

Application Instructions

Contents of the Application Package

- Cover Letter
- Broker/Wholesale Application
- Wholesale Loan Purchase and Sale Agreement or Mortgage Broker Agreement
- Corporate Resolution or Certificate of Resolution (LLC)
- Fax/Email Authorization Form
- W-9 Form
- Company Contact Sheet

Additional Information Required

- (Check Items)
- Resumes of Principal Officers
- Most Recent Financial Statements
 - Audited if FHA Approved
 - Copy of current and prior year Balance Sheet and P&L
- Copy of All Mortgage Lending Licenses or Exemption Letters (If Applicable)
- Articles of Incorporation, Articles of Organization, Partnership Agreement.
 - (N/A for Banks or Credit Unions)
- Proof of Fidelity Bond and Errors & Omissions Insurance *and/or* Surety Bond as required by your state regulations
- Corporate Resolution
- Copy of DBA Certificates, if applicable
- Copy of Quality Control and/or Internal Audit Program
- Copy of Credit Report for Principal Owner – dated within the past 90 days with at least one score

Instructions for Application

(Check Items)

Completely fill out all documents provided in the Broker/Wholesale Application

Collect the supporting information listed in the section above

Package all information and return to either your Account Executive or the address below

Stellar Capital, DBA Mortgage Fund Hawaii
338 Kamokila Blvd., Suite 205, Kapolei, HI 96707

scott@mortgagefundhi.com

Wholesale Lender Application

Legal Name of Company:				
DBA:		Company Tax ID#:		
Mailing Address:		# Of Branches:	Loan Origination Software:	
Main Phone:		Main Fax:		
Primary Contact:		Secondary Contact:		
Phone:		Phone:		
Fax:		Fax:		
Email:		Email:		
Destination for Daily Rates: <input type="checkbox"/> Fax <input type="checkbox"/> Email		Rates, Fax # or Email Address:		
Date Incorporated:		State of Incorporation:		
Business Type: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Wholly-Owned Subsidiary		<input type="checkbox"/> Broker <input type="checkbox"/> Bank <input type="checkbox"/> Credit Union	Banker: <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> LLC or <input type="checkbox"/> Inc.	Bank: <input type="checkbox"/> National <input type="checkbox"/> State <input type="checkbox"/> Community
Wholesale Lender License Information				
Name License Issued to (Home State):				
License Number:		Date Issued:		
Expiration Date:		<i>*Please attach a list of all Licensed States and License Numbers.</i>		
Principal Information				
Name:	Title:	Social Security #:	Birth Date:	% Owned
Name:	Title:	Social Security #:	Birth Date:	% Owned
Name:	Title:	Social Security #:	Birth Date:	% Owned

References

Company Name:	Contact Person:	Title:
Address:	Phone #:	
Company Name:	Contact Person:	Title:
Address:	Phone #:	

Agency Approvals

Agency:	Seller/Service # & Date Approved:	Has your company ever been suspended or your approval status been subject to disciplinary actions? If yes, explain:
<input type="checkbox"/> FHA <input type="checkbox"/> Direct Endorsement		<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> VA <input type="checkbox"/> Automatic Approved		<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Fannie Mae		<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Freddie Mac		<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> GNMA		<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other (specify)		<input type="checkbox"/> Yes <input type="checkbox"/> No

Production

YTD Production:	%USDA	% Conv:	% FHA
Previous Year Production:	%USDA	% Conv:	% FHAt

Current Investors

Company Name:	% of loans sold:
Company Name:	% of loans sold:
Company Name:	% of loans sold:
Company Name:	% of loans sold:

Signatures and Acknowledgments

It is understood that all information provided to MFH and contained in this application may be used by MFH to review and approve the applicant to participate in the MFH Correspondent program. The applicant hereby authorizes such use and certifies that by signing the application the applicant is granting permission for a credit report to be ordered on your firm and/or personnel in your firm.

