

S B D C

PENNSYLVANIA

Small Business Development Centers

Helping businesses start, grow, and prosper.



Widener
University



Legal Documentation and Legal Entities

June 22, 2023



COMMUNITY FIRST FUND®



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PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS



Widener University



WE ARE HERE TO HELP YOU



Erlan Dobronsky, MBA
Capital Acquisition Consultant

Email: eddobronsky@widener.edu

Call me: 302-365-0265

Book time with me:

<https://widenersbdc.as.me/VitualMeeting-ErlanDobronsky>



OUR MISSION

To help your business:



START



GROW



PROSPER



Consulting
Confidential & at no cost
to you



**EDUCATIONAL
PROGRAMS**

TELL ME ABOUT YOU

- *Your name*
- *Your business*
- *Where do you reside?*
- *Where is your place of business?*
- *What do you expect to learn today?*



PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS



SCAN ME! DESCARGUE LA PRESENTACIÓN



QR Code

SCAN ME!
ACCESS PRESENTATION MATERIALS

WWW.WIDENERSBDC.ORG/PRESENTATION

MY BUSINESS LEGAL ENTITY



How to Form a New Business Entity

<https://corp.delaware.gov/howtoform/>




Business Name Availability


<https://www.njportal.com/DOR/BusinessNameSearch/Search/Availability>

Agenda


- 1 Introduction & goals




What will I get out of the workshop?
- 2. Check list




What are the required CFF loan documents?
- 3. Incorporation process



What's a legal entity and how do I register for it?
- 4. Documentation, licenses & permits



Documentation licenses & permits
- 5. What's next?



Count on us to help you with this documentation



WHAT WILL YOU GET AFTER THIS WORKSHOP?

Goal:

- We help you apply for the legal documents required to close a loan with AGL from Community First Fund

For whom:

- Customers who have attended an AGL information session AND have signed an AGL loan application

What you will learn:

- How to fill-out all legal documents needed for closing:

- Legal entity formation;
- EIN; Articles of Incorporation
- Operation agreement
- Business Bank Account
- Licenses and permits



WHAT WILL YOU GET AFTER THIS WORKSHOP?



WHAT WILL YOU GET AFTER THIS WORKSHOP?

- ✓ Access the following link
link: <https://widenersbdc.org/presentation/>
- ✓ Select option "check list"
- ✓ Review the documentation list for your legal entity and for the city of Philadelphia licenses and permits
- ✓ Mark the column as completed for the documents you know you have for sure
- ✓ In this presentation we'll give you the relevant information for you to complete your own list

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Required documentation to close the loan & to work with a business consultant

(Widener Consultant name)

3	Legal Entity	Status	Comments
Fictitious Name			
LLC Certificate / Letter			
Certificate of Incorporation			
Operating Agreement			
Articles of Incorporation			
EIN Certificate / Letter			

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Required documentation to close the loan with CFF & to work with a lender

(CFF Lender name)

3	Legal Entity	Status	Comments
Loan application			
Last 3 months of personal bank statements			
Copy of voided check			
Credit authorization form			
Government-issued photo ID			
Migratory Status (applicable to ITIN clients only)			
Last two years of personal tax returns			

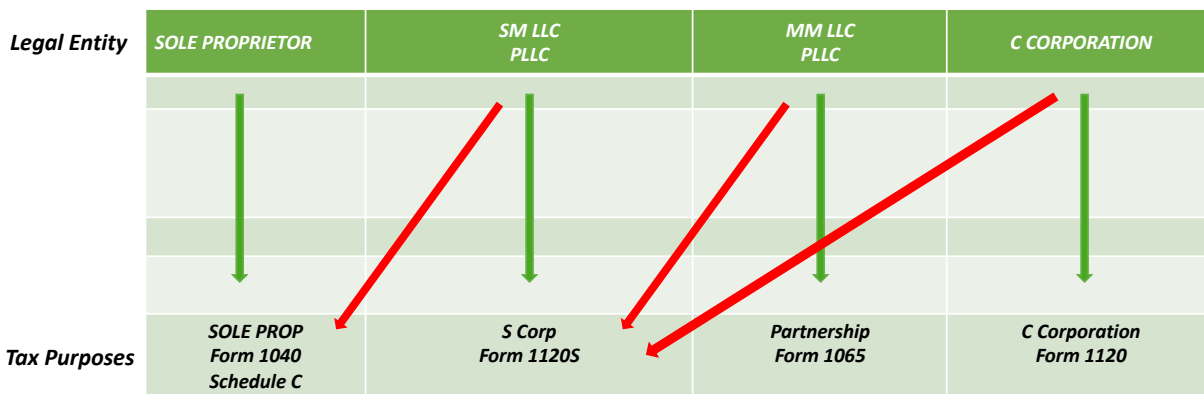


WHAT IS YOUR CURRENT LEGAL ENTITY?

