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[www.VisitCSS.com](http://www.VisitCSS.com)

We appreciate your interest in becoming a qualified property search provider for Corporate Settlement Solutions (CSS).

For your review, we have attached our standard search provider Agreement Package, which contains information with regard to the CSS expectations for preparing and delivering title reports and document recording services.

Corporate Settlement Solutions, LLC (“CSS”) started in 1992 as a traditional, local title agency in northwest Michigan. Through focused attention to customer service, CSS grew to be one of the largest title agencies operating in Michigan. CSS has now expanded to provide the same exceptional service to our national clients.

We have assembled a group of highly talented industry veterans who have a shared passion for providing a superior customer experience. They have pooled their experience to design our national operations from the ground up. State of the art technology has been integrated to provide the automation and efficiency demanded by our national clients.

The end result is a dynamic company with a laser focus on the customer experience. We are a group that is hungry and determined to provide the high touch, specialized attention each of our clients’ desire and deserve. Each day we strive to be the “best in class” provider of title, settlement, and ancillary services.

By Partnering with and becoming one of the CSS chosen professionals in your geographic footprint, you will receive assignments from CSS based on sharing and demonstrating your passion for delivering an exceptional customer experience through your product offering, quality, turn time and pricing that are weighted against other professionals in your area.

If you wish to become a Partner of CSS, please review the package and complete the appropriate paperwork. If you have any questions or concerns, please contact Heather Reller. Her information is listed below.

For Review:

- **Search Guidelines**
- **Worksheet Form (Draft)**
- **Searching Tips Sheet**

Please complete and return the following:

- **Fee Sheet (and any attachments)**
- **Info Sheet (and any attachments)**
- **Privacy Acknowledgement**
- **W-9**

**CSS Contact Name: Heather K. Reller,  
Operations Manager  
National Title & Closing**

**Phone: 1-888-477-6920 x.119**

**Email: [HReller@visitcss.com](mailto:HReller@visitcss.com)**

**Fax: 1-888-633-4122**

**VENDOR INFORMATION SHEET**

<b>COMPANY NAME</b>	
<b>INDIVIDUAL CONTACT NAME</b>	
<b>MAILING ADDRESS</b>	
<b>CITY, STATE, ZIP</b>	
<b>OFFICE PHONE</b>	
<b>PAGER</b>	
<b>CELL PHONE</b>	
<b>FAX NUMBER</b>	
<b>EMAIL ADDRESS</b>	
<b>WEBSITE ADDRESS</b>	
<b>SOCIAL SECURITY OR TAX ID #</b>	

**REFERENCE #1**

<b>COMPANY NAME</b>	
<b>CONTACT NAME</b>	
<b>CONTACT NUMBER</b>	
<b>NO. OF YEARS</b>	
<b>PRODUCT TYPES</b>	

**REFERENCE #2**

<b>COMPANY NAME</b>	
<b>CONTACT NAME</b>	
<b>CONTACT NUMBER</b>	
<b>NO. OF YEARS</b>	
<b>PRODUCT TYPES</b>	

**RESUME ATTACHED**

**ERRORS AND OMISSIONS INSURANCE? Attached**

**If you do not have Errors and Omissions Insurance, please check here.**

**Have you received Notice of Claim within the past 12 months as a result of your searching?**

**FEE SHEET**

COUNTY OF: \_\_\_\_\_ STATE OF: \_\_\_\_\_

This County is a Sub-Contracted County:

**Yes**    or     **No**

**Residential Search Types (CSS Search Codes):**

**FEE:**                      **TAT REQ:**

Legal and Vesting (VR)	\$ _____	<12 hrs
Current Owner Search (PRCO)	\$ _____	<24 hrs
Current Owner Search with 12 month chain (PR12)		
Current Owner with 24 month chain (PR24)	\$ _____	<24 hrs
2 Owner Search or 20 year (TELP/TRLP)	\$ _____	<36 hrs
Full Search without CCR and Easements (TPLP)	\$ _____	<48 hrs
Full Search with CCR and Easements (TPOP)	\$ _____	<48 hrs
Update-Within 90 days (UP3)	\$ _____	<12 hrs
Update-Up to 6 months (UP6)	\$ _____	<12 hrs
Bringdown with Recording (RF)	\$ _____	<input style="width: 100px; height: 20px;" type="text"/>
Document Retrieval-Does not include Copy Fee (DR)	\$ _____	<12 hrs
Other	\$ _____	

