



Thank you for your interest in becoming a C4C Participating Contractor!

Please see below the info needed in order to add your company to our participating contractor list (required forms attached):

- 1) Application-attached
- 2) W-9 Form-attached
- 3) C4C Contractor Agreement-attached
- 4) Copy of all licenses and certifications for all employees
- 5) Insurance certificate to:  
Capital For Change, Inc.  
and/or CT Energy Efficiency Finance Co. (CEEFCo)  
10 Alexander Drive  
Wallingford, CT 06492
- 6) Contractor Payment Choice:  
There are two different options to receive payment once the work completion has been confirmed:
  - a) ACH Transfers-Payment will be transferred into your account on the next business day after the work completion has been verified. You must sign the form attached and include a **voided check** (preferred); or
  - b) Paper checks-If you do not want to receive payments via ACH transfer and would like a physical check mailed to you, checks are cut at our office once per week on Wednesdays. If a physical check is desired, please indicate this on your application form

Please do not hesitate to contact C4C with any questions or concerns. Program information regarding the loan options you may participate in for your customers is located at [www.capitalforchange.org](http://www.capitalforchange.org).

Thank you,

Consumer Lending Staff  
Capital For Change, Inc.  
Email: [lending@capitalforchange.org](mailto:lending@capitalforchange.org)  
Phone: (855) 656-5500  
Fax: (860) 233-3920  
Mailing Address: 10 Alexander Drive, Wallingford, CT 06492



CAPITAL  
FOR CHANGE

[CAPITALFORCHANGE.ORG](http://CAPITALFORCHANGE.ORG)

## **PARTICIPATING CONTRACTOR APPLICATION**

TAX ID (EIN OR SSN)

BUSINESS LICENSE #(S)

LEGAL NAME OF BUSINESS

DBA NAME (IF APPLICABLE)

MAILING ADDRESS

PHONE

FAX

WEBSITE

EMAIL FOR WEBSITE LISTING

EMAIL(S) FOR NOTIFICATIONS

PRIMARY CONTACT - SALES

PRIMARY CONTACT - OPERATIONS

SERVICE AREA  
(COUNTIES/STATES)

SERVICES/PRODUCTS OFFERED

AIR/DUCT SEALING  
BOILERS/FURNACES  
CENTRAL AIR CONDITIONING  
ELECTRICAL  
GEOTHERMAL  
HAZARDOUS MATERIAL ABATEMENT  
HEAT PUMPS  
INSULATION  
MASONRY  
PLUMBING  
ROOFING  
SIDING  
SOLAR  
WINDOWS/DOORS  
TREE REMOVAL  
BATTERY STORAGE  
OTHER: \_\_\_\_\_

CERTIFICATIONS (IF APPLICABLE)

HERS  
BPI  
RESNET  
OTHER: \_\_\_\_\_

I certify that the above information is true and correct, and understand that Capital For Change, Inc. (C4C) may verify the information contained in this form and any supporting documents provided.

Authorized Signature

Print Name

Title

Date

# Request for Taxpayer Identification Number and Certification

**Give Form to the  
 requester. Do not  
 send to the IRS.**

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

<b>Print or type. See Specific Instructions on page 3.</b>	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
	<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	Exempt payee code (if any) _____
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.	Exemption from FATCA reporting code (if any) _____
	<input type="checkbox"/> Other (see instructions) ▶ _____ (Applies to accounts maintained outside the U.S.)	
	5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code		
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 instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

<b>Social security number</b>									
<b>or</b>									
<b>Employer identification number</b>									

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<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.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

### 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, later.*



By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

**Note:** If you are a U.S. person and 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 under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 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 section 1446 withholding on your share of partnership income.

In the cases below, the following person must give 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.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 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, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% 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, payments made in settlement of payment card and third party network transactions, 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 instructions for Part II 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 *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

## What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

## 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

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note: ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or “doing business as” (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. 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 line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulations section 301.7701-2(c)(2)(iii). Enter the owner’s name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2, “Business name/disregarded entity name.” If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

### Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

### Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

### Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

#### Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 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 U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

### Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

### Line 6

Enter your city, state, and ZIP code.