BUSINESS ENTITY COMPARISON TABLE



Characteristics	Sole Proprietorship	General Partnership	Limited Partnership (LP)	Limited liability Partnership (LLP)	C corporation	S corporation	Limited liability Company (LLC)
Formation	No state filing Required.	Agreement between two or more parties.	State filing required.	State filing required. In California the use of LLP is limited to accountants & lawyers.	State filing required.	State filing required.	State filing required.
Duration of Existence	Dissolved if entity ceases doing business or upon death of the sole proprietor.	Dissolves upon death or withdrawal of a partner, unless safeguards are specified in a partnership agreement.	Perpetual	Dependent on the requirements imposed by the state of formation.	Perpetual	Perpetual	Dependent on the requirements by the state of formation.
Liability	Sole proprietor has unlimited liability	Partners have unlimited liability.	At least one general partner has unlimited liability.	Partners are not typically responsible for the debts of the LLP.	Shareholders are typically not responsible for the debts of the corporation.	Shareholders are typically not responsible for the debts of the corporation.	Members are not typically responsible for the debts of the LLC.
Operational Requirements	Relatively few legal requirements.	Relatively few legal requirements.	Some formal requirements, but less formal than corporation.	Delaware, Georgia, Pennsylvania, Texas, and Virginia require and LLP to carry insurance or an escrow account to cover liabilities.	Board of directors, annual meetings, and annual reporting.	Board of directors, annual meetings, and annual reporting.	Some formal requirements, but less formal than corporations.
Management	Sole proprietor has full control of management and operations.	Typically each partner has an equal voice, unless otherwise arranged.	Limited partners are excluded from management unless they serve on the board of directors.	All partners have the right to manage the business directly.	Managed by directors who are elected by shareholders.	Managed by directors who are elected by shareholders.	LLC has an operating agreement that outlines management.
Taxation	Not a taxable entity. Sole proprietor pays all taxes.	Not a taxable entity. Each partner pays tax on his/her share of income and can deduct losses against other sources of income.	Files taxes as a separate entity, and must meet certain criteria to avoid being taxed as a corporation.	Files taxes as a separate entity, must meet certain criteria to avoid being taxed as a corporation.	Taxed at the entity level. If dividends are distributed to shareholders, dividends are also taxed at the individual level.	No tax at the entity level. Income/loss is passed through to shareholders.	If properly structured, there is no tax at the entity level. Income/loss is passed through to members.
Pass-through Income/loss	Yes	Yes	Yes, if requirements are fulfilled.	Yes, if requirements are fulfilled.	No	Yes	Yes
Double taxation	No	No	No	No	Yes, if income distributed to shareholders as dividends.	No	No
Cost of creation	None	None	State filing fee required.	State filing fee required.	State filing fee required.	State filing fee required.	State filing fee required.
Raising capital	Often difficult unless individual contributes funds.	Contributions can be made from partners, and more partners can be added.	Contributions can be made from partners, and more partners can be added.	Contributions can be made from partners, and more partners can be added.	Shares of stock are sold to raise capital.	Shares of stock are sold to raise capital.	Possible to sell interests, though subject to operating agreement restrictions.
Transferability Of interest	No	No	Yes, pending approval of other limited partners and the general partners.	Possible, dependent of partnership agreement restrictions.	Shares of stock are easily transferred.	Yes, observing IRS regulations on who can own stock.	Possible, dependent on operating agreement restrictions.

LEGAL STRUCTURE TYPES



Legal Entity

Tax Purposes

Legal Entity 
 Tax Purposes 

TAX FORMS

1040 U.S. Individual Income Tax Return 2020 OMB No. 1545-0047

Department of the Treasury Internal Revenue Service

Filing Status: Single Married filing jointly Married filing separately (MFS) Head of household (HOH) Qualifying widow(er) (QW)

Check only one box:
 If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent.

