



**PENNSYLVANIA  
DISCLOSURE OF BUSINESS RELATIONSHIPS  
For Buyers and Sellers of Real Property  
(To comply with Federal and State Law)**

Seller(s) or  Buyer(s) Name: Eric Hughes  
Julia Lee

Property Address (if any): 136 Wood Road  
Springfield, 19064

This is to give you notice that Prudential Fox & Roach Realtors ("PFR") has business relationships with Trident Mortgage Company LP, Trident Insurance Agency Company LP, Trident Land Transfer Company LP, and HOMEssentials. PFR and each of these providers have common ownership. PFR/T has a marketing agreement with Home Security of America (HSA), a provider of home warranty policies. Based on these relationships, PFR/T and/or its owners may receive a financial or other benefit from your use of the provider being referred.

Set forth on the **NEXT PAGE OF THIS FORM** is the estimate or charge or range of charges for each of the above listed providers. You are not required to use any of these providers as a condition for settlement of your loan on, or the purchase or sale of, the subject property. THERE MAY BE OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST OVERALL DEAL BASED ON RATES AND SERVICE.

I/we have read this disclosure form and understand that PFR is referring me/us to purchase the above-described settlement services and that it or its owners may receive a financial or other benefit as a result of the referral.

\_\_\_\_\_  
Consumer's Signature Date Consumer's Signature Date

Accepted by:

\_\_\_\_\_  
PFR Sales Associate Date

WASH\_1495031.1

PA 9/06 r. 01/08

**A. TRIDENT MORTGAGE COMPANY LP (Mortgage Banking).\*/**

Loan Origination	0% to 1% of Loan	Application Fee	\$0 - \$500
Loan Discount Fee	0% to 5% of Loan	Private Mortgage Insurance	
Document Prep	\$0 - \$250	Initial Premium	0% - 3%
Re-Inspection Fee		Notary Fees	\$3.00 per instrument
(if applicable)	\$75 per instance	Flood Letter	\$25
Fax Servicing Fee	\$0 - \$110	Underwriting Fee	\$0 - \$125

\* Charges may vary depending on whether the loan is an owner-occupied, a VA loan, FHA loan or Conventional loan. A lender is allowed to require the use of an attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest.

**B. TRIDENT INSURANCE AGENCY COMPANY LP (Homeowners Insurance ) -- Quotes For Auto, Health And Life Insurance Are Also Available.**

Homeowner/Hazard Insurance rates range from \$2.50 to \$7.50 per \$1,000 of coverage. Discounts are available up to: 10% combined auto/home, and 10% Home Security Systems. Coverage may include guarantee replacement cost coverage on home and replacement cost coverage on contents. Premiums also depend on location, use of home, deductible, and other similar factors.

**C. TRIDENT LAND TRANSFER COMPANY LP (Title And Closing Services).**

United Of Insurance Or Fraction Thereof	Basic Rate	Reissue Rate
\$0 To \$30,000	\$420.00	Reissue rate shall be 90% for all units of insurance or fraction thereof up to and including \$3,000,000.
\$30,001 To \$45,000 (add per 1,000)	\$7.25	
\$45,001 To \$100,000 (add per 1,000)	\$6.00	
\$100,001 To \$500,000 (add per 1,000)	\$5.00	
\$500,001 To \$1,000,000 (add per 1,000)	\$3.75	
\$1,000,001 To \$2,000,000	\$2.75	
\$2,000,001 To \$7,000,000 (add per 1,000)	\$2.00	\$2.00
\$7,000,001 To \$30,000,000	\$1.50	\$1.50

For title insurance over \$30,000 multiply incremental amount over \$30,000 times factor per thousand add \$420.00 and add each incremental calculated amount up to amount of title insurance.

For example: For \$100,000 of title insurance  
 $\$420.00 + (15,000 \times 7.25) + (55,000 \times 6.00) = \$858.75$   
 $(\$30,000) + (\$15,000) + (\$55,000) = \$100,000$

**D. HOMEssentials (Consumer Services) -- Ask Your Representative For Quote**

**E. HOME SECURITY OF AMERICA, INC. (HSA) – (Home Warranty)**  
 Prudential Fox & Roach/Trident has a Marketing Arrangement with HSA.



## Telephone and Fax Consent

In accordance with the FCC "Do Not Call/Fax" regulations that have taken effect we request your permission to use the telephone and fax information listed below.

Seller  Buyer

Name: Julia Lee Eric Hughes

Address: 3614 Calumet Street

City, State, Zip: Philadelphia PA 19129

Please include all applicable home, business, cell or mobile telephone numbers

Telephone Number(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Fax Number(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Email Address(s): \_\_\_\_\_  
\_\_\_\_\_

Please sign below and return to Prudential Fox & Roach.

\_\_\_\_\_  
Signature **Julia Lee**  
**Eric Hughes**

\_\_\_\_\_  
Date

In the spirit of cooperation and to maximize our ability to best serve you, Prudential Fox & Roach/Trident hereby grants permission to you to use the telephone and fax numbers for any of our locations.

