

I-ENG-A® OF NORTHERN NY AND VT

*A Division of Architectural & Engineering Design Associates
Professional Forensic Engineering*

**A MEMBER FIRM OF THE
INVESTIGATIVE ENGINEERS ASSOCIATION**



- Asbestos & Chemical Exposure
- Construction Defects
- Foundation Settlement
- Slip & Fall Reconstruction

- Accident Reconstruction
- Expert Witness Testimony
- Industrial Accidents
- Water Intrusion

- Appliance Damage
- Fires and Explosions
- Property & Structural
- Work Environment Issues



I-ENG-A of Northern NY and VT
A Division of Architectural & Engineering Design Associates
Professional Forensic Engineering

1246 NYS Route 3 / PO Box 762
Plattsburgh, NY 12901

Tel: (518) 562-1800 | Fax: (518) 562-1702

Websites: www.aedanyvt.ienga.net | www.aedapc.com

Email: aedanyvt@ienga.net





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MISSION STATEMENT



I-ENG-A® of Northern NY and VT, A Division of Architectural & Engineering Design Associates is committed to presenting its insurance industry and investigative litigation clients a diverse yet experienced and cost-effective group of professional forensic experts that can provide investigative support and assist in the control of soaring claims settlement costs.

Client service is the product of a day-by-day commitment, by the principals and staff, to excellence.

Investigate - Educate - Resolve

I-ENG-A® of Northern NY and VT, A Division of Architectural & Engineering Design Associates was founded to provide the insurance claims industry, legal and other client representatives with a single source of contact for expertise and information relating to the forensic engineering. It is the goal of the company and its associates to provide clear, concise and comprehensive information, findings and conclusions to claims adjusters, attorneys and risk management professionals in a professional, timely and cost-effective manner.

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I-ENG-A® of Northern NY and VT is the forensic division Architectural and Engineering Design and Associates. The firm is a member of the Investigative Engineers Association (I-ENG-A®). I-ENG-A® was founded in 1991 as the first association of forensic and investigative engineers doing business with the property and casualty insurance industries. Being a member of I-ENG-A allows the member firm to tap into forensic engineering resources regarding claims investigation. No single firm, no matter its size or how broad based its coverage, can possibly provide the level of service and combined resources that the national network of I-ENG-A can offer.

Architectural & Engineering Design Associates is a full-service engineering services and consulting firm located in Plattsburg, NY.

The philosophy of Architectural & Engineering Design Associates has, and continues to be, to work closely with our clients to meet their unique project needs. Every project undertaken involves the firm's Principal as well as other technical staff - from start to finish. This allows Architectural & Engineering Design Associates to maintain superior client communications, control design issues as they arise, control costs on projects and maintain a high quality finished product. Special attention is devoted to developing project budgets and controlling costs.

Our professional staff prepare project designs and construction documentation using the latest CAD/BIM software, as well as a variety of other design software for construction documentation, 3D renderings, and other construction and graphic requirements.

Architectural & Engineering Design Associates staff are educated in the latest codes, state and federal requirements, LEED requirements and research new construction techniques and products for the most efficient and cost-effective design.

Architectural & Engineering Design Associates is a general Architectural and Engineering practice working with the express purpose of providing high quality professional services to clients. Architectural & Engineering Design Associates provides professional services for general and technical design projects. The scope and magnitude of projects vary in size and complexity; from designing single family homes and individual sewage treatment systems to major infrastructural projects and large-scale design development projects for commercial, industrial, municipal, multi-family residential, healthcare, and hospitality.

Since 1985 Architectural & Engineering Design Associates has provided professional Architectural and Engineering Services for numerous projects across Northern NY and the surrounding regions with a solid track record of quality service and customer satisfaction.

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INVESTIGATIVE ENGINEERS ASSOCIATION EXPERTISE



I-ENG-A® of Northern NY and VT has the ability to draw from the diverse resources of the Investigative Engineers Association network of forensic engineering firms. Additional expertise, when needed, as available through I-ENG-A® of Northern NY and VT in the following disciplines:

