

I-ENG-A® OF NORTHERN MARYLAND

*A Division of Ryan & 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



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Professional Forensic Engineering*

2412 Wynfield Ct.
Frederick, MD 21702
Tel: (301) 360-9534



Emails: northernmd@ienga.net / wkryan@ryanandassociates.net

Website: www.northernmd.ienga.net / Traditional Website: www.ryanandassociates.net

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I-ENG-A® of Northern Maryland A Division of Ryan & Associates is committed to presenting its insurance and 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 a day-by-day commitment, by the principals and staff, to excellence.

Investigate - Educate - Resolve

I-ENG-A® of Northern Maryland A Division of Ryan & 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 practice of 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.

Ryan & Associates is dedicated to providing professional Engineering Consulting, Management and Design. Their clients benefit greatly from their dedicated attention to detail and management.

The foundation of their business is solely built and reliant upon the success of their clients and employees. Therefore, they are committed to providing the utmost education, support and direction required to assure that success.

Licensed Professional Engineers in: MD, PA, WV, DC, NC, VA and NY.

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I-ENG-A® of Northern Maryland is the forensic division of Ryan & 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.

I-ENG-A® of Northern Maryland provides their clients with unbiased, comprehensive and concise investigative reports formatted to allow the reader to grasp difficult technical concepts and visualize the reasoning to support the conclusions.

Professional Engineering You Can County On

Ryan & Associates was established in 1997 by William K. Ryan. Since their inception they have become renowned for their professionalism built on reputation of superior quality and unrivalled customer satisfaction.

Using the latest technology available coupled with the highest character of personnel (employees and strategic alliances) Ryan & Associates continues to raise the bar of excellence in the engineering and consulting industry. Rest assured that the team of qualified professionals will assist you and your company in meeting your targeted budgets and schedules, while providing the very best engineering and consulting available.

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INVESTIGATIVE ENGINEERS ASSOCIATION EXPERTISE

I-ENG-A® of Northern Maryland A Division of Ryan & Associates has the ability to draw from the diverse resources of the Investigative Engineers Association network of forensic engineering firms. Additional expertise, when needed, is available through I-ENG-A® of Northern Maryland A Division of Ryan & Associates in the following disciplines:

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

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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

Ryan & 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.





1. **I-ENG-A® of Northern Maryland A Division of Ryan & Associates** 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.



William K. Ryan, M.S., P.E.
President & Chief Engineer

REGISTRATION

Professional Engineer:

District of Columbia,
Maryland, New York,
Pennsylvania, Virginia,
West Virginia, North Carolina

**PROFESSIONAL
AFFILIATIONS**

Maryland Society of Professional
Engineers (MDSPE) – President
09th/10th & 10th/11th
American Society of Civil Engineers
(ASCE)
Frederick Chamber of Commerce
Frederick Builders Association
Charter Member Structural
Engineering Institute (SEI)
American Society of Foundation
Engineers (ASFE)
National Society of Professional
Engineers (NSPE)
International Code Council (ICBO)
American Concrete Institute (ACI)

EDUCATION

B.S. Civil Engineering – Structural and
Geotechnical Engineering
University of Colorado
Boulder, Colorado, 1986

M.S. Civil Engineering – Water
Resources and Environmental
Engineering
Villanova University
Villanova, Pennsylvania, 1993

SERVICE

Served under Admiral Mullen in the
United States Navy from 1987-1988



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Professional Experience

William Ryan has more than 30 years of Civil, Geotechnical, Structural, Water Resource, Environmental and Forensic Engineering Experience and has worked along the East Coast for over 25 years. He is the Founder, Chief Engineer and President of Ryan and Associates and oversees all engineering and the development of the company. Mr. Ryan has particular expertise with building protective envelope water management design and construction. He has worked in the fields of Residential and Commercial building design and construction, Sewage Pumping Station design and construction, Water Systems design and construction, Wetland Delineation, Environmental and Geotechnical Engineering, Industrial Structural & Geotechnical Engineering, Environmental site assessments for all fields (Residential, Commercial and Industrial), Hazard waste remediation, Superfund (groundwater treatment plants, landfill slurry walls and caps, etc.). He has held positions as expert consultant, project manager, project engineer, sr. engineer, chief engineer and construction manager for numerous engineering and environmental projects for both private and public sector clients. Specific fields of competence and capabilities include:

Building EIFS: Design, investigation, forensic analyses and construction/repair oversight for over 30 buildings of which over 20 are multi-story/high rise.