Thank you,

Prudential Fox & Roach/Trident

Newtown Square Home Marketing Center 3409 West Chester Pike, Suite 100 Newtown Square, PA 19073  
Phone: (610)353-6200 Fax: (610)353-8830 Susanne Durso

136 Wood Road

**SOCIAL SECURITY NUMBER AUTHORIZATION**

**SSA**

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of REALTORS® (PAR).

1 CONSUMER NAME Julia Lee

2 CONSUMER ADDRESS 3614 Calumet Street, Philadelphia, Pa 19129

3 CONSUMER SOCIAL SECURITY NUMBER \_\_\_\_\_

4 CONSUMER DATE OF BIRTH \_\_\_\_\_

5

6 BROKER \_\_\_\_\_

7

8 **A separate authorization form must be completed for each consumer involved in a real estate transaction.**

9

10 I agree that Broker(s), his/her agent(s) and/or employee(s) may provide my social security number to lenders, title agencies, credit  
11 reporting companies, or others as necessary for obtaining reports or information from a credit reporting agency, determining the exis-  
12 tence of domestic liens, obtaining a criminal background report (for prospective tenants only), ordering a mortgage payoff or for  
13 purposes of satisfying requirements of the Patriot Act.

14

15 **CONSUMER UNDERSTANDS THAT BROKER HAS NO CONTROL OVER THE USE OF ANY INFORMATION AFTER**  
16 **IT IS DISCLOSED TO A THIRD PARTY. CONSUMER AGREES TO RELEASE AND HOLD BROKER HARMLESS FROM**  
17 **ANY AND ALL LIABILITY FOR ANY MISUSE OR SUBSEQUENT DISCLOSURE BY ANY THIRD PARTY OF THE**  
18 **INFORMATION OR REPORTS DISCLOSED BY BROKER PURSUANT TO THE TERMS OF THIS AUTHORIZATION.**

19

20 **Consumer's signature serves as an acknowledgement of receipt of a copy of this authorization.**

21

22 WITNESS \_\_\_\_\_ CONSUMER \_\_\_\_\_ DATE \_\_\_\_\_



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12/06

## 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"/> Other (see instructions) ▶	
	<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)		

<b>Part I Taxpayer Identification Number (TIN)</b>	<div style="border: 1px solid black; padding: 2px;">Social security number</div> <p style="text-align: center;">or</p> <div style="border: 1px solid black; padding: 2px;">Employer identification number</div>
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 <i>How to get a TIN</i> on page 3. <b>Note.</b> If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.	

<b>Part II Certification</b>	
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).	
<b>Certification instructions.</b> 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.	

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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### General Instructions

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

### Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

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

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

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

The U.S. grantor or other owner of a grantor trust and not the trust, and

The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

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

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

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement 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.

### 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 <sup>1</sup>
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.

### 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.

### 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.



**ADDENDUM TO AGREEMENT OF SALE FOR PENNSYLVANIA**

Property 136 Wood Road, Springfield, 19064

Seller \_\_\_\_\_

Buyer Julia Lee , Eric Hughes

**1. ESCROW**

All deposit monies will be placed in an interest bearing account (**W-9 required**), with the interest payable to:  
 Buyer       Seller       Divided equally between Buyer and Seller.

All deposit monies to be placed in a non-interest bearing account  
**CASHIER OR CERTIFIED CHECKS ARE REQUIRED IF SETTLEMENT IS TO OCCUR 30 DAYS OR LESS FROM RECEIPT OF CHECKS.**

**2. NOTICE OF DOMESTIC RELATIONS**

In December of 1997, Governor Ridge signed into law legislation that allows overdue child support obligations to be placed as liens on property. All title companies now require a certification from the Domestic Relations Office of the County affected verifying that no unpaid support has been placed as a lien against the property. Your social security numbers and date of birth (requested above) are required by the Domestic Relations Office in order to issue certification. There may be a nominal fee charged by the Domestic Relations Office that will appear on your settlement statement.

**3. DISCLOSURE OF BUSINESS RELATIONSHIP**

This is to give you notice that Prudential Fox & Roach Realtors ("PFR") has business relationships with Trident Mortgage Company LP, Trident Insurance Agency Company LP, Trident Land Transfer Company LP, and HOMEssentials. PFR and each of these providers have common ownership. PFR/T has a marketing agreement with Home Security of America (HSA), a provider of home warranty policies. Based on these relationships, PFR/T and/or its owners may receive a financial or other benefit from your use of the provider being referred.

Set forth AT THE END OF THIS DOCUMENT is the estimate or charge or range of charges for each of the above listed providers. You are not required to use any of these providers as a condition for settlement of your loan on, or the purchase or sale of, the subject property. THERE MAY BE OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST OVERALL DEAL BASED ON RATES AND SERVICE.