Your full name and taxable estate: Last name, first name, middle initial, and suffix
 Your social security number

Home address (number and street), if you have a P.O. box, see instructions: Apt. no.
 Presidential Election Campaign: Check here if you, or your spouse if filing jointly, want to go to this link. Checking a box here will not change your tax or refund.

City, town, or post office. If you have a foreign address, also complete spaces below: State ZIP code
 Foreign country name Foreign postal code Foreign post office name

At any time during 2020, did you receive, sell, exchange, or otherwise acquire any financial interest in any virtual currency? Yes No

Standard Deduction: Spouse itemizes on a separate return or you were a dual-status alien
 You are a dependent Your spouse is a dependent

Age/Widows Year: Was born before January 2, 1956 Are blind Spouse: Was born before January 2, 1956 Is blind

Dependents: (a) First name, last name (b) Social security number (c) Relationship to you (d) Qualifies for care instructions (e) Child tax credit (f) Credit for other dependents

Attach: (a) Foreign, U.S. savings, etc. (b) Attach Form(s) 1042-
 2a Tax-exempt interest 2b Taxable interest
 3a Qualified dividends 3b Ordinary dividends
 4a IRA distributions 4b Taxable amount
 5a Pensions and annuities 5b Taxable amount
 6 Social security benefits 6b Taxable amount
 7 Capital gain or (loss). Attach Schedule D if required. If not required, check here
 8 Other income from Schedule 1, line 9
 9 Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income

Adjusted gross income: (a) From Schedule 1, line 10 (b) Charitable contributions if you take the standard deduction. See instructions or Add lines 10a and 10b. These are your total adjustments to income
 10a Charitable contributions (see instructions) 10b Total adjustments
 11 Subtract line 10b from line 9. This is your adjusted gross income

Standard deduction or itemized deductions (from Schedule A)
 12 Qualified business income deduction. Attach Form 6595 or Form 8885-A
 13 Add lines 12 and 13
 14 Taxable income. Subtract line 14 from line 11. If zero or less, enter -0-

SCHEDULE C Profit or Loss From Business (Sole Proprietorship) 2020 OMB No. 1545-0074

Department of the Treasury Internal Revenue Service

Go to www.irs.gov/ScheduleC for instructions and the latest information.
 Attach to Form 1040, 1040-SR, 1040-SS, or 1040-partnership unless generally by Form 1065.

Name of proprietor: _____ Social security number (SSN): _____

A Principal business or profession, including product or service (see instructions) _____ B Enter code from instructions _____

C Business name, if no separate business name, leave blank _____ D Employer ID number (EIN) (see note) _____

E Business address (including suite or room no.) _____ City, town or post office, state, and ZIP code _____

F Accounting method: (1) Cash (2) Accrual (3) Other (specify) _____

G Did you "materially participate" in the operation of this business during 2020? If "no," see instructions for limit on losses Yes No

H If you started or acquired the business during 2020, check here Yes No

I Did you make any payments in 2020 that would require you to file Form(s) 1099? See instructions Yes No

J If "yes," did you or will you file required Form(s) 1099? Yes No

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked 1
 2 Returns and allowances 2
 3 Subtract line 2 from line 1 3
 4 Cost of goods sold (from line 42) 4
 5 Gross profit. Subtract line 4 from line 3 5
 6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions) 6
 7 Gross income. Add lines 5 and 6 7



Part II Expenses. Enter expenses for business use of your home only on line 30.

8 Advertising 8
 9 Car and truck expenses (see instructions) 9
 10 Commissions and fees 10
 11 Contract labor (see instructions) 11
 12 Depreciation 12
 13 Operation and section 179 expense deduction (not included in Part II) (see instructions) 13
 14 Employee benefit programs (other than line 18) 14
 15 Insurance (other than health) 15
 16 Interest (see instructions) 16
 17 Mortgage (paid to bank, etc.) 17
 18 Legal and professional services 18
 19 Tuition and fees 19
 20 Office expenses (see instructions) 20
 21 Rent or lease (see instructions) 21
 22 Vehicle, machine, and equipment 22
 23 Other business property 23
 24 Repairs and maintenance 24
 25 Supplies (not included in Part II) 25
 26 Taxes and licenses 26
 27 Travel and meals 27
 28 Unreimbursed employee expenses (other than line 18) 28
 29 Wages (see employment credits) 29
 30 Other expenses (from line 42) 30
 31 Total deductions. Subtract line 31 from line 7 31
 32 Taxable profit or (loss). Subtract line 31 from line 7 32

PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS



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Legal Entity 
 Tax Purposes 

TAX FORMS

Form 1120-S U.S. Income Tax Return for an S Corporation 2021 OMB No. 1545-0123

Department of the Treasury Internal Revenue Service

Do not file this form unless the corporation has filed or is filing Form 990 as the sole S corporation.
 Go to www.irs.gov/Form1120S for instructions and the latest information.

