



VANTAGE®

Self-Directed Retirement Plans



Secured Note Investment Kit



When To Use This Kit

When you want to purchase a Secured Promissory Note with your Self-Directed IRA.

Fees and Processing Times

Transaction Fee:

Purchase Of Asset - \$125.00

Check or Wire Fees May Apply:

Check Fee - \$5.00

Wire Fee - \$30.00

Annual Recordkeeping Fee: \$325 per Asset and \$100 per Mortgage Liability to a maximum annual fee of \$1950.

Processing Time

Vantage will process your transaction within 2 business days once all documentation is received in good order.

Contact Information

Physical Address: 20860 N. Tatum Blvd. #240
Phoenix, AZ 85050

Website: VantageIRAs.com

Email: RealEstate@VantageIRAs.com

Documents Needed

Secured Note Purchase

- Buy Direction Letter
- Closing Documents "Read and Approved" by Account Holder
- Original Note With Maturity Date
(Original signatures by both Lender and Borrower required.)
- Recorded Deed
(If the Note is secured by Deed of Trust)
- Due Diligence Activities and Investment Representations Release

(If you are not using a title company, please contact us for additional documents.)

Need Help? Call 866.459.4580 and an IRA Transaction Specialist will assist you. Or, visit [VTools](#) online.

Submission Options

Mail: Vantage Self-Directed Retirement Plans
20860 N. Tatum Blvd. #240
Phoenix, AZ 85050