**Commercial Search Types (CSS Search Codes):**

**FEE:**                      **TAT REQ:**

Legal and Vesting (VR)	\$ _____	<12 hrs
Current Owner Search (PRCO)	\$ _____	<24 hrs
Update up to 1 year (UP1)	\$ _____	<12 hrs
Document Retrieval-Does not include Copy Fee (DR)	\$ _____	<12 hrs
	\$ _____	

**NOTE: Copy and/or Certified copy fees must be the actual cost of the document charged by the county/local authority. A copy of the vesting deed(s) is included in the above fees. Additional copy fees will not be approved unless specifically requested on the transactional order or approved by a Vendor Manager with CSS.**

Please complete this form, or attach your own fee sheet with comparable products/information. Please provide as many pages as necessary for each of your territories.

# SEARCH WORKSHEET

**File No.**  
**Borrower**  
**Name:**  
**Address:**  
**County:**  
**Search Type:**

	<b>Search Thru Date</b>	<b>Examiner Review Required? (') If yes</b>	<input type="checkbox"/>
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## CURRENT OWNER INFORMATION

**Equals 100% Vesting. If Multi transactions, please ' ) and attach**

**Current Owner:**

<b>Marital Status</b>	<b>Tenancy</b>	
<input type="checkbox"/> Single	<input type="checkbox"/> JT	<div style="border: 1px solid black; width: 100%; height: 80px;"></div>
<input type="checkbox"/> Divorced	<input type="checkbox"/> JTWRS	
<input type="checkbox"/> Unmarried	<input type="checkbox"/> TIC	
<input type="checkbox"/> Husband and Wife	<input type="checkbox"/> NATIC	
<input type="checkbox"/> None	<input type="checkbox"/> None	
<input type="checkbox"/> Other:		

<b>Marital Status</b>	<b>Tenancy</b>	<b>Grantor:</b>
<input type="checkbox"/> Single	<input type="checkbox"/> JT	<div style="border: 1px solid black; width: 100%; height: 80px;"></div>
<input type="checkbox"/> Divorced	<input type="checkbox"/> JTWRS	
<input type="checkbox"/> Unmarried	<input type="checkbox"/> TIC	
<input type="checkbox"/> Husband and Wife	<input type="checkbox"/> NATIC	
<input type="checkbox"/> None	<input type="checkbox"/> None	
<input type="checkbox"/> Other:		

## VESTING DEED INFORMATION

<input type="checkbox"/> Volume		<input type="checkbox"/> Page	
<input type="checkbox"/> Liber		<input type="checkbox"/> Transfer Price	
<input type="checkbox"/> Book		<input type="checkbox"/> Fee/Stamps	
<input type="checkbox"/> Instrument		<input type="checkbox"/> Conveyance/Transf Fee	
<input type="checkbox"/> Other		<input type="checkbox"/> Other	
<b>Dated</b>		<b>Recorded</b>	

## ASSESSMENT INFORMATION

<input type="checkbox"/> APN			
<input type="checkbox"/> TAX ID (if different)			
<input type="checkbox"/> Land Value		<input type="checkbox"/> Improvement Value	
<input type="checkbox"/> Total Value		<input type="checkbox"/> SEV	
<input type="checkbox"/> Value Year		<input type="checkbox"/> Other	

Additional Parcels, see attached	Homestead?	Yes or No	<input type="checkbox"/>
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PLEASE RETURN ALL PAGES