For calendar year 2021 (or for year beginning 2021, ending 2021)

A Principal business activity: _____ D Employer identification number: _____

B Business activity code: _____ E Date business started: _____

C Business code number: _____ F Total assets (see instructions): \$ _____

G Is the corporation electing to be an S corporation beginning with this tax year? See instructions. Yes No

H Check if: (1) Final return (2) Name change (3) Address change (4) Amended return

I Enter the number of shareholders who were shareholders during any part of the tax year _____

J Check if corporation: (1) Aggregated activities for section 465 at-risk purposes (2) Grouped activities for section 469 passive activity purposes

Caution: Include only trade or business income and expenses on lines 1a through 21. See the instructions for more information.

Income

1a Gross receipts or sales 1a
 b Returns and allowances 1b
 c Balance. Subtract line 1b from line 1a 1c
 2 Cost of goods sold (attach Form 1125-A) 2
 3 Gross profit. Subtract line 2 from line 1c 3
 4 Net gain (loss) from Form 4797, line 11 (attach Form 4797) 4
 5 Other income (loss) (see instructions—attach statement) 5
 6 Total income (loss). Add lines 3 through 5 6

Deductions (see instructions for instructions)

7 Compensation of officers (see instructions—attach Form 1120-E) 7
 8 Salaries and wages (less employment credits) 8
 9 Repairs and maintenance 9
 10 Bad debts 10
 11 Rents 11
 12 Taxes and licenses 12
 13 Interest (see instructions) 13
 14 Depreciation not claimed on Form 1125-A or elsewhere on return (attach Form 4562) 14
 15 Depletion (Do not deduct oil and gas depletion) 15
 16 Advertising 16
 17 Pension, profit-sharing, etc., plans 17
 18 Employee benefit programs 18
 19 Other deductions (attach statement) 19
 20 Total deductions. Add lines 7 through 19 20
 21 Ordinary business income (loss). Subtract line 20 from line 6 21

Tax and Payments

22a Excess net passive income or LIFO recapture (see instructions) 22a
 b Tax from Schedule D (Form 1120-S) 22b
 c Additions 22a and 22b (see instructions for additional taxes) 22c
 23 2021 estimated tax payments and 2020 overpayment credited to 2021 23
 d Tax deducted with Form 7061 23a
 e Credit for federal tax paid on S-corp (4136) 23c
 24 Add lines 22a through 23c 24
 25 Estimated tax penalty (see instructions). Check if Form 2220 is attached 25
 26 Amount owed. If the 25d is smaller than the total of lines 22c and 24, enter amount owed 26
 27 Overpayment. If the 25d is larger than the total of lines 22c and 24, enter amount overpaid 27
 28 Enter amount from line 26. Credited to 2022 estimated tax 28
 29 Overpayment of 2021 tax. See instructions for more information. If the 28 is less than the 29, enter the difference and check. If a tax refund, and complete. Debtor(s) or preparer (other than taxpayer) is based on an information of a preparer who is not the taxpayer 29

Sign Here: Signature of officer _____ Date _____ Title _____

Prepared By: Preparer's name _____ Firm's address _____ Phone No. _____

Form 1065 U.S. Return of Partnership Income 2019 OMB No. 1545-0123

Department of the Treasury Internal Revenue Service

For calendar year 2019, or tax year beginning 2019, ending 2019

Go to www.irs.gov/Form1065 for instructions and the latest information.

A Principal business activity: _____ D Employer identification number: _____

B Principal product or service: _____ E Date business started: _____

C Business code number: _____ F Total assets (see instructions): \$ _____

G Check applicable boxes: (1) Initial return (2) Final return (3) Name change (4) Address change (5) Amended return

H Check accounting method: (1) Cash (2) Accrual (3) Other (specify) _____

I Number of Schedules K-1. Attach one for each partner at any time during the tax year _____

J Check if Schedules C and M-3 are attached Yes No

K Check if partnership: (1) Aggregated activities for section 465 at-risk purposes (2) Grouped activities for section 469 passive activity purposes

Caution: Include only trade or business income and expenses on lines 1a through 22 below. See instructions for more information.

