

A GUIDE FOR PROSPECTIVE INVESTORS

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

If you have any questions after reviewing this guide, please call our Contact Center at 1-800-248-8447 or visit www.IRAServices.com

WHAT ARE YOUR RESPONSIBILITIES AS AN ACCOUNT HOLDER?

- Choosing the investment(s)
- Performing due diligence on the investment(s)
- Understanding the risks related to your investment(s)
- Monitoring the investment(s)' performance
- Knowing whether your investment is liquid and how to liquidate
- Understanding Prohibited Transaction rules (see below) and avoiding them
- Ensuring that valuations are provided to IRA Services Trust Company for all assets on at least an annual basis
- Understanding IRA Services Trust Company fees and minimum balance requirement. Please read our [FEE SCHEDULE & FINANCIAL DISCLOSURE](#) (see attached) for more information.

WHAT ARE OUR RESPONSIBILITIES AS A CUSTODIAN OF YOUR RETIREMENT ACCOUNT?

- Assisting in opening & funding your account
- Making the investment(s) on your behalf
- Making distributions & paying expenses per your request
- Providing you with quarterly statements
- Explaining IRS regulations, and answering questions about your account and our procedures
- Reporting information required by the IRS and other governmental agencies
 - 1099R – Distributions from your IRA
 - 5498 – Contributions to, and Fair Market Value of, your IRA

IMPORTANT: As a Custodian of self-directed accounts, we are not permitted to give investment, legal or tax advice.

WHAT ARE PROHIBITED TRANSACTIONS?

A Prohibited Transaction (PT) is any transaction between your retirement account (the Plan) and a "disqualified" person or entity. A "disqualified" person is any lineal ascendant (i.e. parents, grandparents, etc.), descendants (children, grandchildren, etc.), spouse, spouse's ascendants, descendants or any entity for which a disqualified person has 50% or more ownership. The following are examples of prohibited transactions:

- Lending money or engaging in some other extension of credit between the retirement account and a disqualified person. For example, you cannot personally guarantee a loan for a real estate purchase by your retirement account.
- Furnishing goods, services or facilities between the retirement account and a disqualified person. For example, you cannot personally make an improvement to a rental property held by your retirement account.
- Transferring or using by or for the benefit of a disqualified person, the income or assets of a retirement account. For example, you may not stay in a vacation property that is owned by your retirement account.
- Dealing with income or assets of a plan by a disqualified person who is a fiduciary acting in his/her own interest or for his/her own account. For example, you should not loan money from your retirement account to your CPA.
- Receiving any consideration for his/her personal account by a disqualified person who is a fiduciary from any party dealing with the plan in connection with a transaction involving the income or assets of the plan. For example, you cannot pay yourself income from profits generated from the rental property held by your retirement account.

For more information about prohibited transactions, please refer to [IRS Publication 590a](#).

HOW TO OPEN YOUR ACCOUNT

To open an account, please visit our website, www.IRAServices.com, and click on the "Start or Continue" button under **New Investor Signup** at the top right of the page. This will take you to our secure online application system. Once you have completed the online application, you will be prompted to **print, sign and mail** the following documents:

- Acknowledgment page
- Transfer Authorization (if you are transferring cash and/or assets from another financial institution)
- Internet Access Request form (optional but strongly recommended if you wish to gain access to your account online)
- A copy of your valid government-issued photo ID (such as a driver's license)
- Most recent account statement from your financial institution (if transferring cash and/or assets from another IRA)
- A check for **\$59** made payable to "IRA Services Trust Company" to cover your account setup fee and first quarterly account fee.

Note: Registration Codes are only valid if you use the online application system. Therefore, you must use the online application system if you have been given a Registration Code. If the Registration Code entitles you to certain fee waivers, you only need to send us the applicable amount to cover your account setup fee, or none at all (if applicable).

Please further note that there is a \$300 minimum balance requirement to keep your account open. The \$300 must come from qualified funds (i.e. funds transferred from another IRA or rolled over from a qualified plan, or cash contributed to the IRA; contact us if you are not eligible to do a transfer, rollover or make a contribution).

