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Investment Authorization & Direction Form for a Trust Deed/Mortgage Investment

Administered through a licensed Mortgage Broker only.

OUR GOAL IS TO EXCEED YOUR EXPECTATIONS.

Please select the processing method you prefer:

- Normal Processing** | No additional charge.
Processed within 3 to 5 business days.
- Expedited Processing** | An Expedited Processing Fee
of \$200.00 will be charged to your IRA Account for same
day processing if remitted by 10:00 am (PST).

PTC IRA Account Number

SECTION 1 | IRA Account Owner Information

First Name Last Name Last 4 Digits of SSN DOB (MM/DD/YY)

Daytime Phone Number Email Address

SECTION 2 | Investment Information

EIN Disclosure: Your investments in your IRA are tied to the EIN of Preferred Trust Company, which requires that all investments have the accurate Vesting Name. All investment documents must reflect the legal ownership of this investment as your IRA Account. Failure to title the asset correctly may cause delays and/or tax consequences. The correct vesting name for all related investment documents must be: Preferred Trust Company, LLC FBO Your Name, Account Type, and Account Number **Example:** Preferred Trust Company, LLC FBO Jane Doe, Traditional IRA, 123456789

IRA Account Owner or the Investment Sponsor must provide an executed copy of the Mortgage Broker Private Debt Representation Acknowledgment form prior to the investment request being processed. Once the investment is funded it is the responsibility of the IRA Account Owner to provide the Custodian with applicable information (Example: Recorded Deed of Trust, Promissory Note, Title Policy, and/or Borrower insurance policy) naming the IRA Account Owner as the beneficiary of the investment. **NOTE:** When considering the Amount of the Investment it should be noted that Preferred Trust Company requires a minimum cash balance in all IRAs of \$500.00.

Vesting Name as to be defined on the **Recorded Investment Documents**

Name of Investment Investment Amount

SECTION 3 | Funding/Payment Instructions

WIRE | \$30.00 fee will be deducted from your IRA Account. Preferred Trust Company recommends sending a copy of the official wire instructions from the financial institution to confirm the bank account and routing numbers before the investment is funded. If official wire instructions are not provided, Preferred Trust Company cannot be held accountable for inaccurate banking information provided and if applicable your account will be assessed a \$30.00 fee for a returned payment.

Name of Financial Institution Account Type Checking Savings

Name on Account Bank Account Number Wire Routing Number

SECTION 4 | Investment Fee Payment

NOTE: One of the fees below will be applicable to your investment. If you have questions regarding the applicable fees, please contact investment@ptcemail.com. **You have the following options to pay your fees associated with this transaction.**

Trust Deed Transaction Fee | \$20

Alternative Investment Transaction Fee | \$200

The Trust Deed Investment Transaction Fee will be assessed upon the initial funding of the Trust Deed Investment if the Trust Deed investment is administered through a licensed Mortgage Broker that has completed the Mortgage Broker Private Debt Representation Acknowledgment form. If administered through a non-licensed Mortgage Broker a \$200 Alternative Investment Transaction Fee will apply. The Trust Deed Transaction Fee or the Alternative Investment Transaction Fee includes the initial purchase transaction, obtaining applicable post-funding investment documentation, processing monthly/quarterly/annual interest earned, processing pay downs (if applicable) and processing the pay off of the Trust Deed Investment.

Deduct fee(s) from my IRA Account

Charge by credit card on file

By selecting charge credit card on file, you authorize Preferred Trust Company to charge your credit card for service-related fee(s) associated with this transaction and subsequent fees should your IRA cash balance not be sufficient to pay outstanding fees while maintaining the required minimum cash balance. If you do not have a credit card on file you must complete a **Credit Card Authorization Form**. You can request the form by sending an email to investment@ptcemail.com.

SECTION 5 | Investment Authorization & Direction Disclosure and IRA Account Owner Agreement