1 of 4

# SEARCH WORKSHEET

## TAX INFORMATION

<b>Tax Year</b>	<input style="width: 100%;" type="text"/>				
	<b>Quarterly</b>	<b>Billed Amount</b>	<b>Status</b>		<b>Due Date</b>
<input type="checkbox"/> 1st Q	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> 2nd Q	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> 3rd Q	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> 4th Q	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
	<b>Half Year</b>				
<input type="checkbox"/> 1st half	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> 2nd half	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
	<b>Full Year</b>				
<input type="checkbox"/> Full Year	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
	<b>Other</b>				
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input style="width: 100%;" type="text"/>

**Status choices: Paid, Due and Payable, Delinquent, Exempt, Forfeited, Sold, Unavailable, Part Paid/Part Due, Part Paid/Part Delinquent**

<input type="checkbox"/> Additional Parcels, see attached	<input type="checkbox"/> Delinquent Taxes/Prior Yrs/Sales, see attached
<input type="checkbox"/> Exempt Reason <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Discounts available, see attached
<input type="checkbox"/> Spec. Assessment <input style="width: 100%;" type="text"/>	

## LEGAL DESCRIPTION INFORMATION

<input type="checkbox"/> Lot & Sub	<input type="checkbox"/> Metes & Bounds (See Deed)	
	Lot No. (s)	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> Town/Township	Sublot / Block	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> City		
<input type="checkbox"/> Village	Subdivision	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> Borough		
<input type="checkbox"/> Other:	<input style="width: 100%;" type="text"/>	
<input type="checkbox"/> Volume	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Page <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Liber	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Plat Map <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Book	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Other <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Plat Book	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Instrument <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Outsales, see attached		<input type="checkbox"/> Land Use <input style="width: 100%;" type="text"/>

**Land Use options: Single Family, Mobile Home, Condo, Multi Family**

## ENCUMBRANCE INFORMATION

# SEARCH WORKSHEET

**Encumbrance No. 1**     Covers Other Land     Open End    |    |     Closed End

Mortgage                      Borrower / Against:   

Deed of Trust

Security Deed

Judgment Lien                      Lender / In Favor Of   

Fed or St Tax Lien

UCC/Financing Statement

Other   

<input type="checkbox"/> Volume	<input type="text"/>	<input type="text"/>	<input type="text"/>	Page	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Liber	<input type="text"/>	<input type="text"/>	<input type="text"/>	Amount	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Book	<input type="text"/>	<input type="text"/>	<input type="text"/>	Not To Exceed	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Instrument	<input type="text"/>	<input type="text"/>	<input type="text"/>	Dated	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recorded	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Assignment	<input type="checkbox"/> Subordination	<input type="checkbox"/>	<input type="checkbox"/>	Modification	Amt	<input type="text"/>
<input type="checkbox"/> Volume	<input type="text"/>	<input type="text"/>	<input type="text"/>	Page		<input type="text"/>
<input type="checkbox"/> Liber	<input type="text"/>	<input type="text"/>	<input type="text"/>	To:		<input type="text"/>
<input type="checkbox"/> Book	<input type="text"/>	<input type="text"/>	<input type="text"/>	Amount		<input type="text"/>
<input type="checkbox"/> Instrument	<input type="text"/>	<input type="text"/>	<input type="text"/>	Dated		<input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recorded		<input type="text"/>

**Encumbrance No. 2**     Covers Other Land     Open End     Closed End

Mortgage                      Borrower / Against:   

Deed of Trust

Security Deed

Judgment Lien                      Lender / In Favor Of   

Fed or St Tax Lien

UCC/Financing Statement

Other   

<input type="checkbox"/> Volume	<input type="text"/>	<input type="text"/>	<input type="text"/>	Page	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Liber	<input type="text"/>	<input type="text"/>	<input type="text"/>	Amount	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Book	<input type="text"/>	<input type="text"/>	<input type="text"/>	Not To Exceed	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Instrument	<input type="text"/>	<input type="text"/>	<input type="text"/>	Dated	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recorded	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Assignment	<input type="checkbox"/> Subordination	<input type="checkbox"/>	<input type="checkbox"/>	Modification	Amt	<input type="text"/>
<input type="checkbox"/> Volume	<input type="text"/>	<input type="text"/>	<input type="text"/>	Page		<input type="text"/>
<input type="checkbox"/> Liber	<input type="text"/>	<input type="text"/>	<input type="text"/>	To:		<input type="text"/>
<input type="checkbox"/> Book	<input type="text"/>	<input type="text"/>	<input type="text"/>	Amount		<input type="text"/>
<input type="checkbox"/> Instrument	<input type="text"/>	<input type="text"/>	<input type="text"/>	Dated		<input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recorded		<input type="text"/>