AISC Steel Erection	Geosynthesis	RCRA Hazardous Waste
ANSI	Geotechnical	Recreation Centers
API	Grading Issues	Refrigeration Systems Design
ASME	Ground Water/Storm Water	Regulatory Technician
ASTM	Hazardous Waste and Nonhazardous Waste	Replacement Costs
AWS	Health and Safety (CIH)	Reservoirs
AWWA	Heavy Equipment Failure Analysis	Risk Management/Risk Analysis
Acoustic Emission	Gun Design	Road Construction
Analytical Chemistry	High Voltage Transmission and Power Generation (Commercial, Residential and Industrial)	Road Geometrics
Architectural Design and Design Practices	Highway and Work Zone Safety	Roof Systems
Asbestos	Household Appliances Fire Investigation	Safety Belt Usage
Biochemistry and Bioinstrumentation	Human Factors (Accident Reconstruction)	Sanitary
Blasting	HVAC Design	Security
Bridges and Roadways	Hydraulics and Hydrology	Septic Failures
Burner Malfunctions	HVAC&R Mechanical Systems	Sick Building Syndrome
Building and Land Surveying	Hydrogeology (Geologist)	Site Design
CERCLA RI/FS Investigations	Indoor Air Quality (CIH)	Slip and Fall Analysis
Building Codes and Contract Administration	Industrial Power Systems	Slope Stability
Chemical and Nuclear Waste Issues	Industrial Hygiene (Mold, Fungi, Bacteria)	Soils and Geologic Investigations
Civil Engineering	Industrial Safety and Operation	Sprinkler and Fire Suppression System
Computer Based Analytical Methods	Landfills	Sprinkler Discharge
Concrete Failures	ISO14001	SSPC Industrial Painting
Construction Defects	Leaks	Steel and Wood-framed
Code Interpretation	Levees	Support Structures
Controls System Engineering and Construction	Lightning Damages/Determination	Storage Process Tank Inspectors
Crane Collapse	Liquid Penetrant	Storm Water
Dams	Litigation Support	Structural Engineering
Construction Practices and Safety	Low Voltage Distribution Systems	Structural Fire Investigation
Design	Machining and Machine Design	Surveying
Dikes	Magnetic Particle	Surveying Disputes
Drainage	Materials of Construction	Tanks Testing Programs
Earth Movement	Materials Science	Traffic Accident Reconstruction
Eddy-Current	Mechanical Design/Failure	Traffic Accidents and Roadway Geometrics
Electrical Controls and Failures	Medical Instrument Design	Traffic Law
Electrical Fire Cause and Origin	Micromachining and Instrument Analysis	Ultrasonic
Electrical Injuries	Mining	UST/AST
Electrical Utility Power Systems	Moisture Surveys (Roofs, EIFS, Floors)	Utilities and Drainage
Environmental	Mold Investigation	Vehicle Fire Investigation
Environmental Management and Remediation	Mold Remediation Planning	Vehicular Mechanical Investigations
Failure Analysis (Mechanical/Civil)	NCE	Vessel and Pipe Rupture
FDM-Confining Space Entry and Rescue	Oil and Gas	Vibration
Fire and Arson Investigation	Paving	Visibility Concepts
Flooding/Flood Control	Pipelines	Visual Testing
Fluid Handling Systems	Post Office- Multiple Design	Waste Water
Footings	OHSA, ADA, Building Code Evaluations	Water Management
Foundation Failure	Product Failure/Liability	Water Quality
Structural Analysis	Project Management	Welded Fittings
Foundation Walls	Radiographic	Wind Storm Damage
Freeze-Ups	Railroads	Wind, Floor and Fire Damage Assessments
Gas Explosions		Wood Trusses
		Zoning and Planning

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APPROACH & PROCESS



Our investigative services extend to clients in all areas of insurance, loss, and loss mitigation. Typically, an assignment begins with a phone call, letter, fax or email from a potential client. During the initial client interview process, we request certain specific information relating to the case. Items such as the following may be discussed:

- Type of loss
- Date of loss
- Name and address of Insured
- Name and address of Claimant, if different
- Policy number
- Claim Number
- Name and telephone number of contact person at Adjuster's Office
- Estimated value of claim
- General outline of policy coverage

**Architectural and Engineering
Design Associates**
has established an exceptional reputation for outstanding service by providing our clients with dedicated and skilled personnel committed to their work.

Additionally, we solicit other general information that may be available:

- Any records and documents already obtained or available
- Any pertinent information in Adjuster's file
- Circumstances of this loss

If no records or documentation are available from a client or adjuster, we may choose to prepare additional requests for data, directly to the parties involved, their representatives, or any associated insurance providers always copying our client on the communications. Depending on the circumstances, we may also contact the parties involved to arrange an appointment and begin the forensic investigation at the location of damage, loss, or accident.