If you prefer not to use the online application system to establish your account, you may complete a paper application by using our [New Investor Kit](#), which you may obtain from the "Forms & Fees" section of our website. Please note that the account setup fee is higher if you choose to open an account via paper application. The following documents must be mailed with your paper application:

- A copy of your valid government-issued photo ID (such as a driver's license)
- Most recent account statement from your financial institution (if transferring cash and/or assets from another IRA)
- A check for \$84 made payable to "IRA Services Trust Company" to cover your account setup fee and first quarterly account fee.

Please read the [Account Disclosure](#) and [Custodial Agreement](#) documents as they provide you with more information about our requirements for maintaining the account. These forms can be found in the "Forms & Fees" section of our website.

For assistance with establishing your account, please call our Contact Center at 1-800-248-8447.

ADDITIONAL SERVICES WE PROVIDE (AT NO EXTRA COST!)

24/7 Internet Access

You have the option to sign up for online access to your account. Currently, online access allows you to view your account's recent transactions and transaction history, your custodial cash balance, your asset(s) and their last reported value, tax information, and quarterly and year-end statements. We will continuously be adding more features to enhance your online access experience.

To gain online access, please complete our [INTERNET ACCESS REQUEST](#) form. You will receive a temporary password from "webmaster@iraservices.com". Please add this email address to your Spam filter list, otherwise the email with your temporary password may end up in your Spam or Junk Mail folder.

Email Notification Service

We will send you automated email notifications to inform you:

- When your account is established
- When a Transfer Authorization request is forwarded to your financial institution (if you are transferring cash and/or assets from another IRA)
- When cash has been deposited to your account
- When there are insufficient funds to make an investment or disbursement
- When an investment or disbursement is made

Please provide us with a valid email address when you establish your account so that you may receive these updates and other important information regarding your account. To ensure that you receive our automated emails, please add "iraservices@iraservices.com" to your Spam filter list, otherwise the emails may end up in your Spam or Junk Mail folder.

Representative Services

If you designate a Representative (an interested third party, i.e. your spouse, financial advisor, investment sponsor, attorney, or accountant, etc) for your account, you will not only be granting them permission to speak with and correspond with us regarding your account, but they will have the option to gain online access to your account, and they will receive the same automated emails that you will, so that they may also be kept abreast your account activity (they have the option to "opt out" of our Email Notification if they wish).

You also have the option to designate your Representative as the "Primary Contact" on your account; which will cause us to contact the Representative first, should any questions or concerns arise regarding your account.

To designate a Representative for your account, please provide your Representative's information on the online application, or complete the [REPRESENTATIVE AUTHORIZATION](#) form if you open your account using our paper application.

HOW CUSTODIAL FEES ARE CHARGED AND COLLECTED & HOW TO PAY THEM

Your account has a minimum balance requirement of \$300. You must keep \$300 in your custodial cash balance at all times. This balance must comprise of qualified funds (i.e. funds transferred from another IRA or rolled over from a qualified retirement plan, or cash contributed to the IRA -- contact us if you are not eligible to do a transfer, rollover, or make a contribution).

Our fees are collected from your custodial cash account. To re-instate the required minimum balance, you may reimburse your custodial cash account for the fees we have collected using out-of-pocket (personal) funds. Any funds deposited to your account for the purpose of reimbursing fees will not be considered a contribution to your IRA. To reimburse your account, send us a check made payable to "IRA Services Trust Company" with a completed [Deposit Information](#) form. Note: You may not pre-pay the current year's fees. If you do choose to reimburse your account, we recommend that you do so at the end of the year, once the fourth quarter fees have been collected (in October).

What if you fail to maintain the \$300 minimum balance requirement?

With every quarterly statement you receive, you will be notified if you have fallen below the \$300 minimum balance requirement. We will continue to collect our fees from your custodial cash account until the cash is depleted or there are insufficient funds in the account for us to collect our fees. If we are unable to collect our fees, we will send you an invoice if you owe more than \$50 in fees (invoice fee applies; to avoid invoice fees, please check your account periodically, by checking online or by giving us a call, to ensure that it is in good standing). Please note that you will not be penalized if you do not maintain the minimum required balance throughout the year. However, the balance will be re-instated any time the account is funded.