1. Preferred Trust Company does not investigate, sponsor, or endorse any investment product. The account owner (Herein described as "you") assume the sole responsibility for the success or failure of your investment(s). You are responsible for directing the investment of assets in your account. Preferred Trust Company does not provide any investment advice, or recommend or evaluate the merits or suitability of any investment.
2. If you were referred to Preferred Trust Company by a financial representative, agent, affiliate of Preferred Trust Company, or outside investment firm, Preferred Trust Company is not responsible for and is not bound by any representations, warranties, statements or agreements made by any financial representative, agent, affiliate of Preferred Trust Company, or outside investment firm.
3. Preferred Trust Company does not offer any investment advice, nor does it endorse any investment, investment product, or investment strategy. Custodian does not endorse any financial advisor, representative, broker, or other party involved with an investment selected by me. It is my own responsibility to perform proper due diligence with regard to any such representative, financial advisor, broker, or other party. Any review performed by Custodian with respect to an investment shall be solely for Custodian's own purposes of determining the administrative feasibility of the investment and in no way should be construed as an endorsement of any investment, Investment Company, or investment strategy. In addition, the acceptance of any investment should not be construed as an endorsement of any investment, Investment Company, or investment strategy.
4. Custodian is acting solely as passive Custodian to hold retirement account assets and in no other capacity. Custodian has no responsibility to question any investment directions given by me or any appointed financial representative or agent. I understand that the Custodian does not compensate or receive compensation from the chosen representative or agent.
5. Custodian is under no obligation or duty to investigate, analyze, monitor, verify title, or otherwise evaluate any investment contemplated herein, or to obtain or maintain insurance coverage, (liability, property, or otherwise) with respect to any assets or investments purchased by me. Custodian is not responsible to take any action should there be any default or any other obligation with regard to this investment.
6. It is not the responsibility of the Custodian to review the prudence, merits, viability, or suitability of any investment made by me or to determine whether the investment is acceptable under ERISA, the Internal Revenue Code, or any other applicable law. I understand that certain transactions are prohibited in individual retirement accounts and qualified retirement plans under Section 4975 of the Internal Revenue Code. I further understand that the determination of a prohibited transaction depends on the facts and circumstances that surround the particular transaction. Custodian will not determine as to whether the investment is prohibited.
7. I understand that should my IRA engage in a prohibited transaction, my account will incur a taxable distribution as well as possible penalties.
8. Custodian does not provide legal or tax services or advice with respect to my investment. I represent to the Custodian that I have consulted with my own legal, tax, and accounting advisors to insure that my investment does not constitute a prohibited transaction and that my investment complies with all applicable federal and state laws. The undersigned releases and indemnifies, and agrees to hold harmless and defend Custodian in the event that my investment or sale of assets pursuant to the Investment Authorization & Direction violates any federal or state law or regulation or otherwise results in a disqualification, penalty, fine, or tax imposed upon the IRA, Custodian, or the undersigned.
9. In the event any investment for my retirement account produces taxable income (unrelated or debt financed) pursuant to IRS 511-514, I agree to prepare or have prepared for me, the required tax form along with a Investment Authorization & Direction authorizing the Custodian to pay taxes from my account. All forms must be submitted to the Custodian for filing at least five (5) days prior to the date on which they are due.
10. The undersigned authorizes and directs Custodian to execute and deliver, on behalf of the undersigned's IRA, any and all documents delivered to the Custodian in connection with my investment and Custodian shall have no responsibility to determine or verify that any such documents are complete, accurate, or constitute necessary to comply with this direction.
11. Custodian shall be responsible to comply with those investment directions given by the undersigned to purchase, retain, and/or sell assets attainable by Custodian "over the counter" on a recognizable change or otherwise, including, without limitation, bank deposits, real property, promissory notes and other indebtedness, mortgages, Viatical's, securities, interests in partnerships and limited liability companies, account receivable, security interests, etc.; provided in each case that the investment may be obtained by the Custodian and is compatible with its administrative and operational requirements and framework, as determined by the Custodian, in its sole discretion.
12. The undersigned agrees that any documents sent to the undersigned by the Custodian in connection with my investment shall be deemed approved by the undersigned, unless written notice to the contrary is received by the Custodian within five (5) days after delivery of such document by the Custodian.
13. Custodian shall use reasonable efforts to acquire or sell investments in accordance with the directions of the undersigned within a reasonable period of time after the Custodian has received an investment direction and Custodian shall make reasonable efforts to notify the undersigned if Custodian is unable or unwilling to comply with an investment direction. Custodian will, subject to the foregoing, remit funds as directed, but has no responsibility to verify or asses that such funds have been invested to purchase or acquire the asset selected by me.
14. Custodian shall have no duty or responsibility to disburse any payment for investments without express direction. I agree to provide Custodian with payment instructions utilizing Custodian's Investment Authorization & Direction form or such form approved by Custodian. Custodian also has the right not to effect any transaction/investment in which it deems to be beyond the scope of its administrative capabilities or expertise.
15. Custodian shall be fully protected and indemnified in acting upon any instrument, certificate, form, or paper believed to be genuine and to be signed or presented by the proper person or persons whether or not by facsimile or other copy, and Custodian is under no duty to make and investigation or inquiry as to any statement contained in such writing, but may accept the same as conclusive evidence of the truth and accuracy of the statements contained therein.
16. The undersigned represents to Custodian that if any investment is a "security" under applicable federal or state securities laws, such investment has been registered or is exempt from registration under federal and state securities laws; and the undersigned releases and waives all claims against Custodian for its role in carrying out the instructions of the undersigned with respect to such investment. The undersigned acknowledges that the foregoing representation is being relied upon by Custodian in accepting the undersigned's Investment Authorization & Direction and agrees to indemnify Custodian with respect to all costs, expenses (including attorney's fees), fines, penalties, liabilities, damages, actions, judgments, and claims arising out of such investment and/or a breach of the foregoing representation.
17. The undersigned understands that valuations of illiquid assets (assets that are not traded on a public exchange) are generally reported at cost, or value provided to us by issuers, program sponsors, IRA owners, or estimates of value. These values are only for guidance or reporting purposes and should not be deemed an accurate representation of true fair market value of the asset. Where no readily available market information exists, assets may be designated as "not available." The undersigned consents to the fee schedule of Custodian as in effect, and may be modified from time to time.

