



Action Steps Required Prior to Funding an Unsecured Note (IRA)

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Because the contemplated Private Loan will be held in a Self-Directed IRA, the following instructions must be followed to ensure compliance with both regulatory requirements and RealTrust IRA Alternatives, LLC (RealTrust) policies. These instructions are designed to help in efficiently completing your transaction.

****Any delays or incomplete documentation may result in a delay of funding or closing****

****RealTrust requires all documents be submitted to our office at least 48 hours prior to funding****

Documents Required Prior to Funding:

- Completed Asset Purchase Directive, signed by the IRA Account Holder
- Acknowledgement Form (attached hereto) signed by the Borrower and IRA Account Holder
- Wire Transfer Instructions or Funding Check mailing instructions (for Loan funding)
- Original, fully-executed Promissory Note

All Vesting to Read:

“Foundation Trust Company, LLC, Custodian, fbo (IRA Account Holder), IRA # (client IRA# here)”

All investments will be vested using our Trust Tax ID (#72-1578822), NOT the client’s Social Security Number.

EXAMPLE of Signature Blocks:

(All documents the IRA Lender is required to sign MUST be signed by the IRA Account Holder as “Reviewed & Approved” PRIOR to sending to RealTrust for signatures.)

Reviewed and Approved:

(IRA Account Holder name here) Date: _____

Foundation Trust Company, LLC, Custodian, fbo (*Client name here*), IRA # (*client IRA # here*)

By: _____ Date: _____
_____, its Authorized Signatory



**PRIVATE LOAN INSTRUCTIONS
AND ACKNOWLEDGEMENT (IRA)**

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Date: _____

Borrower: _____

IRA Account Holder: _____, IRA # _____

Custodian: Foundation Trust Company, LLC

Administrator: RealTrust IRA Alternatives, LLC

RealTrust IRA Alternatives, LLC (“RealTrust”) has received a request from the above-referenced IRA Account Holder (hereinafter, “Lender”) concerning such Lender’s intent to make a Private Loan using IRA funds held in the subject Account. As the contemplated Private Loan is to be held in an IRA, the following instructions must be followed to ensure compliance with both IRS requirements and RealTrust policies.

Please initial all items in the spaces provided below to evidence your intent to comply with these instructions; sign and return this form to RealTrust; retain a copy of this letter for your files.

_____ **All loan-related documents must be submitted at least 48 hours prior to funding.**

_____ **Vesting on the Promissory Note and related documentation shall be as follows:**

Foundation Trust Company, LLC, Custodian, fbo _____ IRA# _____

_____ **The original Promissory Note and original Security Agreement (e.g. – Deed of Trust), properly recorded (as applicable), shall be custodied by Foundation Trust Company, LLC, Custodian, via RealTrust IRA Alternatives, LLC, Administrator.**

_____ **All payments, income, distributions and/or payoffs for the subject Promissory Note and Security Agreement must be sent to RealTrust.**

Make checks payable to RealTrust IRA Alternatives FBO _____, IRA # _____

(Account Holder)

Mailing Address is: RealTrust IRA Alternatives, LLC

P.O. Box 69

Chelan, WA 98816

**PRIVATE LOAN INSTRUCTIONS
AND ACKNOWLEDGEMENT (IRA)
(continued)**

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_____ Under *pertinent law*, it is generally unacceptable for an Account Holder to receive funds directly.

Should that happen, Account Holder agrees to indemnify and hold RealTrust IRA Alternatives, LLC and Foundation Trust Company, LLC harmless as against all liability concerning IRS compliance.

_____ If you have any questions concerning the subject Private Loan, including, but not limited to, the manner of making or receiving payments or distributions, please contact your IRA Specialist at RealTrust directly. You agree to honor all written instructions from RealTrust concerning changes in asset registration and the subject IRA Account/Plan.

_____ You agree to inform RealTrust promptly of any change in address, telephone number, or financial status (such as bankruptcy filings, regulatory agency investigations or litigation).

_____ RealTrust does not generate an amortization schedule for private loans, therefore, you acknowledge and agree to include a payment voucher with every loan payment, which will reflect the interest and principal reduction amount; otherwise RealTrust will be unable to accurately post interest income and principal balance reductions.

Acknowledged by Borrower: _____ Date: _____

Acknowledged by IRA Account Holder: _____ Date: _____