Account Setup (Must accompany your application; one time fee) (Not charged to Coverdell Education Savings Accounts) Online Application (if you complete our online application) \$35 Paper Application (if you complete our paper application form) \$60																																	
Account Maintenance Fees Quarterly Account Fee (Must accompany your application) Subsequent Quarterly Account Fees will be automatically deducted from your account the first day of each calendar quarter. Charged per IRA account. This fee is <u>not</u> pro-rated. Failure to pay the Account Setup and Quarterly Account fees with your application may delay the setup of your account. \$24 per quarter Quarterly Asset Fees Automatically deducted from your account at the time of purchase and the first day of each calendar quarter. Charged per asset held in your account. Quarterly Asset Fees are not charged to Coverdell Education Savings Accounts. Type 1 Assets Assets publicly available which may be traded on a financial exchange including brokerage accounts within the IRA used to trade stock, bonds, etc. \$8 per asset/quarter Type 2 Assets Assets such as private placements, non-public partnerships, notes, deeds of trust, etc. Precious metals are considered Type 2 assets, but no quarterly asset fee is charged for precious metals. \$12 per asset/quarter Type 3 Assets Assets such as real property. \$20 per asset/quarter Type 4 Assets Assets such as IRA LLCs (Private, Single-Member or Family IRA LLCs) \$15 per asset/quarter																																	
Transaction Fees (Automatically deducted from your account at the time of the transaction) Cash Disbursement \$10 per disbursement Periodic Cash Disbursement via ACH (For periodic distributions only) \$5 per ACH transaction Cash Disbursement for Expense Payment \$15 per payment Purchase / Liquidation / Sale / Re-Registration ¹ / Exchange ² of Type 1 Assets \$30 per asset Purchase ³ / Liquidation / Sale / Re-Registration ¹ / Exchange ² of Type 2 & Type 4 Assets ⁴ \$40 per asset Purchase / Sale / Transfer / Re-Registration ¹ / Exchange ² of Type 3 Assets ⁴ \$125 per asset Roth Conversion / Recharacterization \$50																																	
¹ The re-registration fee applies if transferring or distributing asset(s) in-kind. Additional fees such as transfer agent fees, brokerage service fees, etc. may apply upon re-registration and may be charged as a separate item. If an asset cannot be re-registered, an Assignment of Interest will be issued and an assignment fee equivalent to the re-registration fee will apply. ² Applicable fee for exchanges is the Type of the resulting asset being exchanged and may require the addition of a Special Administrative Service Fee (see below). ³ Precious metals are charged the fee for each purchase, not for each metal/coin type purchased. ⁴ For <i>outgoing</i> transfers of real property and deeds of trust, the re-registration fee is \$125 if IRA Services Trust Company prepares the deed or assignment of deed of trust, and \$40 if prepared by the investor or a third party. For <i>incoming</i> transfers of real property and deeds of trust, the investor or a third party <i>must</i> prepare the deed; the \$40 re-registration fee applies.																																	
Account Termination Fee (In addition to any transaction and/or service fees that may apply) \$100 per account																																	
Storage & Brokerage Fees Charged By Depository & Discount Broker Delaware Depository (Storage facilities located on the East Coast) Charged at initial purchase, annually thereafter. Only precious metals may be stored at Delaware Depository. Storage fees will be billed at the rate of \$1 per \$1,000 of asset value held at depository and are not pro-rated. See "Other Service Fees" for shipping fee. Segregated storage is available for gold, platinum and palladium only (no silver) – cost is \$190 minimum per year (\$1.60 per \$1,000). \$100 minimum storage fee First State Depository Only foreign currency is stored at First State Depository. \$125 per currency/year BlueVault Precious Metals Storage (Storage facility located on the West Coast) Administrative and Storage fees charged at initial purchase and annually thereafter. BlueVault provides segregated storage for gold and silver bullion only. Contact BlueVault at (619) 342-8090 for Storage Fee Schedule. \$20 administrative fee plus BlueVault storage fees Trade Processing Fee for Brokerage assets (purchase/liquidation/sale) Any additional fees charged by broker will be charged to your account \$24.95 per asset																																	
Other Service Fees <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Account Re-Establishment</td> <td style="width: 33%; text-align: center;">\$35</td> <td style="width: 33%;">Paper Statements (4 per year)</td> <td style="text-align: center;">\$5 per Statement</td> </tr> <tr> <td>Special Administrative Services</td> <td style="text-align: center;">\$35</td> <td>Invoice</td> <td style="text-align: center;">\$15 per invoice</td> </tr> <tr> <td>Note Modification</td> <td style="text-align: center;">\$25</td> <td>Overnight Delivery</td> <td style="text-align: center;">\$15 plus cost</td> </tr> <tr> <td>Incoming Wire</td> <td style="text-align: center;">\$15</td> <td>Precious Metals Shipping</td> <td style="text-align: center;">\$15 plus cost</td> </tr> <tr> <td>Outgoing-Domestic Wire/International Wire</td> <td style="text-align: center;">\$25/\$35</td> <td>Research</td> <td style="text-align: center;">\$75 per hour</td> </tr> <tr> <td>Stop Payment/Returned Check</td> <td style="text-align: center;">\$20</td> <td>Document Notarization</td> <td style="text-align: center;">\$10 per signature</td> </tr> <tr> <td>Duplicate Statement/5498/1099R</td> <td style="text-align: center;">\$15 per document</td> <td>Deposit Verification Letter</td> <td style="text-align: center;">\$10 per account</td> </tr> <tr> <td>Corrected 1099R/5498</td> <td style="text-align: center;">\$25</td> <td>Expedited Processing</td> <td style="text-align: center;">\$50 per transaction</td> </tr> </table>		Account Re-Establishment	\$35	Paper Statements (4 per year)	\$5 per Statement	Special Administrative Services	\$35	Invoice	\$15 per invoice	Note Modification	\$25	Overnight Delivery	\$15 plus cost	Incoming Wire	\$15	Precious Metals Shipping	\$15 plus cost	Outgoing-Domestic Wire/International Wire	\$25/\$35	Research	\$75 per hour	Stop Payment/Returned Check	\$20	Document Notarization	\$10 per signature	Duplicate Statement/5498/1099R	\$15 per document	Deposit Verification Letter	\$10 per account	Corrected 1099R/5498	\$25	Expedited Processing	\$50 per transaction
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Contact IRA Services Trust Company for the fee applicable to any service that is not listed above.

