****When receiving e-mail docs, please contact Nations Direct IMMEDIATELY if documents have not been received. Depending on your e-mail provider, our documents and confirmations may be received in your “Spam” folder or may be blocked all together.****

Please make sure that you contact Nations Direct once all docs are printed PRIOR to leaving for the appointment.

Please initial next to each requirement to ensure that you understand the criteria. Please also sign the bottom and fax this document back in with the required loan documents. Failure to meet these requirements may result in the signing agent having to go back out for correction without compensation for the 2nd trip.

X _____
Notary Signature

Printed Name of Agent

Control #

Thank you,
Nations Direct
800 969 7779

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	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ <input type="checkbox"/> Exempt from backup withholding	
	Address (number, street, and apt. or suite no.)	
	City, state, and ZIP code	
	List account number(s) here (optional)	
		Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). **However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3.** For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 3.

Social security number								
or								
Employer identification number								

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

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. person (including a U.S. resident alien).

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 4.)

Sign Here

Signature of
 U.S. person ▶

Date ▶

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, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. 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.

Note: If a requester gives you a form other than Form W-9 to request your TIN, you should use the requester's form. However, this form must meet the acceptable specifications described in **Pub. 1167, General Rules and Specifications for Substitute Tax Forms and Schedules.**

Foreign person. If you are a foreign person, use the appropriate Form W-8 (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 recipient 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 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 not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 30% of such payments (29% after December 31, 2003; 28% after December 31, 2005). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, 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, or
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details), or
3. The IRS tells the requester that you furnished an incorrect TIN, or
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 the instructions below and the separate Instructions for the Requester of Form W-9.

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 social security card. 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 social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line.

Other entities. Enter your business name as shown on required 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" line.

Note: You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

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.

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

Exempt payees. Backup withholding is not required on any payments made to the following payees:

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. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation;
7. A foreign central bank of issue;
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States;

- 9. A futures commission merchant registered with the Commodity Futures Trading Commission;
- 10. A real estate investment trust;
- 11. An entity registered at all times during the tax year under the Investment Company Act of 1940;
- 12. A common trust fund operated by a bank under section 584(a);
- 13. A financial institution;
- 14. A middleman known in the investment community as a nominee or custodian; or
- 15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

If the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt recipients 1 through 7 ²

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

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a Federal executive agency.

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-owner LLC that is disregarded as an entity separate from its owner (see Limited liability company (LLC) on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., 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/online/ss5.html. 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 get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Web Site at www.irs.gov.

If you are asked to complete Form W-9 but do not have a TIN, 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: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic 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, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see Exempt from backup withholding on page 2.

Signature requirements. Complete the certification as indicated in 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 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 or Archer MSA 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 ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or single-owner LLC	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8837	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. 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

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, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one).

⁴ List first and circle the name of the legal 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.)

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.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, or to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.





Web Site Instructions

Hello.

You have just been booked to complete a closing through Nations Direct. Please log on to our website: www.signing-services.com to confirm your appointment(s).

Please note that if you are receiving this confirmation, you WILL NOT NEED TO RE-REGISTER in the system. Re-registering will not provide you with your login and password. If you are unfamiliar with your login and/or password, or need to have it changed, please contact our Signing Agent Division at (800) 969-7779 ex 4444, or e-mail to: Sadivision@signing-services.com

CONFIRMATION INSTRUCTIONS

- I. Go to: www.signing-services.com
 - a. Click on "Closing Agents"
 - b. Login with Username and Password provided
 - c. Appointments will be listed as individual rows
 - d. Check the "Status" area of the row
 - i. Not Confirmed
 1. If the appointment is not confirmed, follow the following steps:
 - a. Check the "Print/Confirm" box.
 - b. Hit the "Print Selection" box. You will now see a printable confirmation.
 - c. Print confirmation if a print out is desired.
 - i. If you do not want to print, hit "Back" to go back to your main screen.
 - ii. Confirmed
 1. If the appointment has been confirmed correctly, the "status" area will now read "Confirmed". You will not receive a confirmation call from Nations Direct in this case.

If you are having technical difficulty with the site, please contact our Help Desk at (800) 969-7779.

Thank you,
Nations Direct