

Contact Center: (800) 248-8447 | www.IRAServices.com

Important things investors need to know prior to opening their self-directed IRA account with IRA Services Trust Company

To make your initial investment purchase, you are required to submit supporting documents **with** your *INVESTMENT AUTHORIZATION* form. Below is a list of common investment assets and their document requirements. For all other assets not listed below, please call us at (800) 248-8447.

Please ensure that all paperwork is completed correctly prior to submitting to IRA Services Trust Company and that all required paperwork is submitted together with the *INVESTMENT AUTHORIZATION* form.

IMPORTANT: Investments must be registered and/or titled "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]" (Tax ID: 26-2627205)

BROKERAGE ACCOUNT (For publicly traded securities, foreign exchange, commodity exchange, etc.)

Brokerage firm's account application form—Please ensure that the firm is able to establish an account under the name of "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]"

CERTIFICATE OF DEPOSIT (CD)

CD with Fremont Bank: No additional documentation required. Please ensure that you include the length of the term and the amount to be invested on the Investment Authorization form.

CD with another financial institution: Application form provided by financial institution of your choice—Please ensure that the financial institution is able to establish an account under the name of "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]"

HEDGE FUNDS

Application form provided by hedge fund manager

Subscription Agreement

Investment interest/membership must be registered under "IRA Services Trust Company CFBO: [Investor Name] [IRA Account No.]" with a signature line for IRA Services Trust Company's authorized signer

Subscription Agreement must also include the investor's name and signature

IRA Services' Prohibited Transaction Questionnaire

IRA LLC (Private, Single-Member, Family)

Operating Agreement (see IRA LLC REQUIREMENTS document)

EIN Confirmation

Articles of Organization or Certificate of Formation

IRA LLC Agreement

PRECIOUS METALS

Invoice/purchase contract/order form from precious metals dealer under the name of "IRA Services Trust Company CFBO: [Investor Name] [IRA Account No.]"

You are responsible for finding a precious metals dealer and contacting them to obtain an invoice, purchase contract or order form to be submitted with our Investment Authorization form. All precious metals are to be stored at a facility approved by IRA Services Trust Company (see our Fee Schedule for a list of approved storage facilities and their respective storage fees). For a list of precious metals allowed in an IRA, please see the "Acceptable Precious Metals" document. You may find this on our website, www.IRAServices.com, or call us at (800) 248-8447 to obtain a copy.

PRIVATE PLACEMENTS, LIMITED PARTNERSHIPS, PUBLIC LLCs, NON-PUBLIC PARTNERSHIPS, etc.

Subscription Agreement and Private Placement Memorandum

Investment interest/membership must be registered under "IRA Services Trust Company CFBO: [Investor Name] [IRA Account No.]" with a signature line for IRA Services Trust Company's authorized signer

Subscription Agreement must also include the investor's name and signature

IRA Services' Prohibited Transaction Questionnaire form

PRIVATE STOCK (Non-publicly traded)

Stock purchase agreement/contract

IRA Services' Prohibited Transaction Questionnaire form

PROMISSORY NOTES – see attached

PUBLICLY-TRADED SECURITIES (Stocks, Bonds, Mutual Funds)

No additional documentation required. Please ensure that you include the stock market symbol and number of shares or amount to purchase on the INVESTMENT AUTHORIZATION form.

REAL ESTATE (Residential, Commercial, Land, Mobile Home, etc) – see attached

REITs (Real Estate Investment Trust)

Application form from REIT company

TAX LIENS – see attached

IMPORTANT: Investments must be registered and/or titled "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]" (Tax ID: 26-2627205).

Asset Type	Required Pre-Funding Documents	Required Post-Funding Documents
1. UNSECURED PROMISSORY NOTE		
If borrower is an individual	Investment Authorization with funding instructions Original notarized note* Note servicing agreement (if applicable)	Amortization/payment schedule (if applicable)
If borrower is a business entity	Investment Authorization with funding instructions Copy of notarized note* Copy of assignment of note Documents certifying formation of entity Evidence that the entity is in good standing Prohibited Transactions Questionnaire	Amortization/payment schedule (if applicable)
2. SECURED PROMISSORY NOTE		
If borrower is an individual	Investment Authorization with funding instructions Original notarized note* Note servicing agreement (if applicable)	Amortization/payment schedule (if applicable)
If borrower is a business entity	Investment Authorization with funding instructions Copy of the secured note* Note servicing agreement (if applicable) Documents certifying formation of entity Evidence that the entity is in good standing Prohibited Transactions Questionnaire	Amortization/payment schedule (if applicable)
a.) Secured by Real Estate	Applicable documents listed in Section 2 plus: Copy of deed of trust/mortgage Copy of assignment of deed of trust (if applicable) Copy of note endorsement (if applicable) Evidence that borrower is/will be on the title	Applicable documents listed in Section 2 plus: Recorded deed of trust/mortgage Recorded assignment of deed of trust (if applicable) Executed note endorsement (if applicable)
b.) Secured by Vehicle, Manufactured or Mobile Home	Applicable documents listed in Section 2 plus: Copy of certificate of ownership in borrower's name Registration of title/lien holder to "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]" Evidence that borrower is/will be on the title	Applicable documents listed in Section 2 plus: Executed security agreement Certificate of ownership
c.) Secured by Equipment	Applicable documents listed in Section 2 plus: Copy of UCC filing (if applicable) Evidence that borrower is/will be on the title	Applicable documents listed in Section 2 plus: Executed security agreement Recorded UCC filing (if applicable)
d.) Secured by Company Shares	Applicable documents listed in Section 2 plus: Copy of security agreement (if applicable) Copy of pledge agreement (if applicable) Documents certifying formation of entity Evidence that the entity is in good standing Private Placement Memorandum/Subscription Agreement/Operating Agreement	Applicable documents listed in Section 2 plus: Executed security agreement Stock Certificate (if applicable) Stock Power (if applicable)
e.) Secured by Participation Agreement	Applicable documents listed in Section 2 plus: Copy of participation agreement Evidence that borrower is/will be on the title Documents certifying formation of entity Evidence that the entity is in good standing Private Placement Memorandum/Subscription Agreement/Operating Agreement	Applicable documents listed in Section 2 plus: Executed participation agreement
f.) Secured by Other Collateral	Applicable documents listed in Section 2 plus: Evidence that borrower is/will be on the title Applicable security agreement	Applicable documents listed in Section 2 plus: Executed security agreement Executed certificate of ownership
3. REAL ESTATE		
Earnest money/For deposit only	When purchasing real estate, be sure that the third party understands that the buyer is "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]" Investment Authorization with funding instructions Purchase Contract or Preliminary Settlement Statement in the name of "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]"	
Purchase/Closing	Investment Authorization with funding instructions Purchase Contract (without deposit) Estimated Closing Statement Preliminary title report Escrow package (if applicable) Loan package (if applicable) Proposed deed with "When Recorded Return To" address listed as: IRA Services Trust Company – PO Box 7080, San Carlos, CA 94070	Recorded Grant Deed Title Insurance Policy
4.) TAX LIEN	Investment Authorization with funding instructions Application for purchase	Tax lien certificate

*Promissory note must outline the following terms, with signature lines for both the borrower and the lender:

- Amount of loan
- Date of issuance
- Interest rate
- Interest compounding period (annual, quarterly, monthly, daily, none)
- Re-payment terms (payments must be sent to IRA Services Trust Co: PO Box 7080, San Carlos, CA 94070)
- Maturity date

Lender must be listed as "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]" (Tax ID: 26-2627205).