If the client has obtained records and documents, we will request that they be forwarded to us. After examination, we will consult with the client to agree on the plan for the investigation.

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OUR POLICY IN CASE HANDLING



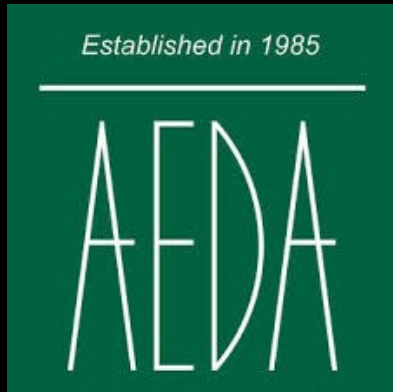
1. **I-ENG-A® of Northern NY and VT** will hold an initial discussion with you (the client) at no charge to validate the need for a case assignment.
2. When you offer the assignment, and we accept the assignment, we mutually agree on the initial phase(s) of the investigation, acceptable hours/charges (or not to exceed).
3. As we complete each phase of the assignment, we will provide you an oral report. You provide us with one of the following directions:
 - a. You decide no further analysis is required, and authorize our final billing.
 - b. You decide the analysis is complete, direct us to submit a written report, and authorize our final billing with submission of the report.
 - c. You decide to continue with the next phase of the assignment.
4. If you decide to continue the assignment, you may expect the following:
 - a. You have authorized us to proceed; we will formally acknowledge the assignment, and submit a final bill for the analysis.
 - b. With the bill, we will submit additional time/charge estimate for completing the next phase of the assignment and an amount of the deposit required to begin the phase.
 - c. During the assignment, we will provide you verbal progress reports at least every two weeks, and submit monthly progress billing.
 - d. When we complete the assignment, we will provide a complete verbal report, which we will formalize in writing only upon your authorization to do so.
 - e. We will submit a written report (if you have authorized one) and a final billing.
5. We will provide you with timeliness and the services of qualified experts through our direct staff, our substantial resources and those of the Investigative Engineer's Association. We will handle our assignments in a cost effective manner leaving you in control at all times.

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RESUMES

ANDREW C. ABDALLAH, PE



Featured Project Partners:

- South Plattsburg Fire District
- The Development Corporation
- United Parcel Service (UPS)
- Morrisonville Fire Department
- Whiteface Club and Resort



Andrew (Andy) Abdallah is one of the founding partners and current President of Architectural and Engineering Design Associates. He has over four decades of engineering expertise, and his leadership is the cornerstone for the company's endeavors.

A distinguished graduate of Clarkson College of Technology (1971), he began his professional career with NYS Department of Transportation (1972-1973). After over a decade of service to the Clinton County Health Department (1973-1985) as a sanitary engineer and Director of Environmental Health for a comprehensive Environmental Health Program, Mr. Abdallah partnered with George W. Rosenvold, R.A. to establish Architectural & Engineering Design Associates, which has since become a leading Architectural and Engineering firm in Northern NY and the surrounding area. He is responsible for structural design, management, and staff coordination on all Architectural & Engineering Design Associates projects.

Education/ Degrees

- **Clarkson College of Technology (1971)**
Bachelor of Science Civil Engineering

Registration

- **Professional Engineer– New York #054857**

Organizations

- **National Society of Professional Engineers**
- **American Water Works Association**
- **PARC Plattsburgh Airbase Redevelopment Corporation**
(On Board of Directors)
- **Rotary Club of Plattsburgh**
- **ARC Foundation of Clinton County, Inc. – VP**

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RESUMES

JAMES A. ABDALLAH, PE



James (Jim) Abdallah is a second generation engineer and is the current Corporate Vice-President at Architectural & Engineering Design Associates (AEDA). He has nearly 2 decades of construction and engineering experience and is responsible for the day-to-day operations of the company, as well as the primary corporate liaison to Architectural & Engineering Design Associates many clients.

A distinguished graduate of Clarkson University (2000), James started working construction while still in school. He worked for 5 years with Luck Brothers Construction (1996-2000) gaining valuable field experience in projects spanning commercial, municipal and industrial building sectors. Upon completion of his degree, he returned to Plattsburgh and began working for Architectural & Engineering Design Associates as a project engineer. He now shares the responsibility for design, management and staff coordination of all Architectural & Engineering Design Associates projects.