Income

1a Gross receipts or sales 1a
 b Returns and allowances 1b
 c Balance. Subtract line 1b from line 1a 1c
 2 Cost of goods sold (attach Form 1125-A) 2
 3 Gross profit. Subtract line 2 from line 1c 3
 4 Ordinary income (loss) from other partnerships, estates, and trusts (attach statement) 4
 5 Net farm profit (loss) (attach Schedule F (Form 1040 or 1040-SR)) 5
 6 Net gain (loss) from Form 4797, Part I, line 17 (attach Form 4797) 6
 7 Other income (loss) (attach statement) 7
 8 Total income (loss). Combine lines 3 through 7 8

Deductions (see instructions for instructions)

9 Salaries and wages (other than to partners) (less employment credits) 9
 10 Guaranteed payments to partners 10
 11 Repairs and maintenance 11
 12 Bad debts 12
 13 Rents 13
 14 Taxes and licenses 14
 15 Interest (see instructions) 15
 16a Depreciation (if required, attach Form 4562) 16a
 b Less depreciation reported on Form 1125-A and elsewhere on return 16b
 17 Depletion (Do not deduct oil and gas depletion) 17
 18 Retirement plans, etc. 18
 19 Employee benefit programs 19
 20 Other deductions (attach statement) 20
 21 Total deductions. Add the amounts shown in the far right column for lines 9 through 20 21
 22 Ordinary business income (loss). Subtract line 21 from line 8 22

PE

ERS

Legal Entity →

Tax Purposes →

Form 1120 U.S. Corporation Income Tax Return for calendar year 2022 or tax year beginning 2022, ending 2022. The form includes sections for: A. Check #, B. Employer identification number, C. Date incorporated, D. Total assets, E. Schedule(s) attached, F. Check #, G. Initial return, H. Final return, I. Name change, J. Address change, and a main table with 37 rows for income, deductions, and tax calculations.

FICTITIOUS NAME

✓ **What is it?**

It is the incorporation under the fictitious name, DBA, Trade name or assumed name.

✓ **How to become one and what to present for the loan request**

You get it through the PA Department of State <https://hub.business.pa.gov/Home>
 You must present the fictitious name certificate of registration

✓ **What's the fee?**

- The fee is \$75 USD, and it doesn't have to be renewed
- Fill-out this form and you'll get a certificate in approx. 3-5 weeks
- **The fictitious name is not a legal entity**

PENNSYLVANIA DEPARTMENT OF STATE
 BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

Return document by mail to: _____
 Name _____
 Address _____
 City _____ State _____ Zip Code _____

Return document by mail to: _____

Registration of Fictitious Name
 DSCB-54-311
 (rev. 2/2017)

Read all instructions prior to completing. This form may be submitted online at <https://www.corporations.pa.gov/>.
 Fee: \$70 I qualify for a veteran/reservist-owned small business fee exemption (see instructions)

In compliance with the requirements of 54 Pa.C.S. § 311 (relating to registration), the undersigned entity(ies) desiring to register a fictitious name under 54 Pa.C.S. Ch. 3 (relating to fictitious names), hereby state(s) that:

1. The fictitious name is: _____

2. A brief statement of the character or nature of the business or other activity to be carried on under or through the fictitious name is: _____

3. The address, including number and street, if any, of the principal place of business (P.O. Box alone is not acceptable):
 Number and street _____ City _____ State _____ Zip _____ County _____

4. The name and address, including number and street, if any, of each individual interested in the business is:
 Name _____ Number and Street _____ City _____ State _____ Zip _____

LLC LIMITED LIABILITY COMPANY

✓ **What is it?**

LLC stands for Limited Liability Corporation

✓ **How to become an LLC and what to present for the loan request**


You must register with the PA Department of State
<https://hub.business.pa.gov/Home>

- Set-up an account
- Fill-out this form and you'll get a certificate in approx. 3-5 weeks
- Loan requires you to present the LLC Certificate of Organization signed and sealed and the operations Agreement

✓ **What's the fee?**

The fee is \$125 USD, and it doesn't have to be renewed

PENNSYLVANIA DEPARTMENT OF STATE
 BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