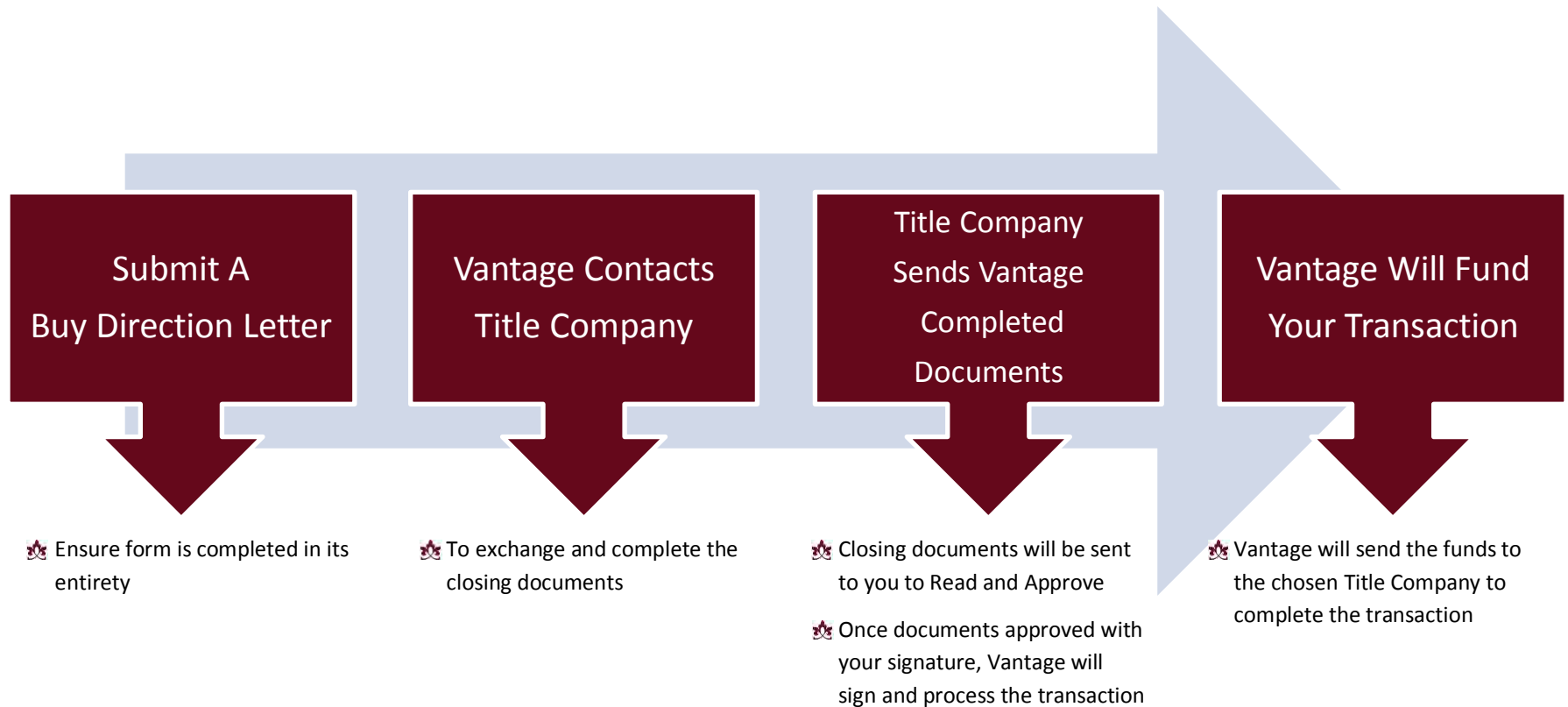
Fax: 480.306.8408

Email: RealEstate@VantageIRAs.com

* ORIGINALS OF THE PROMISSORY NOTE REQUIRED *

The Buy Direction Letter and closing documents may be faxed or emailed.
The recorded deed, if applicable, may be original or a copy dependant upon the percentage of ownership.

Having established your Vantage Self-Directed IRA and funded your account, below is a high level flowchart to assist you in the transaction process of investing in a Note Secured by a Deed of Trust. Please refer to our Note Secured by Deed of Trust Investment Purchase Checklist or contact us for step-by-step instructions.



To better serve you, below please find the information requested to initiate a Note Secured by Deed of Trust investment.

Upon receipt of the completed Buy Direction Letter, a Vantage representative will contact the Title Company and provide them with a list of documents requested for this transaction. The complete package will be forwarded to you for approval prior to funding.

NOTE: All documents must be received in good order at least two (2) business days prior to funding. Documents received after 2pm will be considered as received the next business day.

Submit the following to Vantage Retirement Plans:

 **Secured and Unsecured Note Buy Direction Letter**

The following sections under *Secured Notes* must be completed to purchase the asset:

- Account Holder Information (Use your Vantage account number)
- Asset Description
- Transaction Fees
- Delivery Instructions
- Signature and Date
- All vesting must read Vantage Retirement Plans, LLC. FBO <client name>(Traditional, Roth, SEP)IRA#<Account No 1>

The Closing documents are to be provided by the Title Company to the Account Holder. This purchase cannot be transacted until the Closing Documents have been signed "Read and Approved" by the Account Holder.

Documents submitted to Vantage Retirement Plans:

By Email:

Investments@ VantageIRAs.com

By Mail:

Vantage Retirement Plans, LLC
20860 N. Tatum Blvd., Ste 240
Phoenix, AZ 85050

By Fax:

(480) 306-8408

Transaction Fees *(All fees due at time of transaction. If no indication is made, fees will be deducted from your uninvested cash balance, if available. If cash balance is inadequate, transaction will not be processed.)*

How Would You Like To Pay The Transaction Fees?

Vantage Account Check *(Made payable to Vantage)* Visa MC Discover AMEX

Name On Card: _____

Card Number: _____ **Exp.:** _____ **CVC:** _____

Billing Address: _____

City: _____ **State:** _____ **Zip:** _____

Delivery Instructions

CHECK (Check to Payee/Seller) *(\$5 Fee)* **CASHIER'S CHECK** (Made payable to Payee/Seller) *(\$30 Fee)*

Payable To: _____

Will Pick Up Overnight *(Cannot be delivered to a P.O. Box) (\$30 Fee)* Regular Mail

Mail To Address: _____ **City:** _____ **State:** _____ **ZIP:** _____

WIRE: Bank Name: _____ Account #: _____ Routing #: _____
Account Name: _____

ACH: Bank Name: _____ Account #: _____ Routing #: _____
Account Name: _____

Prior to funding, all transaction documents must be notated "Read and Approved" with your signature and date. *(For example, subscription documents, real estate notes, promissory notes.)*

Vantage Retirement Plans, L.L.C. ("Administrator") performs recordkeeping and administration duties in connection with Account Owner's self-directed retirement account (the "Account") on behalf of the custodian ("Custodian") as set forth in Account Owner's account application (the "Account Application"). The terms and conditions of this document are incorporated into the Account Application, and the terms and conditions of the Account Application are incorporated herein.