Featured Project Partners

- Clinton County Advocacy Resource Center
- The Development Corporation
- Schuler Systems
- SUNY Plattsburgh
- SSF Production

Education/ Degrees

- **Clarkson University (2000)- Bachelor of Science Civil Engineering**

Registrations

- **Professional Engineer– New York #082881**
- **Certified Code Enforcement Official– New York #NY0010244**
- **Certified Asbestos Inspector– New York #12-20710**

Organization

- **National Civil Engineering Honor Society (Chi Epsilon)**
- **Rotary Club of Plattsburgh**
- **Rural Preservation Company of Clinton County Board of Directors (VP)**
- **City of Plattsburgh Planning Board**
- **The Vilas Home Board of Directors (VP)**

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NATIONAL CLIENTS LIST



The Investigative Engineers Association (I-ENG-A®) network has worked with most major insurance companies since its inception in 1991. Following is a list of many of the companies who have used our services. If you require further information, please email your request to info@ienga.net.

AAA	Continental	Hamilton Farmers' Mutual	Parkway Insurance
Acuity, Inc.	Continental Western Group	Hanover Insurance Company	Peerless Insurance
Adjusters International	Corporate Claims Management	Harbin Adjusters	Pekin Insurance
Aetna	Corrick, Peter & Associates	Harleysville Insurance Company	Pilot Insurance
AIG Claims Services	Country Companies (CCI)	Hartford Ins. Group	Preferred Risk Mutual
Allied Group Insurance	Crawford & Company	Heritage	Prudential Insurance
Allstate Insurance Co.	Crawford & Company (Crum & Forster)	Home Insurance Co.	Prudential-LMI Commercial Insurance Co.
American Family Insurance	Cumberland Insurance Group	Hoosier Insurance	R. Ian Pepper Insurance Adjusters, Inc.
American Fire and Indemnity	Custard Insurance	Hubanks & Kendall, Inc.	RBT Adjusters, Inc.
American Hardware Insurance	Economical Mutual Ins. Co.	INA Insurance Co.	Republic Insurance Group
American Indemnity Group	EMC Insurance Company	Indiana Farmers Mutual	Royal Insurance
American States Insurance Company	Employers Mutual Insurance	Indiana Insurance	Safeco
Amerisure	Encompass Insurance	Island Insurance Companies	Sams & Associates
Ameriprise	Erie Insurance Group	ITT Hartford	Sazant, Grenier & Assoc.
Amherst, Inc.	Evans & Dixon	Kemper Insurance	Scheppers O'Brien
Amica	Excelsior Exchange	Lashley & Bear	Scottsdale Ins. Co.
Amica Mutual Ins. Co.	Farm Bureau	Law Offices of Cozen & O'Conner	St. Paul Fire & Marine
Anthem Insurance Company	Farmer's Home Mutual	Leamon Adjusting Co.	St. Paul/Travelers Insurance
Appalachian Claims Service	Farmers Insurance Group	Lemars Mutual Insurance	Stivers & Powers
ARM	Farmers Mutual of Nebraska	Liberty Mutual	State National Insurance
Armed Forces Insurance	Federated Mutual Insurance Co.	Lindsey Morden Claim Services, Inc.	Tessier & Associates/Halifax Ins.
Associated Claims Service	Fidelity National Insurance	LMI	The Shelby Insurance Group
Associates Insurance Adjusters	Fireman's Fund	Lyons, Brandt, Cook & Hiramatsu	The Hartford
Atlantic Mutual Insurance Co.	First Insurance Company of Hawaii	Markel Insurance Company of Canada	TIG Insurance Group
Auto Owners Insurance	Francis, LaBrash, Quibell, & Associates	Maryland Casualty	TransAmerica (Now TIG)
Bankers & Shippers	Frontier Adjusters of Hawaii	Maryland Insurance Group	Travelers Insurance Co.
Bierman-Condroy	GAB Business Services, Inc.	Meredith Adjusting Service	Travelers Property Casualty
Bi-State Claims	GAB Robins	Mid-Continent Casualty	Travelers
Billings Adjusting Service	Gallagher Bassett	Miller's Mutual Ins. Co.	UCIG
Boat US	Garden City Claim Service	Morse, David & Associates	U.S.F. & G.
Buttner Associates	Gay & Taylor	Motorists Insurance Co.	Underwriters Adjustment Bureau
Cal Farm	General Accident	Motorists Mutual Insurance	United Fire Group
Cannon Cochran Mgmt. Svcs, Inc.	Germantown Mutual	MPI	USAA
Canyon State Insurance	Global Claims Service	MSI Insurance	Utah Home Fire Insurance
Central Texas	Gore Insurance	National Interstate	Wausau Ins.
CNA Property Claims Division	Goward, Inc.	Nationwide Insurance Co.	West Bend Mutual
CGU	Grange Mutual Casualty	Nixon & Company	Western National Assurance
Chrysler Insurance	Grange Insurance Associates	Nodak Mutual Insurance Co.	Westfield Companies
Chubb Group	Great American Insurance	Northbrook Insurance	Zurich North American
Church Mutual Insurance	Great Oaks Insurance Co.	Nova Casualty Company	ZC Sterling Insurance
Cincinnati Insurance Co.	Guardian Insurance	Ohio Casualty Group	
CNA Insurance	Guide One Insurance	ORION NATIONAL	
Columbia Insurance Company	Halifax Insurance	Pacific Insurance Company	
Commercial Insurance			
Commercial Union Ins.			