Signed:		Title:
Print Name:		Date:

MFH Use Only:

Received By: _____ Approved By: _____

Date: _____ Date: _____

Stellar Capital, Inc Wholesale Lender -Mortgage Broker Agreement

Agreement made this ____ day of _____, 20 ____ between **Stellar Capital, DBA Mortgage Fund Hawaii (MFH)** with headquartered offices located at 338 Kamokila Blvd., Suite 205, Kapolei, HI 96707 and _____ with offices

located at _____
(Herein after referred to as Mortgage Broker).

Mortgage Broker represents to MFH that it is duly licensed as a mortgage broker or equivalent where required by law, to engage in business of brokering residential mortgage loans in the States of _____

Annexed hereto are copies of all mortgage broker or equivalent licenses held by Mortgage Broker, which authorize Mortgage Broker to engage in business of brokering residential mortgage loans. Mortgage Broker warrants that it will continue to maintain all such licenses in good standing at all times.

Mortgage Broker represents and warrants that it has and will continue to comply with all State and Federal laws and regulations applicable to the conduct of its business, including but not limited to, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, Home Ownership Equity Protection Act, the Privacy Act, and the Federal Truth In Lending Act. Mortgage Broker has had the benefit of legal counsel in reviewing this Agreement, and is fully aware of its responsibilities as a Mortgage Broker and has executed this Agreement only after it has had adequate opportunity to confer with its attorney.

In reliance upon the representations and warranties made by Mortgage Broker in this Agreement based upon MFH's own credit, collateral and other lending criteria, MFH may, in its sole and unilateral discretion, from time to time accept and review applications from borrowers referred to MFH by Mortgage Broker. Mortgage Broker acknowledges that MFH has not, by its execution of this Agreement, agreed to make loans to borrowers referred to MFH by Mortgage Broker. Loan approvals will be determined solely in the discretion of MFH and MFH shall have no liability to Mortgage Broker or Mortgage Broker's client, based on MFH declining to approve any loan application or to make any loan. Mortgage Broker represents to MFH that MFH is not Mortgage Broker's only lender source and acknowledges that MFH does not require that a borrower use the Mortgage Broker in order to obtain a loan from MFH. Mortgage Broker further warrants (a) that it will not represent to any party that it is an agent, servant or employee of MFH or (b) advise any prospective borrower that MFH is the lender unless such borrower's application is submitted to MFH by Mortgage Broker and is approved by MFH.

Mortgage Broker represents and warrants to MFH that Mortgage Broker is in business of being retained by and representing prospective borrowers as the agent of such prospective borrowers.

No untrue statements. None of the statements or information contained in any document submitted with or included as part of the application package, or in any document reviewed in connection with MFH's underwriting decision, contains or will contain any misleading, false or erroneous statements, or omit facts necessary to make such statements or information accurate and understandable in every respect. All documents are genuine and each mortgage and mortgage note is the legal, valid and binding obligation of the maker thereof and is enforceable in accordance with its terms, except only as such enforcement may be limited by bankruptcy, insolvency, reorganization, and all parties to each loan had full legal capacity to execute all loan documents and convey the estate therein purported to be conveyed and each loan document has been duly and properly executed by all parties thereto and acknowledged, where required: all certified copies of original documents are true copies of the originals; the documents, instruments and agreements submitted for loan underwriting were not falsified and contain no untrue statement or material fact or omit to state a material fact required to be stated therein or necessary to make the information and statements therein not misleading; no fraud was committed in connection with the origination of the loan. All other representations as to each such loan are true and correct and meet the requirements and specifications of all parts of this Agreement.

MORTGAGE BROKER UNDERSTANDS THAT BY MAKING THE WARRANTY IT IS WARRANTING THE ACCURACY OF ALL INFORMATION CONTAINED IN ANY LOAN PACKAGE SUBMITTED TO MFH, WHETHER OR NOT SUBMITTED BY MORTGAGE BROKER AND WHETHER OR NOT MORTGAGE BROKER HAS KNOWLEDGE OF, OR REASON TO SUSPECT, ANY INACCURACY.