## SEARCH WORKSHEET

**Encumbrance No. 3**   
  Covers Other Land   
  Open End   
  Closed End

<input type="checkbox"/> Mortgage	Borrower / Against:	
<input type="checkbox"/> Deed of Trust		
<input type="checkbox"/> Security Deed		
<input type="checkbox"/> Judgment Lien	Lender / In Favor Of	
<input type="checkbox"/> Fed or St Tax Lien		
<input type="checkbox"/> UCC/Financing Statement		

Other \_\_\_\_\_

<input type="checkbox"/> Volume	<input type="text"/>	<input type="text"/>	Page	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Liber	<input type="text"/>	<input type="text"/>	Amount	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Book	<input type="text"/>	<input type="text"/>	Not To Exceed	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Instrument	<input type="text"/>	<input type="text"/>	Dated	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	Recorded	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Assignment	<input type="checkbox"/> Subordination	<input type="checkbox"/>	Modification	Amt	<input type="text"/>
<input type="checkbox"/> Volume	<input type="text"/>	<input type="text"/>	Page		<input type="text"/>
<input type="checkbox"/> Liber	<input type="text"/>	<input type="text"/>	To:		<input type="text"/>
<input type="checkbox"/> Book	<input type="text"/>	<input type="text"/>	Amount		<input type="text"/>
<input type="checkbox"/> Instrument	<input type="text"/>	<input type="text"/>	Dated		<input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	Recorded		<input type="text"/>

### COMMENTS/NOTES

FREE AND CLEAR   
 |   
 Total Open Encumbrances   

**Other/Comments/Notes:**

End of Search   
  See Attached Pages   
  \_\_\_\_\_ (please sign)

No. of pages sent (including worksheet)   

**Send completed worksheets and any accompanying documents via email or fax to:**

**Email:**                    [searches@corpsetsolutions.com](mailto:searches@corpsetsolutions.com)  
**Fax:**                        **888-467-4655**

**For questions or search issues, call 888-477-6920**

**PRIVACY ACKNOWLEDGEMENT**

The undersigned Vendor acknowledges that Corporate Settlement Solutions, LLC (“CSS”) is obligated to observe certain privacy requirements pertaining to the sharing of nonpublic personal consumer information with a nonaffiliated third party as promulgated by its customers and the various regulating agencies whether Federal, State or Local - including, without limitation, the Gramm-Leach-Bliley Act. Such consumer information shall include, without limitation, the names and addresses of customers provided by the financial institutions with which CSS conducts business. Vendor shall use all reasonable efforts to protect against any unauthorized disclosures of such consumer information and agrees to utilize any such consumer information for the limited purpose of fulfilling the undersigned's service commitment to CSS and will not disclose such consumer information to any third party unless such party must know such information for purposes of fulfilling Vendor's service commitments to CSS. If Vendor chooses to engage the services of another party to fulfill service commitments to CSS, Vendor shall advise such party of the same obligations set forth herein, and have them acknowledge in adhere to the same requirements.

Acknowledged By Vendor:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Vendor Name

\_\_\_\_\_  
Date

## 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, if different from above	
Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) <input type="checkbox"/> _____ <input type="checkbox"/> Other (see instructions) <input type="checkbox"/>	
<input type="checkbox"/> Exempt payee	
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 Line 1 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
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. 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

## 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 28% 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.

## 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” line.

**Limited liability company (LLC).** Check the “Limited liability company” box only and enter the appropriate code for the tax classification (“D” for disregarded entity, “C” for corporation, “P” for partnership) in the space provided.

For a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner’s name on the “Name” line. Enter the LLC’s name on the “Business name” line.