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ORDER FORM



There are several methods to order a claim investigation:

1. Complete this form and email to aedanyvt@ienga.net
2. Call and place a verbal order at (518) 562-1800
3. Go to <http://www.ienga.net/assignment-form/>

Name: _____ Title: _____
Company Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Email: _____ Telephone: _____ Fax: _____
Claim No _____ Date of Loss: _____

Your Client _____
Adverse Party: _____
Location of Occurrence: _____
City: _____ State: _____ Zip Code: _____

Additional Instructions: _____

- | | |
|--|---|
| <input type="checkbox"/> Traffic Accident Reconstruction | <input type="checkbox"/> Property and Structural |
| <input type="checkbox"/> Construction Defect | <input type="checkbox"/> Mechanical and Electrical |
| <input type="checkbox"/> Personal Injury | <input type="checkbox"/> Fire and Arson Investigation |
| <input type="checkbox"/> Product Liability | <input type="checkbox"/> Cause and Origin |

Other (Please Describe): _____

Completion Target Date: _____ Priority Level: **Low Med High**

INVOICING INFORMATION:

Invoice To: _____
Company: _____
Address: _____
City: _____ State: _____ Zip Code: _____ -

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2016 FEE SCHEDULE



HOURLY RATES

- Principal Engineer \$ 165.00/hr
- Project Engineer \$ 125.00/hr
- Engineering Technician \$ 100.00/hr
- Clerical Staff \$ 60.00/hr

EXPENSES

- Postage Invoice Cost + 20%
- UPS/FedEx overnight charges Invoice Cost + 20%
- Consultants Invoice Cost + 20%
- Mileage \$.60/mile

- All final expenses incurred are plus labor.

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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.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Architectural & Engineering Design Associates, P.C.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> 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) _____ <small>(Applies to accounts maintained outside the U.S.)</small>	
	5 Address (number, street, and apt. or suite no.) 1246 State Route 3	Requester's name and address (optional)
	6 City, state, and ZIP code Plattsburgh, NY 12901	
	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 Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3.																																																																		
Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.	<table border="1" style="margin: auto;"> <tr><td colspan="10" style="text-align: center;">Social security number</td></tr> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> <tr><td colspan="5"></td><td style="text-align: center;">-</td><td colspan="2"></td><td style="text-align: center;">-</td><td colspan="3"></td></tr> <tr><td colspan="10" style="text-align: center;">or</td></tr> <tr><td colspan="10" style="text-align: center;">Employer identification number</td></tr> <tr><td style="width: 20px; height: 20px; text-align: center;">1</td><td style="width: 20px; height: 20px; text-align: center;">4</td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px; text-align: center;">-</td><td style="width: 20px; height: 20px; text-align: center;">1</td><td style="width: 20px; height: 20px; text-align: center;">8</td><td style="width: 20px; height: 20px; text-align: center;">0</td><td style="width: 20px; height: 20px; text-align: center;">1</td><td style="width: 20px; height: 20px; text-align: center;">7</td><td style="width: 20px; height: 20px; text-align: center;">1</td><td style="width: 20px; height: 20px; text-align: center;">1</td></tr> </table>	Social security number																									-			-				or										Employer identification number										1	4				-	1	8	0	1	7	1	1
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Part II Certification	
Under penalties of perjury, I certify that:	
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and	
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and	
3. I am a U.S. citizen or other U.S. person (defined below); and	
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.	
Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.	

Sign Here	Signature of U.S. person ▶	Date ▶
------------------	----------------------------	--------

General Instructions

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

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

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? on page 2.

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?* on page 2 for further information.