REAL ESTATE INVESTMENT KIT

Your complete guide to purchasing real estate in your Self-Directed IRA

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REAL ESTATE PURCHASE INSTRUCTIONS

Questions? Our representatives are available to assist you at 855-604-7526.

As part of our effort to provide you with quality service we provide resources and tools to help you do business with us – quickly and easily. Refer to this guide for instructions to purchase real estate in your account. Additional documentation is required to complete the purchase and should be returned to iPlanGroup along with the Direction of Real Estate Investment Authorization Form. Please read the instructions below as you complete the form. Verify that the information provided on the form is complete and accurate to avoid delays in processing the purchase.

WHAT DO I NEED TO PURCHASE REAL ESTATE IN MY IPLANGROUP RETIREMENT ACCOUNT?

Once you have found a property you wish to purchase in your account, you must complete, sign and return the Real Estate Investment Authorization Form along with additional documents before iPlanGroup can begin to process your purchase request. Prior to funding the purchase, iPlanGroup must receive all of the necessary documents, completed and signed by all parties. To purchase real estate, your account must have enough funds available to cover the transaction.

HOW IS THE PROPERTY TITLED?

As your Self-Directed Retirement Account will own the property, all documents relating to the investment must be titled as follows:

Type of Account	Account Titling
IRAs, SEPs, SIMPLEs, CESAs and HSAs	iPlanGroup Agent for Custodian FBO (*Your Name*) IRA *-or-* iPlanGroup Agent for Custodian FBO (*Your Account #*) IRA
Qualified Plans - 401(k)s, etc.	Please see Section 9 of the Investment Authorization Form

It is important to ensure that all documents are properly titled in the name of your retirement account, rather than your name personally, in order to have a clean paper trail that clearly indicates that your retirement account is the owner of the investment.

WHO SIGNS THE DOCUMENTS?

The Purchase Agreement should be signed by iPlanGroup, and listed for signing on the Real Estate Investment Authorization Form.

iPlanGroup must sign all documents for the property on behalf of your retirement account. Do Not sign the documents where a signature is required as iPlanGroup must sign all documentation on your behalf.

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WHAT TAX ID NUMBER AND ADDRESS SHOULD BE USED IN TITLING THE PROPERTY?	The documents must be titled using iPlanGroup's information, wherever the investor's Tax ID or physical address is required, on any documents as shown below: **iPlanGroup Tax ID#:** 46-4246162 (Qualified plans must use plan's TIN#) **iPlanGroup Address:** 28011 Clemens Road Westlake, OH 44145
WHAT DOCUMENTS ARE REQUIRED?	Step 1 – Documents needed prior to any initial earnest deposit: a) Real Estate Investment Authorization Form b) Copy of the Purchase Contract or Purchase Agreement (We prefer this be signed by iPlanGroup on behalf of your IRA) **Note:** *You **CANNOT** use personal, non-IRA funds for the earnest money deposit.* Step 2 – Documents needed for closing: a) Documents from Step 1 above b) Settlement statement or preliminary statement c) Loan documents (if using debt financing), including amortization schedule d) Warranty/Grant deed e) Preliminary title report
USEFUL NOTES	• You should ensure that ALL documents are in good order and received by iPlanGroup at least three (3) business days prior to closing to allow for timely review and processing. Incomplete or incorrect documents may result in processing delays of your purchase instructions. • Upon completion of purchase funding, all documents (Recorded Deed, Title Policy, and final Settlement Statement must be returned to iPlanGroup for safekeeping. • You should provide a copy of these instructions to the party that will be handling the closing. • If the seller is an entity, the entity formation documents must accompany the funding documents (Articles or Organization/Corporation and Operating Agreement/By Laws.

HOW AND WHERE SHOULD I SUBMIT THE DOCUMENTS TO IPLANGROUP?	iPlanGroup offers you several convenient submission options to choose from: **BY FAX:** 440-815-2214 **BY E-MAIL:** Invest@iPlanGroup.com **BY REGULAR MAIL/OVERNIGHT DELIVERY:** iPlanGroup 28011 Clemens Road Westlake, Ohio 44145
CONTACT US	We are available to assist you with any questions related to your investment or account. Please feel free to call us at 855-604-7526, weekdays between 9 a.m. and 5 p.m. Eastern time. You may also contact us via email at Invest@iPlanGroup.com
NOTES	Feel free to use the area below to make any personal notes related to your Real Estate transaction:

REAL ESTATE INVESTMENT AUTHORIZATION

Use this form to purchase real property in your iPlanGroup retirement account.

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Clear Form

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RETIREMENT DRIVEN BY YOU

1. ACCOUNT OWNER INFORMATION

Account Owner Name		iPlanGroup Account Number:
Preferred Daytime Phone Number	Preferred Daytime Email Address	Preferred Daytime Fax Number

2. INVESTMENT PROCESSING FEES

Please indicate below how you would like to pay for any fees associated with this investment (if applicable).