The Mortgage Broker shall retain the responsibility to report to the Internal Revenue Service and the Mortgagor, on form 1098 or otherwise, discount points paid and/or origination fees paid by such Mortgagor directly to the Mortgage Broker at the time each loan was closed.

In the event that any loan purchased by MFH hereunder is paid in full within 150 days of the date such loan was purchased or funded by MFH, the Mortgage Broker hereby agrees to repay to MFH the Gross Premium portion of the purchase price paid to the Mortgage Broker.

In the event Broker fails to pay MFH any sums, which are due, MFH shall be permitted to offset such sums from any amounts, which are due or become due to the Broker.

This Agreement, from time to time, may be modified in writing by issuance of Broker/Correspondent Bulletins/Announcements or changes to the Seller Guide.

Mortgage Broker's Indemnification. Mortgage Broker shall indemnify and hold MFH and its affiliates, shareholders, directors, officers, agents, employees, successors, and assigns harmless from and against, and shall reimburse the same with respect to, any and all losses, damages, demands, claims, liabilities, costs and expenses, including reasonable attorney's fees, (collectively "losses") from any cause whatsoever, incurred by reason of or arising out of or in connection with, (a) any breach of any agreement, covenant, representation or warranty contained in the Agreement; (b) Mortgage Broker's failure to perform any obligation hereunder, (c) any claim by a Borrower resulting from MFH's failure or refusal to fund a loan; or (d) any claim by any third party that Mortgage Broker is a joint venturer, partner, representative, employee or agent of, or otherwise associated or affiliated with, MFH. Mortgage Broker's obligation to indemnify MFH under this Agreement shall arise upon (a) MFH's incurring a Loss.

This Agreement shall be governed by, and construed and enforced in accordance with, the laws of the State of Indiana. In the event of a dispute hereunder or any action to enforce or interpret this Agreement, the parties hereby consent to the exclusive jurisdiction of, and any action or proceeding shall be filed and maintained in, the

This Agreement constitutes the entire understanding between MFH and the Mortgage Broker.

Stellar Capital, DBA Mortgage Fund Hawaii

Company Name

By:

By:

Print Name:

Title:

Fax/E-mail Permission Form

Yes! We would like Stellar Capital, DBA Mortgage Fund Hawaii to send us facsimiles/e-mails, including rate sheets, promotional materials, bulletins, announcements and other materials so we can take full advantage of the various programs and services offered by Stellar Capital, DBA Mortgage Fund Hawaii.

Please list all fax numbers/E-mail addresses that can be used to provide you with the latest information from Stellar Capital, DBA Mortgage Fund Hawaii:

_____	_____
_____	_____
_____	_____

Please acknowledge consent by signing below:

Name of Company: _____

Name/Title of Authorized Representative (Please print clearly): _____

Signature of Authorized Representative: _____

Date: _____

Stellar Capital, DBA Mortgage Fund Hawaii
338 Kamokila Blvd, Suite 205, Kapolei, HI 96707

RESOLUTION OF THE BOARD OF DIRECTORS

OF _____

(Name of Wholesale Lender)

RESOLVED FIRST, that

_____ the _____ and

(Name of Officer) (Title)

_____ the _____ and

(Name of Officer) (Title)

of this corporation, or any one or more of them or their duly elected or appointed successors in office, be and each of them is hereby authorized and empowered in the name of and on behalf of this corporation and under its corporate seal from time to time while this resolution is in effect, to sell mortgage loans to *Stellar Capital, DBA Mortgage Fund Hawaii (MFH,)* and to execute any and all agreements, contracts, assignments, endorsements and issuance of checks or drafts, reports, mortgage documents, and other papers in connection with documents, and furnish any information required or deemed necessary or proper by *MFH* in connection therewith.