## 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.

If you are a single-member LLC that is disregarded as an entity separate from its owner, 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 *What Name and Number To Give the Requester*, later, 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 SSA 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. Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and 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 U.S. 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 item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

**Signature requirements.** Complete the certification as indicated in items 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 made in settlement of payment card and third party network transactions, 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), ABLE accounts (under section 529A), 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) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. 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>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. 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
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<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 "Business name/disregarded entity" 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*, earlier.

\*Note: The grantor also must provide a Form W-9 to trustee of trust.

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, 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.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic 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 property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Visit [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) 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 (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and 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. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

## PARTICIPATING CONTRACTOR AGREEMENT

This Participating Contractor Agreement (“Agreement”) is made this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between Capital For Change, Inc. (“C4C”), with offices located at 10 Alexander Drive, Wallingford, CT 06492 and \_\_\_\_\_ (“Contractor”), with offices located at \_\_\_\_\_. C4C and Contractor are sometimes hereinafter referred to individually as a “Party” and collectively as the “Parties” in this Agreement.

### PRELEMINARY STATEMENT

WHEREAS, C4C administers financing programs that provide energy efficiency and property improvement loans to residential and commercial property owners (“C4C Loan Programs”). These programs may include partnerships with other entities, including, but not limited to, CT Energy Efficiency Finance Company, Eversource, United Illuminating, the CT Green Bank, and the State of Connecticut; and

WHEREAS, the C4C Loan Programs, among other purposes, are designed to deliver loan products for certain energy efficiency and other property improvements eligible for funding under the C4C Loan Programs to qualified properties, as determined by C4C, in C4C’s territory (“Products and Services”); and

WHEREAS, C4C requires that certain standards, including, but not limited to, state licensing, insurance coverage, industry certification, work performance and an agreement to adhere to the requirements of C4C’s Loan Programs (“Contractor Standards”) must be met and maintained by contractors, if they are to be allowed by C4C to deliver Products and Services to C4C-approved borrowers; and

WHEREAS, C4C desires to maintain and advertise to property owners a roster of such Participating Contractors (“Contractor Roster”) in order to promote the Contractors’ services and facilitate property owners’ access to same; and

WHEREAS, the Contractors on the Contractor Roster are in the energy efficiency and/or construction business, have established that they meet the Contractor Standards and desire to be placed on the Contractor Roster and deliver Products and Services under the C4C Loan Programs;

NOW THEREFORE, in consideration of the foregoing and the mutual covenants hereinafter set forth, the Parties agree as follows:

1. Contractor Services. When a Contractor meets C4C’s Contractor Standards, C4C hereby agrees to place Contractor on the Contractor Roster, thereby allowing the Contractor to offer C4C’s Products and Services to customers. Prior to the delivery of any Products and Services to customers, Contractor will provide or direct the customer to the appropriate C4C loan applications and other marketing materials pertinent to the C4C Loan Programs, or to C4C’s website. The Contractor shall be entirely and solely responsible for Contractor’s acts and the acts of Contractor’s agents and employees while engaged in the deliverance of the Products and Services hereunder.

2. Term of Agreement. This Agreement is effective as of the date hereof and shall continue in full force and effect until terminated by either Party by written notice to the other Party. Notwithstanding the foregoing, C4C reserves the right to terminate Contractor from the Contractor Roster, or to terminate the Contractor Roster entirely, for any reason or for no reason and in C4C's sole discretion. Contractor's placement on the Contractor Roster does not guarantee that Contractor will deliver Products and Services under the C4C Loan Program. Contractors that do not maintain compliance with the Contractor Standards and this Agreement shall be removed immediately from the Contractor Roster and will not be recognized as a Participating Contractor.