☐ Debit fees from my account ☐ Check Enclosed ☐ Charge New Credit Card*

*If selecting the Charge Credit Card option, an online payment link will be sent to the E-mail address provided below prior to funding.

E-mail Address: ______________________________

3. INVESTMENT INFORMATION

☐ All Cash Purchase ☐ Exchange ☐ Debt Financed Purchase

Percentage of Ownership your IRA will hold in this property %		Expected Closing Date	**Please Note: If you are using Debt Financing, please complete payment information in Section 5.**
Total Down Payment Amount $	Account Down Payment Amount $	Total Purchase Price $	Account Purchase Price $

☐ This is a New Investment ☐ This is an Add-On to an Existing Investment

4. PROPERTY INFORMATION

Street Address		Apt. / Suite #	Parcel ID Number
City	County	State	Zip Code

5. CLOSING AGENT INFORMATION

Closing Agent Name		Contact Person	
Phone Number	Fax Number	Email Address	
Address	City	State	Zip Code

6. FINANCING INFORMATION (If using debt financing for a portion of the purchase price)

Lender Name		Loan Number (if known)	
Amount of Loan	Interest Rate	Maturity Date	
Contact Person	Phone Number	Email Address	
Address	City	State	Zip Code

REAL ESTATE INVESTMENT AUTHORIZATION

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7. INVESTMENT FUNDING INSTRUCTIONS

iPlanGroup may be required to process multiple funding requests to complete this real estate purchase. Please complete all applicable funding instructions below:

EARNEST FUNDS/ESCROW DEPOSIT ☐ Regular Check ☐ Cashier's Check ($30 Fee) *Must be sent via Overnight Delivery

Delivery Options: ☐ Regular Mail ☐ Overnight Delivery ($20 Fee + Cost)

Total Amount of Earnest Funds/Escrow Deposit $	Amount of Earnest Funds/Escrow Deposit Required From This Account $		
Check Payee Name	If Entity, Contact Name		
Address	City	State	Zip Code

☐ Wire Transfer ($35 Fee)

Bank Name	Bank City	State
ABA Routing Number	Account Number	For Credit To (Account Name)
For Further Credit	Reference	

iPlanGroup may be required to process multiple funding requests to complete this real estate purchase. Please complete all applicable funding instructions below:

CLOSING FUNDS ☐ Regular Check ☐ Cashier's Check ($30 Fee) *Must be sent via Overnight Delivery

Delivery Options: ☐ Regular Mail ☐ Overnight Delivery ($20 Processing Fee + Cost)

Total Amount of Closing Funds Being Paid $	Amount of Closing Funds Required From This Account $		
Check Payee Name	If Entity, Contact Name		
Address	City	State	Zip Code

☐ Wire Transfer ($35 Fee)

Bank Name	Bank City	State
ABA Routing Number	Account Number	For Credit To (Account Name)
For Further Credit	Reference	

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iPlanGroup
RETIREMENT DRIVEN BY YOU

8. DOCUMENTS REQUIRING SIGNATURES

Please list the name/title of all documents that will require an iPlanGroup signature for this transaction.

1.	7.
2.	8.
3.	9.
4.	10.
5.	11.
6.	12.

Please Note: Please list any additional documents on a separate sheet of paper titled "Real Estate Investment Authorization Addendum A" and sign/date. Please make sure to attach the addendum to this form when sending to iPlanGroup.

☐ I do not have documents that require signing. ☐ I have attached an Addendum A, signed and dated, listing additional documents.

9. INVESTMENT TITLING

Please indicate how you will instruct the title agency to title/list the ownership of the property.

For Traditional, Roth, SEP, or SIMPLE Account:

☐ iPlanGroup Agent for Custodian FBO *Your Name* or Account Number, Account Type

28011 Clemens Road
Westlake, Ohio 44145

Tax ID Number: 46-4246162

For a 401(k) where the client is the Trustee:

☐ *Trustee/Client's Name, TTEE Plan Name, 401(k) or Roth401(k), Account #, C/O iPlanGroup*

For a 401(k) where the client is NOT the Trustee:

☐ *Trustee Name, TTEE Plan Name, 401(k) or Roth 401(k), FBO Plan Participant Name or Account #, C/O iPlanGrou*

Please Note for Qualified Plans, any documents requiring a Tax ID Number should use the plan's EIN.

10. DOCUMENT DELIVERY INSTRUCTIONS

Please indicate below how you would like the above referenced documents to be delivered, once signed.

☐ Send by Mail

☐ Regular Mail

☐ Overnight Mail ($20 Fee + Cost)

Mail to	Attention		Reference
Address	City	State	Zip Code

☐ Send by E-Mail

E-Mail Address	Name / Attention	Reference

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11. ACCOUNT OWNER AUTHORIZATION AND SIGNATURE

General. By executing this Investment Authorization, I, the Account Owner, certify that I have read and understand the terms and conditions contained herein as well as the terms and conditions contained in my original account agreement and disclosures. I understand and agree that all of the following apply:

1) My account is self-directed and I, alone, am responsible for choosing any and all investments for my account;
2) I have done my due diligence on the investment I am hereby authorizing;
3) Neither IRA Partners LLC dba iPlanGroup ("Administrator") nor Fortis Bank ("Custodian") have provided any tax, legal or investment advice concerning the investment authorized herein;
4) I understand and agree that alternative investments, including, but not limited to investments in precious metals, real estate, promissory notes, and private equities, may involve a high degree of risk, including the potential loss of the entire investment; that these investments may be non-liquid; that these investments may be difficult to value; that these investments may include restrictions on their subsequent sale or transfer: and that there may be no secondary market upon which to sell these assets;
5) By executing this Investment Authorization, I hereby direct the Administrator to follow the instructions I have provided herein.