18. The undersigned releases and indemnifies, holds harmless and defends Custodian from any and all claims, damages, liability, actions, costs, expenses (including, without limitation, attorney's fees) and responsibility for any loss resulting to the Retirement account, the undersigned, or to any beneficiary or incurred by Custodian, in connection with or by reason of any sale or investment made or other action taken (or omitted to be taken) pursuant to and/or in connection with the Investment Authorization & Direction or resulting from serving as Custodian. Any suit filed against Custodian arising out of or in connections with its role as Custodian of the undersigned's retirement account shall only be instituted in the courts of Clark County, Nevada; and the undersigned agrees to submit to such jurisdiction. The undersigned agrees to reimburse or advance to the Custodian, on demand, all legal fees, expenses, costs, fines, and penalties incurred or to be incurred in connection with the defense, contest, or prosecution of any claim made, threatened or asserted pertaining to the undersigned's investment through Custodian, including, without limitation, claims asserted by the undersigned, any state or federal regulatory authority or self-regulatory organization.

19. My account is self-directed and I, alone, am responsible for the selection, due diligence, management, review, and retention of all investments in my account. I agree that the Custodian is not a fiduciary for my account, as the term is defined in the Internal Revenue Code, ERISA, or any other applicable federal, state, or local laws. I hereby direct the Custodian, in their passive capacities, to enact this transaction for my account. I acknowledge and confirm that I have received, read, and understand each of the disclosures for my account(s) and direction(s) of investment, and consent and agree to the terms and conditions contained therein.

20. As an account owner of a self-directed retirement account, I understand, acknowledge, represent and warrant to the Custodian the following: a) I have properly titled all assets held by my retirement account; b) Any individuals and/or entities associated with this investment does not constitute a "disqualified person" as defined by IRC 4975(e)(2); c) I am not receiving any personal benefit from the investments made by my retirement account; d) If my retirement account invests in an asset that does not provide an automated update in regards to its Fair Market Value (FMV), I must provide that value to Preferred Trust each year as requested; e) An investment in my retirement account may create Unrelated Business Taxable Income (UBTI), and I will consult my tax advisor or CPA on the tax consequences of my investment; f) My retirement account has invested in an asset that complies with all applicable federal and/or state laws and requirements; g) I have provided all documentation associated with my investment to Preferred Trust Company, LLC; h) I have read the disclosures provided with the Investment Authorization & Direction and accept any and all risk that may be associated with the asset I have chosen; and i) The Custodian does not insure the investments made by my retirement account.

I agree to release, hold harmless, and indemnify Preferred Trust Company with regard to any claims, liabilities, costs or expenses arising out of the investment and/or any dispute that may occur in the future regarding the investment. I, the undersigned, understand the provisions herein and agree to be bound by the indemnification contained in the Preferred Trust Company Individual Retirement Account Custodial Agreement and Investment Authorization & Direction.

Signature of IRA Account Owner

Date

INTERNAL USE ONLY

Verified
(Initials and Date)



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Mortgage Broker Private Debt Representation Acknowledgement

PTC Asset Cusip Number

SECTION 1 | Investment Information

Investment Name APN (if applicable)

Investment Address City State Zip Code

Loan Maturity Loan Maturity Date Does the loan have an optional extension? Yes No Extension Maturity Date

Property Description Land Acquisition Development Construction Existing Structure Refinance Other

Is there a Trustee or Third Party Servicing Agent named to act on behalf of the Lender(s)? Yes No If yes, please specify the Agent

Type of Investment Secured Note Unsecured Note Other

Is a Subscription Agreement or Investment Documentation/Application required to be completed by each investor? If yes, attach a copy to this Representation Acknowledgement. Yes No

SECTION 2 | Mortgage Broker Information

Mortgage Broker Name Mortgage Broker License Number

Broker Address City State Zip Code

Contact Person Name

Phone Number Email

SECTION 3 | Mortgage Broker Acknowledgement

I, The General Partner/Managing Member/Officer or Trustee, hereby agree to the following representation on behalf of the Mortgage Broker will be followed; **1)** The debt instrument will be payable to Preferred Trust Company, Custodian [Account Owner and Account Number] and mailed to 2140 E. Pebble Road, Suite 140, Las Vegas, NV 89123. **2)** Once transaction has been funded, I agree to forward a copy of the executed/recorded debt instrument to Preferred Trust Company. **3)** Mortgage Broker will provide IRA Account Owner with a copy the offering/investment documentation with regards to their investment. **4)** All correspondence including tax forms (if applicable), voting information, financial statements, or any other documentation will be sent directly by Mortgage Broker to the Account Owner home address and not Preferred Trust Company. **5)** Upon request by Preferred Trust Company, the debt instrument will be registered to a successor Trustee/Custodian or to IRA Account Owner. **6)** I will notify Preferred Trust Company and IRA Account Owner in writing of any address change, name change, dissolution, or bankruptcy of the investment entity.

Authorized Signature Date

Print Name Title

This instrument was acknowledged before me this _____ day of _____, 20____ by _____ on behalf of the Investment Entity.

State of County of My commission expires:

Signature of Notarial Officer