For an LLC classified as a partnership or a corporation, enter the LLC’s name on the “Name” line and any business, trade, or DBA 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 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, 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 chart below 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 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 payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 7 <sup>2</sup>

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.  
<sup>2</sup> 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-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](http://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](http://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 [www.irs.gov](http://www.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 items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt payees, see *Exempt Payee* 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, 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.

## 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.

Call the IRS at 1-800-829-1040 if you think your identity has been used inappropriately for tax purposes.

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](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS personal 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](mailto:spam@uce.gov) or contact them at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or 1-877-IDTHEFT(438-4338).

Visit the IRS website at [www.irs.gov](http://www.irs.gov) to learn more about identity theft and how to reduce your risk.

### 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
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
For this type of account:	Give name and EIN of:
6. Disregarded entity not owned by an individual	The owner
7. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
8. Corporate or LLC electing corporate status on Form 8832	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

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

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

<sup>4</sup> 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.** 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 or HSA. 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, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax 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. Payers must generally withhold 28% 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.

## SEARCH GUIDELINES

### Vesting Report Search

For all vesting reports, the search sheet and a copy of the document(s) appearing in the public record which: 1) purport(s) to vest title to all current outstanding interests in the land; and 2) which contains a legal description of the land is required. The complete and current vesting of title shown on the copied document(s) shall be reported on the search sheet. With respect to fractional interests, see the note under "Fractional Interests and Type of Vesting". If requested, real estate tax information contained in the public record regarding the land may also be reported.

No other search of the public record shall be made.

### Property Report Searches

For all Property Reports, a **current owner search** of the public record shall be conducted. A **current owner search is defined** as an examination of all public records relevant to a particular property and the names of all owners of the property back to the most recent warranty deed, grant deed or state equivalent, recorded concurrently with an insured purchase money mortgage or deed of trust. This should include a search of all of the owners of the property (including common variations thereof) in the general index of the county in which the property is located, from the most recent warranty deed, grant deed or state equivalent, recorded concurrently with an insured purchase money mortgage or deed of trust forward.

For purposes of these Property Report search guidelines only, in the absence of a warranty deed, grant deed or state equivalent vesting title in the current owner, recorded concurrently with an insured purchase money mortgage or deed of trust, for purposes of these Property Report search guidelines only, a current owner search shall be defined as a bona fide transfer, meaning an arms-length transfer in which the purchase price of the property is approximately the actual value of the property. This may require searchers to go behind and beyond transfers where no value or partial value was paid for the property, such as quit claim deeds or intrafamily exchanges.

Easements, conditions and other restrictions or reservations of record shall not be searched or reported.

Even though the search should be conducted from the most recent warranty deed, grant deed or state equivalent, recorded concurrently with an insured purchase money mortgage or deed of trust, current owner vesting may be taken from a more recent transfer document (e.g., quit claim deed, death certificate and affidavit of surviving spouse/joint tenant).

All voluntary and involuntary liens recorded during the time the current owner (warranty deed and/or transfer for value grantee) has held title should be reported.

Federal Tax Liens against the current owner(s) should always be reported for a period of ten years and thirty days from the *filed date*.

All items should be shown in chronological order according to the date of execution of the instrument.

With the exception of New York, only the last assignment of record should be shown, although a good chain of assignments should be determined.

Items that should *not* be searched include:

- Items recorded prior to the most recent warranty deed, grant deed or state equivalent, recorded concurrently with an insured purchase money mortgage or deed of trust (other than an assumed mortgage or deed of trust);
- Any transfer/conveyance documents or outstanding interests recorded prior to the most recent warranty deed, grant deed or state equivalent, recorded concurrently with an insured purchase money mortgage or deed of trust;
- Outstanding interests existing prior to the most recent warranty deed, grant deed or state equivalent, recorded concurrently with an insured purchase money mortgage or deed of trust;
- Mortgages/Deeds of Trust (other than assumed mortgages/deeds of trust) recorded prior to the most recent warranty deed, grant deed or state equivalent, recorded concurrently with an insured purchase money mortgage or deed of trust.
- Assignment chains (except New York).