**4. SERVICES TO BUYER**

Buyer hereby requests Prudential Fox & Roach Realtors to take each of the following initialed actions:

Order title insurance through Trident Land Transfer Company \_\_\_\_\_/\_\_\_\_ (Initials)  
Contact Trident Insurance Agency, Inc. to obtain a quote for homeowners insurance \_\_\_\_\_/\_\_\_\_ (Initials)  
Contact Trident Mortgage Company to discuss mortgage financing programs \_\_\_\_\_/\_\_\_\_ (Initials)

**5. HOME WARRANTY**

A home warranty can help protect you from the cost of a failure in your home's major systems and appliances. Your Agent will provide you with a brochure explaining the Home Warranty Protection offered through HSA Home Warranty. Prudential Fox & Roach receives nominal fees from HSA for advertising.

- I wish to purchase Buyer's One-Year Coverage (please complete the appropriate forms). Fee will be paid by  Seller  Buyer at settlement.
- I Decline purchasing One-Year Coverage.

\_\_\_\_\_  
BUYER **Julia Lee**

\_\_\_\_\_  
DATE

\_\_\_\_\_  
BUYER **Eric Hughes**

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SELLER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SELLER

\_\_\_\_\_  
DATE

**A. TRIDENT MORTGAGE COMPANY LP (Mortgage Banking).\*/**

Loan Origination	0% to 1% of Loan	Application Fee	\$0 - \$500
Loan Discount Fee	0% to 5% of Loan	Private Mortgage Insurance	
Document Prep	\$0 - \$250	Initial Premium	0% - 3%
Re-Inspection Fee		Notary Fees	\$3.00 per instrument
(if applicable)	\$75 per instance	Flood Letter	\$25
Fax Servicing Fee	\$0 - \$110	Underwriting Fee	\$0 - \$125

\* Charges may vary depending on whether the loan is an owner-occupied, a VA loan, FHA loan or Conventional loan. A lender is allowed to require the use of an attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest.

**B. TRIDENT INSURANCE AGENCY COMPANY LP (Homeowners Insurance ) -- Quotes For Auto, Health And Life Insurance Are Also Available.**

Homeowner/Hazard Insurance rates range from \$2.50 to \$7.50 per \$1,000 of coverage. Discounts are available up to: 10% combined auto/home, and 10% Home Security Systems. Coverage may include guarantee replacement cost coverage on home and replacement cost coverage on contents. Premiums also depend on location, use of home, deductible, and other similar factors.

**C. TRIDENT LAND TRANSFER COMPANY LP (Title And Closing Services).**

United Of Insurance Or Fraction Thereof	Basic Rate	Reissue Rate
\$0 To \$30,000	\$420.00	Reissue rate shall be 90% for all units of insurance or fraction thereof up to and including \$3,000,000.
\$30,001 To \$45,000 (add per 1,000)	\$7.25	
\$45,001 To \$100,000 (add per 1,000)	\$6.00	
\$100,001 To \$500,000 (add per 1,000)	\$5.00	
\$500,001 To \$1,000,000 (add per 1,000)	\$3.75	
\$1,000,001 To \$2,000,000	\$2.75	
\$2,000,001 To \$7,000,000 (add per 1,000)	\$2.00	\$2.00
\$7,000,001 To \$30,000,000	\$1.50	\$1.50

For title insurance over \$30,000 multiply incremental amount over \$30,000 times factor per thousand add \$420.00 and add each incremental calculated amount up to amount of title insurance.

For example: For \$100,000 of title insurance  
 $\$420.00 + (15,000 \times 7.25) + (55,000 \times 6.00) = \$858.75$   
 $(\$30,000) + (\$15,000) + (\$55,000) = \$100,000$

**D. HOMEssentials (Consumer Services) -- Ask Your Representative For Quote**

**E. HOME SECURITY OF AMERICA, INC. (HSA) – (Home Warranty)**  
 Prudential Fox & Roach/Trident has a Marketing Arrangement with HSA.

An Independently Owned and Operated Member of the Prudential Real Estate Affiliates, Inc.	PFR 196 admin PA 9/09
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**Domestic Relations  
Notice to Buyers and Sellers**

In December of 1997, Governor Ridge signed into law legislation that allows overdue child support obligations to be placed as liens on property. All title companies now require a certification from the Domestic Relations Office of the County affected verifying that no unpaid support has been liened against the property.

The information provided below is required by the Domestic Relations Office in order to issue certification. There may be a nominal fee charged by the Domestic Relations Office that will appear on your settlement statement.

**136 Wood Road  
Springfield, 19064**  
\_\_\_\_\_  
**Property Address**

**Delaware**  
\_\_\_\_\_  
**County**

\_\_\_\_\_  
**Name - Seller**

**Julia Lee**  
\_\_\_\_\_  
**Name - Buyer**

\_\_\_\_\_  
**Date of Birth**

\_\_\_\_\_  
**Date of Birth**

\_\_\_\_\_  
**Social Security Number**

\_\_\_\_\_  
**Social Security Number**

\_\_\_\_\_  
**Name - Seller**

**Eric Hughes**  
\_\_\_\_\_  
**Name - Buyer**

\_\_\_\_\_  
**Date of Birth**

\_\_\_\_\_  
**Date of Birth**

\_\_\_\_\_  
**Social Security Number**

\_\_\_\_\_  
**Social Security Number**