I, the undersigned Account Owner, understand that my Account is self-directed and that Administrator and Custodian will not conduct any investigation or due diligence or review the merits, legitimacy, appropriateness, security, and/or suitability of any investment. I acknowledge that I have not requested that Administrator or Custodian provide, and Administrator and Custodian have not provided, any advice with respect to the investment directive set forth in this Buy Direction Letter. I understand that it is my responsibility to conduct all due diligence and all other investigation that a reasonably prudent investor would undertake prior to making any investment, including, but not limited to, title and lien searches. I understand that neither Administrator nor Custodian determine whether any investment is acceptable under the Employee Retirement Income Securities Act ("ERISA"), the Internal Revenue Code ("IRC"), or any applicable federal, state, or local law, including securities laws. I understand that it is my responsibility to review any investments for all investment risks and to ensure compliance with these requirements.

I understand and agree that neither Administrator nor Custodian is a "fiduciary" to me or for my Account and/or my investment as such term is defined in the IRC, ERISA, and/or any applicable federal, state, or local law. I agree to release, indemnify, defend, and hold Administrator and Custodian harmless from any claims, including, but not limited to, actions, liabilities, losses, penalties, fines and/or claims by others, arising out of this Buy Direction Letter and/or this investment, including, but not limited to, claims that an investment is not prudent, proper, diversified, properly secured, or otherwise in compliance with the IRC, ERISA, and/or any other applicable federal, state, or local law, or any claim related to incomplete or incorrect information provided in this Buy Direction Letter. In the event of a claim by any party related to my account and/or investment wherein Administrator or Custodian is named as a party, Administrator and Custodian have the full and unequivocal right, at their sole discretion, to select their own attorneys to represent them and to deduct from my Account amounts sufficient to pay for any costs and expenses incurred by Administrator or Custodian in connection with such claims and/or litigation, including, but not limited to, all attorneys' fees and costs, and internal costs (collectively, "Litigation Costs"). If there are insufficient funds in my Account to fully reimburse Administrator and Custodian for all Litigation Costs incurred by Administrator and/or Custodian, upon demand by Administrator and/or Custodian, I will promptly reimburse Administrator and Custodian the outstanding balance of the Litigation Costs. If I fail to promptly reimburse the Litigation Costs, Administrator and Custodian have the full and unequivocal right to freeze my assets, liquidate my assets, and/or initiate legal action to obtain full reimbursement of the Litigation Costs. I also understand and agree that Administrator and Custodian are not required to take any action should there be any default with regard to any investment.

I am directing Administrator to fund this transaction as specified above. I confirm that the decision to buy this asset is in accordance with the rules of my Account, and I agree to hold harmless and without liability Administrator and Custodian for all investment risks under the foregoing hold harmless provision. I understand that no person affiliated with Administrator or Custodian has any authority to agree to anything different than as set forth herein. If any provision of this Buy Direction Letter is found to be illegal, invalid, void, or unenforceable, such provision is severed and such illegality or invalidity does not affect the remaining provisions, which remain in full force and effect. For purposes of this Buy-Direction Letter, the terms Administrator and Custodian include their agents, assigns, joint ventures, licensees, franchisees, affiliates and/or business partners. I declare that I have examined this document, including all accompanying information, and to the best of my knowledge and belief, it is true, correct, and complete.

I understand that all terms and conditions set forth in my Account Application and other documents from Administrator remain in full force and effect.

