

ONE STOP FINANCIAL SERVICES

Wailana at Waikiki 1860 Ala Moana Boulevard Suite 110, Honolulu, Hawaii 96815
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NOTICE TO BORROWERS THE TAX REFORM ACT OF 1984

Under the Federal Income Tax Law, you are subject to certain penalties if you do not provide us with your correct Social Security number or other taxpayer identification number. Please read this notice carefully.

The Tax Reform Act of 1984 requires lenders to report interest received from an individual on a loan secured by real estate if the total interest received on the loan during the year is \$800.00 or more. The interest received and the borrower's taxpayer identification number must be reported to the Internal Revenue Service. This will allow the Internal Revenue Service to verify deduction for the interest paid on loans secured by real estate.

You (as a borrower) are required to provide your taxpayer identification to us (as a lender). If you are an individual, your taxpayer identification number is your social security number. You may be subject to a \$50 penalty imposed by the Internal Revenue Service if you do not provide us with your correct Tax Payer Identification Number.

Please supply your Taxpayer Identification Number and the other information requested on the form at the bottom of this notice.

We will also be furnishing you with a statement after the end of each calendar year showing the amount of interest received by us on your loan. For purposes of such statements only. If there is more than one borrower, the person signing below as "Borrower" will be treated as the "Payor of Record" and unless you notify us otherwise, such statement will be sent to him or her.

Loan Number: _____

Borrower's Name:		Co-Borrower's Name:	
Street Address:		Street Address:	
City, State, Zip:		City, State, Zip:	
Tax Payer ID No. :		Tax Payer ID No. :	

Borrower

Co-Borrower

Are you an individual? (As opposed to a Corporation, Partnership, Trust, Estate, or Company?)	<input type="checkbox"/> yes <input type="checkbox"/> no	Are you an individual? (As opposed to a Corporation, Partnership, Trust, Estate, or Company?)	<input type="checkbox"/> yes <input type="checkbox"/> no
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Borrower's Signature

Dated

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Co-Borrower's Signature

Dated