Structural Engineering: Residential, Commercial and Industrial building structure design and ancillary structures – steel (cold formed i.e. lite gage & hot rolled), Aluminum, Carbon Fiber, wood, plastic and reinforced concrete design, building inspection (quality control), bridge design, light pole and tower design.

Geotechnical Engineering: Bearing capacity analysis, foundation design, geotechnical investigation, compaction testing, slope stability analysis, all types of shoring design, pile design, dam design, soil nails and sink hole mitigation.

Civil & Transportation Engineering, Water Resource Engineering, Environmental, Retaining Walls, Acoustic Engineering Studies and Forensic Engineering.

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.com.

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.	Fireman's Fund	Markel Insurance Company of Canada	TIG Insurance Group
Auto Owners Insurance	First Insurance Company of Hawaii	Maryland Casualty	TransAmerica (Now TIG)
Bankers & Shippers	Francis, LaBrash, Quibell, & Associates	Maryland Insurance Group	Travelers Insurance Co.
Bierman-Condroy	Frontier Adjusters of Hawaii	Meredith Adjusting Service	Travelers Property Casualty
Bi-State Claims	GAB Business Services, Inc.	Mid-Continent Casualty	Travelers
Billings Adjusting Service	GAB Robins	Miller's Mutual Ins. Co.	UCIG
Boat US	Gallagher Bassett	Morse, David & Associates	U.S.F. & G.
Buttner Associates	Garden City Claim Service	Motorists Insurance Co.	Underwriters Adjustment Bureau
Cal Farm	Gay & Taylor	Motorists Mutual Insurance	United Fire Group
Cannon Cochran Mgmt. Svcs, Inc.	General Accident	MPI	USAA
Canyon State Insurance	Germantown Mutual	MSI Insurance	Utah Home Fire Insurance
Central Texas	Global Claims Service	National Interstate	Wausau Ins.
CNA Property Claims Division	Gore Insurance	Nationwide Insurance Co.	West Bend Mutual
CGU	Goward, Inc.	Nixon & Company	Western National Assurance
Chrysler Insurance	Grange Mutual Casualty	Nodak Mutual Insurance Co.	Westfield Companies
Chubb Group	Grange Insurance Associates	Northbrook Insurance	Zurich North American
Church Mutual Insurance	Great American Insurance	Nova Casualty Company	ZC Sterling Insurance
Cincinnati Insurance Co.	Great Oaks Insurance Co.	Ohio Casualty Group	
CNA Insurance	Guardian Insurance	ORION NATIONAL	
Columbia Insurance Company	Guide One Insurance	Pacific Insurance Company	
Commercial Insurance	Halifax 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 northernmd@ienga.net
2. Call and place a verbal order at (301) 360-9534
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: _____

- | | |
|---------------------------------------|------------------------------------|
| _____ Traffic Accident Reconstruction | _____ Property and Structural |
| _____ Construction Defect | _____ Mechanical and Electrical |
| _____ Personal Injury | _____ Fire and Arson Investigation |
| _____ Product Liability | _____ Cause and Origin |

Other (Please Describe): _____

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

INVOICING INFORMATION:

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

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HOURLY RATES

- Principal Engineers \$ 300.00/hr
- Sr. Engineer \$ 250.00/hr
- Sr. Field Technician \$ 200.00/hr
- Field Technician \$ 175.00/hr
- Depositions & Court \$ 350.00/hr

EXPENSES

- Consultants Invoice Cost + 20%
- Shipping Invoice Cost + 10%
- Laboratory Analysis Invoice Cost + 10%
- Mileage \$0.65
- Large Evidence \$200 pick-up/\$75 per month storage
- Small Evidence \$100 pick-up/\$25 per month storage



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. WKR Consulting, Inc.	
	2 Business name/disregarded entity name, if different from above dba Ryan & Associates	
	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"/> C Corporation <input checked="" 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) ▶ _____ 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) _____ <i>(Applies to accounts maintained outside the U.S.)</i>	
	5 Address (number, street, and apt. or suite no.) 2412 Wynfield Ct.	Requester's name and address (optional)
	6 City, state, and ZIP code Frederick, MD 21702	
	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 *How to get a TIN* 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.

Social security number	
[] [] [] [] - [] [] - [] [] [] []	
OR	
Employer identification number	
5 2 - 2 3 1 5 1 8 8	

Part II Certification

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- 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 ▶ William K. Ryan	Digitally signed by William K. Ryan DN: cn=William K. Ryan, o=WKR Consulting, Inc. dba Ryan & Associates, ou, email=wkr@wkrconsulting.com, c=US Date: 2015.05.18 12:31:15 -0400	Date ▶ 5/18/2015
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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:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- 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
- 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.