### **Two Owner Searches**

A two owner search shall be defined as an examination of all public records relevant to the subject real estate and the names of all owners of the real estate back two (2) warranty deeds, grant deeds or state equivalent, each recorded concurrently with an insured purchase money mortgage or deed of trust.



There is an exception to this two warranty deed, grant deed or state equivalent and two insured purchase money mortgage or deed of trust rule: If the conveyance to the current owner was recorded more than 25 years prior to the date of the search, no further search shall be required.

In addition to execution and recording dates, the names of the Grantor(s) and Grantee(s) on both deeds shall be reported. The names of all Grantors and Grantees shall be run for general liens, such as judgments and federal tax liens for the full applicable statutory period.

Any open matters in accordance with the Property Report search guidelines (above) against the **current and previous owner** shall be searched and reported.

### **12 or 24 Month Chain Searches**

In addition to the applicable search type above, if the order indicates that a 12 or 24 month chain search is required, then the names of all Grantors and Grantees on all deeds, as well as the type (e.g., Warranty, Quit Claim), execution date and recorded date of all deeds, recorded during the 12 or 24 months, respectively, prior to the search, shall be reported.

### **Fractional Interests and Type of Vesting**

Fractional interests (e.g., "undivided 1/2 interest," "10% interest," etc.) should be reported if stated on the recorded instruments, exactly as set forth on said recorded instruments. Types of vesting/tenancy, such as "tenants by the entireties," "joint tenants," "tenants in common," "life estate," "trustee," "guardian," or "minor child" should be also reported. The marital status of the Grantee(s) when shown on the vesting deed should also be shown.

### **Copy Requirements**

The only copies of documents CSS requires are of the most current vesting deed(s) and a legible legal description. However, upon request of CSS, unusual circumstances or Customer request may necessitate obtaining copies of other documents.

# Searching Tips Sheet

By adhering to these tips, you will help us to avoid having to contact you for additional or clarified information. This helps to keep your turn time low and your rating high.

## General:

If you be unable to locate the correct property based on the information supplied, please call our office as soon as possible. The order will be placed on hold.

Always read the coversheet and special search requirements. Clients may require additional information or copies up front.

Always note any address or name changes if information is different than what CSS provided.

If your search has multiple parcels, please be specific in identifying which legal, taxes, values and encumbrances go with each parcel/tax identification number.

Be clear when filling out the Worksheets.

## Ownership:

Make sure you disclose 100% ownership. If you are unsure how to disclose, please call our office or check the Examiner Review Request box and give copies of all deeds (at no charge).

If there are multiple deeds to make up 100% ownership, please make sure to disclose all recording information for all deeds unless you are providing copies (at no charge)

Pay special attention to "Assumed Mortgages" on the deed and/or "life estate" interests.

Please disclose Transfer Price, Fees/Stamps and Conveyance/Transfer Fees and Consideration Amounts. If they are **NOT STATED** on the deed, write in "None." This way, we know you did not forget the information. If the information is **NOT AVAILABLE** due to a copy not being available, please write "C/N/A".

## Taxes and Assessments:

Taxes for a full year must be disclosed.

The Due Date of the tax is considered to be the first day in which a tax installment can be paid. For example, If the first day a tax installment can be paid is 12/01, then the due date is considered 12/01.

The Delinquent Date of the tax is considered to be the first day following the last possible day a tax installment can be paid and considered on time. For example, If the last day a tax installment can be paid and considered on time is 02/15, then the delinquent date is considered 02/16.

Please disclose Land Value, Assessed Value, or SEV for all parcels.

If a property has only a Land Value Assessment, clearly note that on the worksheet.

If a property has only a combined Land Value and Improvement Value (not separated), clearly note that on the worksheet.

In PA, amounts are not required unless specifically requested. If

there are multiple tax parcels, please attach.

## Encumbrances:

Report only the most recent assignment for a security instrument (Except in NY where the full chain needs reported)

Do NOT report Financing Statements unless they apply to real estate Indicate the attorney name on a Judgement Lien if available.