Responsibilities of Administrator and Custodian. I acknowledge and agree that neither Administrator nor Custodian will be liable for any loss of any kind sustained by me or my account which results from my decision to purchase the investment which I am directing with this Investment Authorization (this "Investment"). I understand and agree that, in processing this Investment Authorization, Administrator and Custodian are acting only as my agent and at my explicit direction and that neither Administrator or Custodian have or will be construed as having any fiduciary status by any document or other statement, whether written or oral. I acknowledge that neither Administrator nor Custodian provide tax, legal or investment advice and I warrant and represent that I have received no such advice from either Administrator or Custodian. I certify that I have done my own due diligence investigation regarding the Investment prior to instructing Administrator to make the Investment, and I understand and agree that neither Administrator nor Custodian has reviewed or will review the merits, legitimacy, appropriateness or suitability of this Investment and I further understand and agree that neither Administrator nor Custodian has evaluated or opined regarding the legality of this Investment under any local, state or federal laws and regulations, including securities laws, regulations promulgated by the Internal Revenue Service or rules and regulations promulgated by the Department of Labor. I agree to indemnify and hold harmless both Administrator and Custodian from any and all claims, damages, liability, actions, costs, expenses (including without limitation, attorneys' fees), and any loss to me or my account as a result of any action taken in connection with this Investment or resulting from their serving as Administrator or Custodian for this Investment, including, without limitation, claims, damages, liability, actions, costs, losses or expenses asserted by me. I understand and agree that (1) if this Investment Authorization and/or any accompanying documentation are not received as complete and in good order or the directions contained therein are, in the sole opinion of Administrator, unclear, Administrator may not process this investment until proper documentation and/or clarification is received, and (2) if there is insufficient undirected cash in my account to fully comply with my instructions to purchase the Investment and to pay all fees associated with the Investment, Administrator will not process the Investment until I provide sufficient funds to Administrator to do so. In either event, Administrator shall have no liability for any loss of investment, income or appreciation resulting from either of the foregoing situations.

I understand and agree that my account is subject to the provisions of the Internal Revenue Code including, but not limited to Section 4975, which defines certain prohibited transactions. I further understand and agree that neither Administrator nor Custodian has made or will make any determination as to whether this Investment is prohibited under Section 4975 or any other local, state or federal statute or regulation, and that it is my sole responsibility to make such determinations. I hereby warrant and represent that making this Investment will not constitute a prohibited transaction under Section 4975 and that this Investment complies with all applicable laws, regulations and requirements.

I understand and agree that my account may be subject to Unrelated Business Taxable Income (UBTI), and that neither Administrator nor Custodian has made or will make any determination as to whether any asset in my account will generate such income and that it is solely my responsibility to make that determination and, if necessary to file or cause to be filed Form 990-T with the IRS.

I understand that the IRS requires that the assets in my account be valued annually at the end of each calendar year. I agree to provide Administrator with the year-end valuation for each asset in my account no later than February 15th the following year on a form provided by Administrator, along with documentation sufficient to corroborate the values I provide.

I understand that certain types of accounts require minimum distributions ("RMD") to be distributed to the account owner when the account owner reaches a certain age. If I am now subject to the RMD rules or will become subject to them while this account is open, I represent that there will be sufficient liquid assets in this account or in other accounts under Administrator's control to meet my RMD requirement. I understand that my failure to make any required RMD may result in a tax penalty of 50% of the amount I should have distributed. I understand that all communication with Administrator or Custodian regarding this transaction must be in writing and must be signed by me or, alternatively, signed on my behalf by my authorized agent, and that no oral modification of my instructions will be valid or accepted by Administrator. By signing below, I hereby acknowledge that I have been advised by Administrator to seek the advice of independent legal, tax and investment counsel prior to executing this Investment Authorization, and that it is incumbent upon me to obtain such advice from qualified third parties prior to initiating this Investment. I further acknowledge that the only responsibility Administrator and Custodian have under this Investment Authorization, or otherwise, is to follow my appropriate written instructions as described in this document. By signing below, I hereby certify that I have completed and thoroughly examined this Purchase Direction of Investment and any accompanying documents or information, to the best of my knowledge and belief, it is all true, correct and complete and I hereby authorize IRA Plan Partners, LLC DBA iPlanGroup to execute the above instructions on behalf of my IRA.

Account Owner Authorization and Signature

	Print Name	Date
X		