<input type="checkbox"/> Return document by mail to:	Certificate of Organization Domestic Limited Liability Company (2002B (1-2013) rev. 7/2015)
Name _____	
Address _____	
City _____ State _____ Zip Code _____	
<input type="checkbox"/> Return document by email to:	8913 

Read all instructions prior to completing. This form may be submitted online at <https://www.corporations.pa.gov/>

Fee: \$125

In compliance with the requirements of 15 Pa.C.S. § 8913 (relating to certificate of organization), the undersigned desiring to organize a limited liability company, hereby certifies that:

1. The name of the limited liability company (signature is required, i.e., "company", "limited" or "limited liability company" or abbreviation) _____

2. The (a) address of the limited liability company's initial registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is:
 (Complete (a) or (b) - not both)

(a) Number and Street	City	State	Zip	County
(b) Name of Commercial Registered Office Provider				County
Address _____				

3. The name and address, including street and number, if any, of each organizer is (all organizers must sign on page 2):

Name	Address
_____	_____
_____	_____

PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS



LLC LIMITED LIABILITY COMPANY

OPERATING AGREEMENT

LIMITED LIABILITY COMPANY OPERATING AGREEMENT

OPERATING AGREEMENT OF _____, L.L.C.

THIS OPERATING AGREEMENT is entered as of the _____ day of _____, 20____ (the "Effective Date"), by _____, L.L.C., a limited liability company organized and existing under the laws of the State of _____, having its principal place of business at _____ (the "Company"), and _____, having a residence address of _____ (the "Member"), as sole member.

ARTICLE I. DEFINITIONS

I. Certain Definitions. As used herein, the following terms have the following meanings:

- (a) "Act" means the Limited Liability Company Act of the State of _____, as from time to time amended.
- (b) "Agreement" means this Operating Agreement, as the same may be amended from time to time.
- (c) "Code" means the Internal Revenue Code of 1986, as amended from time to time.
- (d) "Company" means _____, L.L.C., the limited liability company formed and governed pursuant to this Agreement.
- (e) "Legal Representative" or "legal representative" of a Member shall mean executor, executors, administrator, administrators, committee, guardian, distributee, under the intestacy laws or other personal representative of a deceased Member.
- (f) "Person" or "person" shall mean any individual, trust, estate, partnership, association, firm, company, corporation or any state or public officer, agency or instrumentality.
- (g) "Property" shall mean any and all assets and property of the Company, real or personal, tangible or intangible (including but not limited to goodwill), including but not limited to money and any legal or equitable interest in any such assets and property, but excluding services and promises to perform services in the future.
- (h) "Transfer" or "transfer" shall mean sell, assign, convey, donate, bequeath, pledge, grant a security interest in, encumber, transfer or otherwise dispose of or contract to transfer, whether voluntarily or involuntarily.
- (i) "Treasury Regulation(s)" means the regulations of the United States Department of the Treasury promulgated under the Code, as amended or supplemented from time to time.

PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS



CREATING A LEGAL ENTITY FOR MY BUSINESS

What's New?
Click on the What's New button to see what new features have been introduced to the Hub.

Quick Actions
The buttons below are intended to assist you in quickly identifying the next steps necessary to facilitate the management of your business. Each button will provide a landing page with detailed information and links to support that business process.

PA DOS Business Filing Services
Use the Department of State's Business Filing Services to submit new business registration documents, file updates, and search/purchase existing records (e.g., formation documents, UCC documents, subsistence certificates/certificates of registration, etc.).

- <https://hub.business.pa.gov/Home>

GETTING AN EIN

<https://www.irs.gov/businesses>

IRS DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
CINCINNATI OH 45999-0023

Date of this notice: [REDACTED]
Employer Identification Number:
Form SS-4
Number of this notice: CP 575 G
For assistance you may call us at:
1-800-829-4933

IF YOU WRITE, ATTACH THE STUB AT THE END OF THIS NOTICE.

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN [REDACTED]. This EIN will identify you, your business accounts, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

When filing tax documents, payments, and related correspondence, it is very important that you use your EIN and complete name and address exactly as shown above. Any variation may cause a delay in processing, result in incorrect information in your account, or even cause you to be assigned more than one EIN. If the information is not correct as shown above, please make the correction using the attached tear off stub and return it to us.