3. Representations and Warranties of Contractor. Contractor represents, warrants, and covenants to C4C that:

a. At all times during the term of this Agreement, Contractor shall be licensed, authorized to conduct business, in good standing, and be legally authorized under state law to deliver Products and Services under C4C's Loan Programs in any state(s) in which their customers will be using C4C Loan Programs to finance their projects;

b. Contractor shall not represent itself as an agent or employee of C4C and shall use the C4C program name and logos, or C4C's partners' names and logos only as expressly permitted by C4C or its partners.

c. With regard to the delivery of Products and Services, Contractor has complied, or will comply, with all applicable laws and regulations.

d. Contractor agrees to deliver the Products and Services and install the Products and Services at the customer's property in a good and workmanlike manner, accepted by the customer in good and habitable condition and working order, conforming with all expressed or implied warranties, representations, legal obligations and local, state and federal requirements, and codes concerning the condition, construction, and installation of the eligible improvements. Contractor shall provide a mechanic's lien waiver to the customer upon request for C4C or customer.

e. Upon receipt of notice from C4C to correct any defective work and/or to replace defective material, Contractor will, within sixty (60) days of such notice, correct defective work and/or replace any defective materials. **THE CONTRACTOR SHALL GUARANTEE ITS PERFORMANCE IN THE DELIVERY OF PRODUCTS AND SERVICES UNDER THE C4C LOAN PROGRAMS.**

f. C4C may inspect Contractor's records and delivered and/or installed Products and Services to determine compliance with this Agreement and C4C Loan Program requirements.

g. The C4C Loan Programs require that all financed improvements may not be installed until the Borrower has executed the loan closing documents. Payment for the financed improvements will be remitted directly to the Contractor upon C4C's receipt from both the Borrower and the Contractor of Work Completion documents that C4C may require from time to time. These Work Completion documents must be received by C4C within ninety (90) days of the date of execution of the loan closing documents. Extensions to this timeframe must be requested in writing prior to the expiration of the 90-day period. If C4C is notified of a documented dispute between the Contractor and the Borrower that has caused a delay in providing the Work Completion documents, C4C reserves the right under clauses 3(e) and 3(f) to have all covered work inspected by a qualified third-party and will require the Contractor to make any necessary repairs or replacements indicated in the inspection report.

h. The Contractor, by signing this Agreement, acknowledges C4C's policies and procedures, particularly their policy with respect to non-electronic payments. C4C is not responsible for stolen or fraudulently obtained checks.

4. Breach of Representations and Warranties. In the event that Contractor breaches any of the representations and/or warranties herein, C4C shall have the right to terminate this Agreement with Contractor and bar Contractor from any further participation in the Loan Program. Notwithstanding the foregoing, C4C reserves the right to terminate Contractor from the Contractor Roster for any reason and for no reason in C4C's sole discretion.

5. Contractor Reporting Requirements. Concurrent with the execution of this Agreement, Contractor agrees to provide C4C:

a. A copy of any licenses and/or certifications required by the law of the state in which it is delivering Products and Services or C4C's policy for the Contractor's deliverance of Products and Services under C4C's Loan Programs; and

b. A copy of all liability and workmen's compensation insurance policies and any other insurance that is customary and reasonable in the state in which they are delivering Products and Services, naming C4C as additional insured, related to the Contractor's delivery of Products and Services under C4C's Loan Programs;

6. Notices. All notices between the Parties shall be in writing and shall be sent by registered or certified U.S. Mail, return receipt requested, addressed to the address set forth below, (except that C4C may notify Contractor of changes in its programs and procedures from time to time orally, by email, by fax, by mail, by hand delivery, or by whatever means C4C in its sole discretion deems appropriate), or to such other address as may be specified by written notices delivered in accordance herewith.

7. Status. In the performance of Contractor's duties under this Agreement, Contractor shall at all times be acting and performing as an independent contractor and not as an employee of C4C or its partners. Contractor nor any of Contractor's employees are entitled to receive or are eligible for any benefits which accrue to C4C's employees, including without limitation, health insurance and retirement benefits.

