



**INSTRUCTIONS FOR FUNDING
REAL ESTATE ACQUISITIONS
(IRA's & 401(k)'s)**

Real Choice. Real Control. Real Wealth.

RealTrust IRA Alternatives, LLC (RealTrust) requires the following documents prior to funding Real Estate Investments. As this asset is to be held in a Retirement Account, the instructions set forth below must be followed to ensure compliance with both IR.S. requirements and RealTrust policies.

1. The Account Holder must complete, sign and return an Asset Purchase Directive containing all pertinent information regarding the real estate purchase including contact information for the escrow company. The completed Form must be forwarded to RealTrust along with a copy of the Purchase and Sale Agreement.

2. The Purchase and Sale Agreement ("PSA") and closing documents shall name "Buyer" as:

A) **IRA's:** "Foundation Trust Company, LLC, Custodian, fbo _____, IRA Account # _____"
(IRA Account Holder)

B) **401(k)'s:** " _____ 401(k) Plan & Trust fbo _____, Participant Account # _____"
(Plan Participant)

3. If the IRA or 401(k) will hold a fractional interest (less than 100%) in the subject Real Estate, the vesting should reflect the fraction interest by including the following language:

"... as to an undivided _____% interest"

4. If the PSA does not reflect the IRA or 401(k) Account as Buyer, an addendum should be prepared to assign the PSA to Foundation Trust Company, LLC fbo our IRA or 401(k) client (per the above vesting format).

5. All PSA and closing-related documents requiring signature must **first** (prior to RealTrust signing) be executed by the Account Holder as follows:

Reviewed and Approved:

(_____ *IRA Holder*) Date



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(continued)**

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6. Once RealTrust receives the completed Asset Purchase Directive and correctly-vested, Account Holder- signed PSA, RealTrust will execute the PSA and forward a copy to the designated escrow agent. The signature block for Buyer must read as follows:

IRA's: Foundation Trust Company, LLC, Custodian,
fbo _____, IRA Account # _____
(Account Holder's Name)

By: _____
_____, Authorized Signatory Date

401(k)'s: _____ 401(k) Plan & Trust
fbo _____, Participant Account # _____
(Plan Participant's Name)

By: _____
_____, Plan Participant Date

7. RealTrust's Trust Taxpayer ID #: 72-1578822 (for reporting purposes)

8. Escrow to provide the following to RealTrust **prior to Real Estate funding:**

- A. Preliminary Title Report
- B. Copy of signed Warranty Deed
- C. Closing Documents & Wire Instructions

9. Escrow to provide the following to RealTrust **following closing:**

- A. Final Closing Statement
- B. Title Insurance Policy
- C. Original Deed, properly recorded

Account Holder to provide RealTrust with a completed Payment Authorization Letter instructing RealTrust to make periodic payments for authorized expenses pertaining to the real property held in the IRA or 401(k) (i.e., property taxes, hazard insurance, HOA dues, etc.)

Note: Delays in completing and/or returning the documents listed above or sending inaccurate documentation may result in a delay of funding.

If you have any questions, please call or email the RealTrust Operations Center.

THANK YOU FOR YOUR COOPERATION IN MAKING THIS A SMOOTH TRANSACTION!