

Appendix II

LETTER OF EXPLANATION FOR NON-U.S. CLIENTS
WITH U.S. INDICIA

Customer Name(s): _____

Name of Beneficial Owner(s), if other than Customer (print)

Note: Where Customer is an entity, (e.g trust, foundation, corporation, partnership etc.), each Substantial Owner (i.e. shareholder having 10% or more of shareholding, trustee, owner, administrator or executor under Letters of Administration, beneficial owner) of the entity must also be listed on the line above as well as sign and date the bottom of this form, where the Substantial Owner has U.S. residential, U.S. mailing or U.S. principal business addresses but is not a U.S. Person for FATCA purposes.

The U.S. Internal Revenue Service requires non-U.S. clients with U.S. residential, U.S. mailing, OR U.S. principal business addresses to explain the reason for such U.S. address. Please use the space below to provide your explanation (attach additional sheets if necessary). **Please ensure your explanation is written in English.**

Customer understands that Signia Financial Group Inc. may also require additional documentation (e.g copy of foreign passport) to further support Customer or Customer Substantial Owner status as non-U.S.

_____ Signed	_____ Date
_____ Signed	_____ Date
_____ Signed	_____ Date
_____ Signed	_____ Date

IMPORTANT: This letter of explanation, along with a copy of the official documentation issued by an authorized government body from your country or organization as documentary evidence of organization under the laws of non-U.S. country, will be reviewed prior to validation of Form W-8BEN-E. Signia Financial may also require in support of your explanation herein, one piece of additional documentation that does not include a U.S. address. Such additional documentation includes, but is not limited to, a utility bill or financial statement from an independent auditing firm.