8. Governing Law. This Agreement shall be governed by the laws of the State(s) in which the Contractor is participating in the C4C Loan Programs, without giving effect to such State's principles of conflict of laws.

9. Assignment. The rights and obligations under this Agreement are not assignable by Contractor. C4C may assign all or any part of its rights hereunder without the consent of Contractor.

10. Taxes and Insurance. As an independent contractor, Contractor shall be responsible for payment of all federal, state and local taxes related to the compensation received by the Contractor for the Products and Services rendered hereunder as well as taxes for wage withholding, payroll, unemployment insurance, Social Security, sales and use taxes, and gross receipts taxes. Contractor shall also be responsible for the cost of providing its employees, if any, with insurance of any type or description, including, without limitation, workers' compensation, liability, disability income, property, business interruption, health, major medical, life or any other insurance.

11. Indemnification. Contractor shall indemnify, defend and hold C4C and all of C4C's Loan Program partners harmless from and against any and all claims, demands or liabilities arising in connection with the deliverance of Products and Services hereunder by Contractor, its employees



or agents, including, but not limited to, all claims or assessments for withholding of federal, state or local income taxes, and taxes under the Federal Insurance Contribution Act (FICA) and the Federal Unemployment Taxation Act (FUTA), and any reasonable attorneys' fees and costs associated therewith.

12. Authority. Contractor shall have no authority to enter into contracts or agreements on behalf of C4C.

13. Benefit. This Agreement shall inure to the benefit of and be binding upon C4C, C4C's successors and assigns.

14. Entire Agreement; Amendment; Severability. This Agreement constitutes the entire understanding of Contractor and C4C with respect to the subject matter hereof and supersedes any and all prior understandings written or oral. This Agreement may not be changed, modified, or discharged orally, but only by an instrument in writing signed by the Parties. The invalidity or unenforceability of any provisions hereof shall in no way affect the validity or enforceability of any other provision.

15. Counterparts. This Agreement may be executed in two or more counterparts, each which shall be deemed an original, but all of which together will constitute one and the same instrument.

16. Review by Independent Counsel. The Parties acknowledge that they have had the opportunity to have this Agreement explained to them by independent legal counsel.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement on the date first hereinabove set forth.

**Capital For Change, Inc.**

By: \_\_\_\_\_  
Kristen M. Fusco  
Director-Consumer Lending

**Participating Contractor:**

By: \_\_\_\_\_  
Print Name: \_\_\_\_\_  
Title: \_\_\_\_\_

**AUTHORIZATION AGREEMENT FOR DIRECT DEPOSITS/PAYMENTS  
(ACH DEPOSITS/CREDITS)**

Company Name \_\_\_\_\_ Tax Identification Number \_\_\_\_\_

I (We) hereby authorize Capital For Change, Inc. and/or the Connecticut Energy Efficiency Finance Company to initiate credit entries to my (our)  Checking Account/ Savings Account (select one) indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, or to reverse a credit entry or portion thereof (in the case of an error) to such account. I (We) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository Name \_\_\_\_\_ Branch \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

9-Digit Routing Number\* \_\_\_\_\_ Account Number \_\_\_\_\_

This authorization is to remain in full force and effect until Capital For Change, Inc. and/or the Connecticut Energy Efficiency Finance Company has received written notification from COMPANY of its termination in such time and in such manner as to afford Capital For Change, Inc. and/or the Connecticut Energy Efficiency Finance Company a reasonable opportunity to act on it.

Name(s) \_\_\_\_\_ Title \_\_\_\_\_  
(Please Print)

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Email Address \_\_\_\_\_ Email Address: \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_

**NOTE:** The COMPANY may revoke the authorization only by notifying Capital For Change, Inc. (C4C) and/or the Connecticut Energy Efficiency Finance Company in writing, in the manner specified in this Authorization Form.

**Please include a voided check and return both items to: C4C, Attn: Contractor Approval, 10 Alexander Drive, Wallingford, CT 06492**

**\*Please confirm with your bank that this is the correct routing number to use for ACH transactions**