IRA Services Trust reserves the right to categorize any particular asset into one of the asset Types shown above or created in the future. Contact us at 1-800-248-8447 for the categorization of any asset.

HOW FEES ARE COLLECTED AND HOW TO AVOID THE INVOICE FEE

Fees are automatically deducted from your account at the time they are charged. If you do not have sufficient funds to pay these fees an invoice may be included with your next quarterly statement. If an invoice is issued, there will be a charge applied to that invoice, as noted above. You can avoid this invoice fee by maintaining the minimum cash balance in your account (see below). This cash balance is part of your account and must originate from a contribution, rollover or transfer from another qualified plan or earnings or liquidations from within your account.

REQUIRED MINIMUM CASH BALANCE OF \$300

At all times, a minimum cash balance of \$300 must be maintained in the custodial cash account.

This cash balance is part of your account and must originate from a contribution, rollover or transfer from another qualified plan or earnings or liquidations from within your account. Failure to maintain this balance may result in the distribution of the account to the participant.

FINANCIAL DISCLOSURE

The financial performance of your account is not guaranteed and cannot reasonably be projected over a period of years. Additionally, IRA Services Trust Company cannot supply any financial data projecting the financial performance of your investments. The value of your account will depend on the investment results of the account's assets, less fees and expenses charged to your account and custodial fees that are charged to your account, if not paid directly by you.

CUSTODIAL CASH DISCLOSURE

All cash for which the account holder has not provided investment instructions will be deposited into a pooled custodial deposit account or accounts with one or more third party FDIC-insured financial institutions selected by IRA Services Trust Company or its affiliates. Interest will be paid on the custodial cash account based on the rate paid on similar accounts by one or more financial institutions selected by IRA Services Trust Company. IRA Services Trust Company or its affiliates may enter into a sub-accounting agreement with the selected financial organizations, in which IRA Services Trust Company or its affiliates will maintain all records pertaining to the account holder's share of the pooled custodial accounts, post deposits and interest earned to and prepare withdrawals from the account holder's funds in such pooled custodial accounts for distributions, investments, fees and other disbursements as directed or agreed to by the account holder. The account holder hereby indemnifies and agrees to hold such financial organization(s) harmless from following the directions received from IRA Services Trust Company or its affiliates on the account holder's behalf.