Transactions with insufficient funds will not be processed until sufficient funds are received. If fees are being deducted from your account, the full amount of the transaction plus fees must be available before your transaction can be processed.

OFFICE MUST BE IN RECEIPT OF THE ORIGINAL NOTE PRIOR TO FUNDING.

Account Owner's Signature: _____ **Date:** _____

(I have read the disclosure above the signature line before signing and dating and agree with its contents.)

Page 2 of 2



VANTAGE
Self-Directed Retirement Plans

**DUE DILIGENCE ACTIVITIES AND INVESTMENT REPRESENTATIONS
RELEASE OF VANTAGE RETIREMENT PLANS, LLC**

I, _____, (Print Name) understand that Vantage Retirement Plans, L.L.C. (“Administrator”) and FCO (“Custodian”), and/or their affiliates, solely performs retirement plan services as a record keeper, administrator and custodian. Neither Administrator nor Custodian offer any advice, direction, promises, or guarantees regarding any investment, in the broadest sense. I am solely responsible for conducting all due diligence and research relating to any investment.

I understand and agree that neither Custodian nor Administrator will not offer and will not provide, through its website, workshops, or otherwise, any investment advice, structure, guidance, or strategies, or any tax advice, legal advice, due diligence, research, recording or title services, or endorsement of professional relationships or products (“Advisory Activities”). I understand and agree that neither Custodian nor Administrator have made, through its website, workshops, or otherwise, and I am not relying upon, any representations, warranties, promises, or guarantees regarding any investment, including, but not limited to, the quality of an investment, investment performance, preservation of capital, return on capital, feasibility of an investment strategy, security lien positions, placement of security interests, the credibility of business practices, ethics of any kind, or an investment’s compliance with the Employee Retirement Income Securities Act (“ERISA”), the Internal Revenue Code (“IRC”), or any applicable federal, state, or local law, including securities laws (“Investment Representations”). If I desire any Advisory Activities or Investment Representations, I will not look to or rely on Administrator or Custodian, in the broadest sense, but will consult with an appropriate legal, accounting, or financial professional.

I am aware of the transactions prohibited by Internal Revenue Code Section 4975 (“Prohibited Transactions”). I will not participate in or request Administrator to participate in any Prohibited Transaction, and I will fully indemnify Administrator and Custodian in the event I participate in any Prohibited Transaction.

Understanding that neither Custodian nor Administrator does not provide Advisory Activities, make Investment Representations, or participate in Prohibited Transactions, I release Administrator from any claims regarding Advisory Activities, Investment Representations, and Prohibited Transactions, in the broadest sense. Specifically, I release and forever discharge Administrator and Custodian, and covenant not to directly or indirectly sue for or otherwise assert against Administrator, in any forum, any and all claims of any nature whatsoever, which I had, now have, or may claim to have against Administrator or Custodian, arising out of or related to Advisory Activities, Investment Representations, or Prohibited Transactions. This release extends to all claims, whether known or unknown, present or future. It is my intention to fully, finally, and forever release any claims regarding Advisory Activities, Investment Representations, or Prohibited Transactions, and in furtherance of this intention, this release remains in effect as a full and complete release notwithstanding the discovery of any additional claims or facts.

I understand and agree that neither Administrator provides services as a record keeper and administrator, and that no communication between me, Administrator and Custodian, whether by e-mail, U.S. Mail, facsimile, direction/authorization letter, or otherwise, creates a contractual relationship. Administrator may communicate with me by e-mail, and I will regularly check the e-mail address(es) that I provide to Administrator. I will provide written notice to Administrator within ten (10) days of any change in the contact information provided to Administrator. Administrator may cease providing services and resign as administrator if I do not respond to written correspondence from Administrator or fail to pay Administrator’s fees.

I have carefully read this document and I understand its contents. I understand that upon signing below, this document becomes a legally enforceable agreement under which I will be giving up rights and potential claims. I have been encouraged to have legal counsel review this agreement before signing it.

I have freely signed this document in _____ Date _____
(City, State)

BY

SIGNATURE _____

PRINT NAME _____