I HEREBY CERTIFY that the foregoing is a true and correct copy of a resolution presented to and adopted by the Board of Directors of _____ at a meeting duly called and held at _____ on the _____ day of _____ in the year of _____, at which a quorum was presented and voted, and that such resolution is duly recorded in the minutes book of this corporation; that the officers named in said resolution have been duly elected or appointed to, and are the present incumbents of, the respective offices set after their respective names.

(Corporate Seal)

(Secretary Signature)

Certificate of Resolution (LLC)

This is to certify that a Special meeting of the Members of _____, A
Limited Liability Company organized under the laws of the State of _____, held at the Office of said
liability company at _____, County of _____, State of _____, on the
_____ day of _____, 20____, the following resolution was duly and legally

presented and Adopted by the majority vote of the Members, to wit:

It being the desire and purpose of the Members of _____, that
this Limited Liability Company should take steps to obtain wholesale lender approval from Stellar Capital, DBA Mortgage Fund
Hawaii.

BE IT RESOLVED, that

_____ the _____
and/or
(Name of Officer) (Title)

_____ the _____
and/or
(Name of Officer) (Title)

_____ the _____
and/or
(Name of Officer) (Title)

Of this limited liability company and in their official capacity be, and are hereby authorized and directed to prepare, execute,
verify and present to **Stellar Capital, Inc** and on behalf of said
_____, written application, Contracts, agreements and all supporting
documentation requested. And to do all acts and perform all necessary legal requirements on behalf of
said limited liability company to procure the same.

Authorized Signature

X: _____

Date: _____

Name: _____

Company: _____

Title: _____

Request for Taxpayer Identification Number and Certification

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

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification (required): <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶	
	<input type="checkbox"/> Other (see instructions) ▶	
Address (number, street, and apt. or suite no.)		Requester's name and address (optional)
City, state, and ZIP code		
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

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

Social security number									
				-			-		

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

Employer identification number									
				-					

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

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 ▶
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General Instructions

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

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.

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

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

Note. If 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 on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the 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 withholding on your share of partnership income.

The person who gives 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 is in the following cases:

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

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

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

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

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

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

If you are a nonresident alien or a foreign entity 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 a percentage of such payments. This is called “backup withholding.” Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

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

Payments you receive will be subject to backup withholding if:

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

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Name

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

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

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

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

Disregarded entity. Enter the owner's name on the “Name” line. The name of the entity entered on the “Name” line should never be a disregarded entity. The name on the “Name” line must be the name shown on the income tax return on which the income will be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a domestic owner, the domestic owner's name is required to be provided on the “Name” line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the “Business name/disregarded entity name” line. If the owner of the disregarded entity is a foreign person, you must complete an appropriate Form W-8.

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

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

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the "Exempt payee" box in the line following the "Business name/disregarded entity 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.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
 2. The United States or any of its agencies or instrumentalities,
 3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
 4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
 5. 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 following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 5 and 7 through 13. Also, C corporations.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7 ²

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

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

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, 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 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 item 1, below, and items 4 and 5 on page 4 indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt Payee* on page 3.

Signature requirements. Complete the certification as indicated in items 1 through 3, below, and items 4 and 5 on page 4.

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, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable saving trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

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

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

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

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

To reduce your risk:

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

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

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

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

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

Protect yourself from suspicious emails or phishing schemes.

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

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

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

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

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. 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.

SPECIAL LIMITED IRREVOCABLE POWER OF ATTORNEY – Page 1

STATE OF _____

COUNTY OF _____

BEFORE ME, the undersigned, on this day appeared _____,

_____ (title) of _____, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same on behalf of the corporation for the purposes and consideration therein given.

SWORN before me on this the ____ day of _____, 20__.

NOTARY PUBLIC, STATE OF

STATE OF _____

COUNTY OF _____

BEFORE ME, the undersigned, on this day appeared _____,

_____ of Stellar Capital, Inc. known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same on behalf of the corporation for the purposes and consideration therein given.

SWORN before me on this the ____ day of _____, 20__.

NOTARY PUBLIC, STATE OF