A limited liability company (LLC) may file Form 8832, Entity Classification Election, and elect to be classified as an association taxable as a corporation. If the LLC is eligible to be treated as a corporation that meets certain tests and it will be electing S corporation status, it must timely file Form 2553, Election by a Small Business Corporation. The LLC will be treated as a corporation as of the effective date of the S corporation election and does not need to file Form 8832.

To obtain tax forms and publications, including those referenced in this notice, visit our Web site at www.irs.gov. If you do not have access to the Internet, call 1-800-829-3476 (TTY/711 1-800-829-4933) or visit your local IRS office.

IMPORTANT REMINDERS:

- Keep a copy of this notice in your permanent records. This notice is issued only one time and the IRS will not be able to generate a duplicate copy for you. You may give a copy of this document to anyone asking for proof of your EIN.
- Use this EIN and your name exactly as they appear at the top of this notice on all your federal tax forms.
- Refer to this EIN on your tax-related correspondence and documents.

If you have questions about your EIN, you can call us at the phone number or write to us at the address shown at the top of this notice. If you write, please tear off the stub at the bottom of this notice and send it along with your letter. If you do not need to write us, do not complete and return the stub.

Your name control associated with this EIN is CAME. You will need to provide this information, along with your EIN, if you file your returns electronically.

Thank you for your cooperation.

EIN CERTIFICATE

The screenshot shows the IRS website's 'Tax Information For Businesses' page. The 'Employer ID Number (EIN)' link is circled in red. The page includes a navigation bar with 'File', 'Pay', 'Refunds', 'Credits & Deductions', and 'Forms & Instructions'. Below the navigation bar, there are links for 'Home / File / Businesses', 'Tax Information For Businesses', and a search bar. The main content area features a sidebar with 'Individuals' and 'Businesses and Self-Employed' categories. The 'Businesses and Self-Employed' category is expanded, showing sub-links for 'Small Business and Self-Employed', 'Large Business', 'Corporations', 'Partnerships', and 'Charities and Nonprofits'. The main content area has three columns: 'Prepare Your Taxes' (with links for Business Tax Credits, Deduct Expenses, Employment Taxes, Excise Taxes, and Gift Taxes), 'File or Pay Your Taxes' (with links for Estimated Taxes, Order Forms Online, and Electronic Federal Tax Payment System (EFTPS)), and 'Run Your Business' (with links for Start a Business, Operate a Business, and Close a Business).

<https://www.irs.gov/businesses>

PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS



Widener University

CITY OF PHILADELPHIA BUSINESS LICENSES AND PERMITS



<https://www.phila.gov/services/business-self-employment/>

Business & self-employment

- Report a paid sick leave violation
- Business taxes
- Register a business
- Report wage theft violation
- Find a minority, woman, or disabled-owned business
- Report possible fraud, waste, or other issues on contracts
- Starting a business**
- Find location and zoning information
- Trade licenses
- Business licenses, permits, and approvals

Starting a business

Find the information and licenses you need to start a business.

Find location and zoning information
Information about zoning in the City of Philadelphia.

Trade licenses
Get a license to do trade work in Philadelphia.

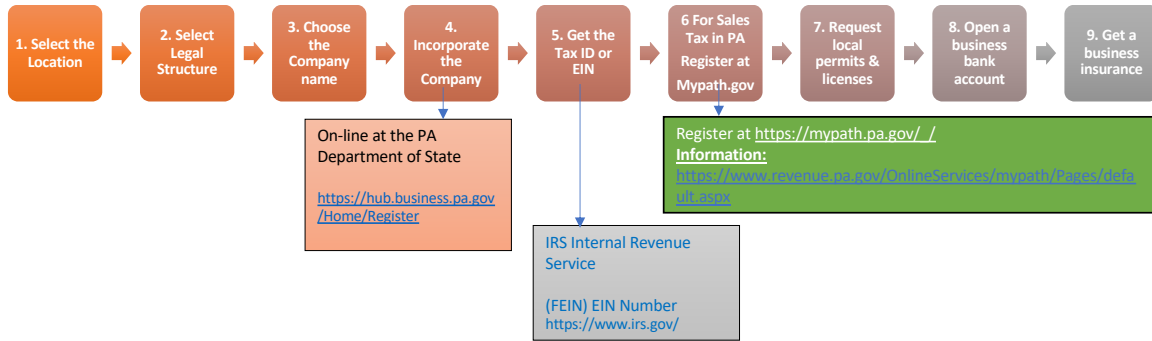
Business licenses, permits, and approvals
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