ASSET VALUATIONS

For assets held in your account, the amounts indicated as "value" or "valuation" on your statement reflects, where possible, the latest prices provided to us by outside quotation services. Some assets, such as real estate, deeds of trust, direct participation programs, promissory notes and other investments, may be listed at original cost, an estimated or accrued value or designated as "not available" where there is no readily available market information. These values may be general approximations and are only for guidance and reporting purposes.

Prices listed may be based on the last reported transaction or quotes available from an outside services, assessed values, values provided to us by asset issuers or program sponsors, IRA owners or other estimates of value. Estimates of value may be based upon an appraisal, book value, prices paid, industry standards or other valuation methods and may not necessarily be current. Values of property based on assessed value may not reflect the actual value of property due to limitations or legal restrictions on assessments in the state/county of the property.

IRA Services Trust Company does not guarantee the accuracy of the prices obtained from any of these sources, the values calculated on the basis of such prices, accrued values, or the estimates of value. Any estimates of value listed with respect to an asset should not be relied upon as being representative of the ultimate financial value of that asset.

INVESTMENT DOCUMENT REQUIREMENTS

This document is for informational purposes only. Please keep this for your records.

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 1-800-248-8447.

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

IRA LLC (Private, Single-Member, Family)

- Operating Agreement (see **IRA LLC REQUIREMENTS** document)
- Articles of Organization or Certificate of Formation
- EIN Confirmation
- 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 1-800-248-8447 to obtain a copy.

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

- Subscription Agreement and Private Placement Memorandum
 - o 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
 - o 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

REAL ESTATE AND PROMISSORY NOTE INVESTMENT DOCUMENT REQUIREMENTS

This document is for informational purposes only. Please keep this for your records.

IMPORTANT: Investments must be registered and/or titled "IRA SERVICES TRUST COMPANY CFBO [INVESTOR NAME] [IRA ACCOUNT NO.]" under Tax ID: 26-2627205.

<u>Asset Type</u>	<u>Required Pre-Funding Documents</u>	<u>Required Post-Funding Documents</u>
1.) UNSECURED PROMISSORY NOTE		
<i>If borrower is an individual</i>	Investment Authorization with funding instructions Original notarized note* Note servicing agreement (if applicable)	Amortization/payment schedule (if applicable)
<i>If borrower is a business entity</i>	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		
<i>If borrower is an individual</i>	Investment Authorization with funding instructions Original notarized note* Note servicing agreement (if applicable)	Amortization/payment schedule (if applicable)
<i>If borrower is a business entity</i>	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)
<i>a.) Secured by Real Estate</i>	Applicable documents listed in Section 2 <u>plus</u> : 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 <u>plus</u> : Recorded deed of trust/mortgage Recorded assignment of deed of trust (if applicable) Executed note endorsement (if applicable)
<i>b.) Secured by Vehicle, Manufactured or Mobile Home</i>	Applicable documents listed in Section 2 <u>plus</u> : 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 <u>plus</u> : Executed security agreement Certificate of ownership
<i>c.) Secured by Equipment</i>	Applicable documents listed in Section 2 <u>plus</u> : Copy of UCC filing (if applicable) Evidence that borrower is/will be on the title	Applicable documents listed in Section 2 <u>plus</u> : Executed security agreement Recorded UCC filing (if applicable)
<i>d.) Secured by Company Shares</i>	Applicable documents listed in Section 2 <u>plus</u> : 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 <u>plus</u> : Executed security agreement Stock Certificate (if applicable) Stock Power (if applicable)
<i>e.) Secured by Participation Agreement</i>	Applicable documents listed in Section 2 <u>plus</u> : 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 <u>plus</u> : Executed participation agreement
<i>f.) Secured by Other Collateral</i>	Applicable documents listed in Section 2 <u>plus</u> : Evidence that borrower is/will be on the title Applicable security agreement	Applicable documents listed in Section 2 <u>plus</u> : Executed security agreement Executed certificate of ownership
3.) REAL ESTATE		
<i>Earnest money/For deposit only</i>	<i>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.]"</i> 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.]"	
<i>Purchase/Closing</i>	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
- Interest compounding period (annual, quarterly, monthly, daily, none)
- Date of issuance
- Re-payment terms (payments must be sent to IRA Services Trust Co: PO Box 7080, San Carlos, CA 94070)
- Interest rate
- Maturity date

Lender must be listed as "IRA Services Trust Company CFBO [Investor Name] [IRA Account No.]"