



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

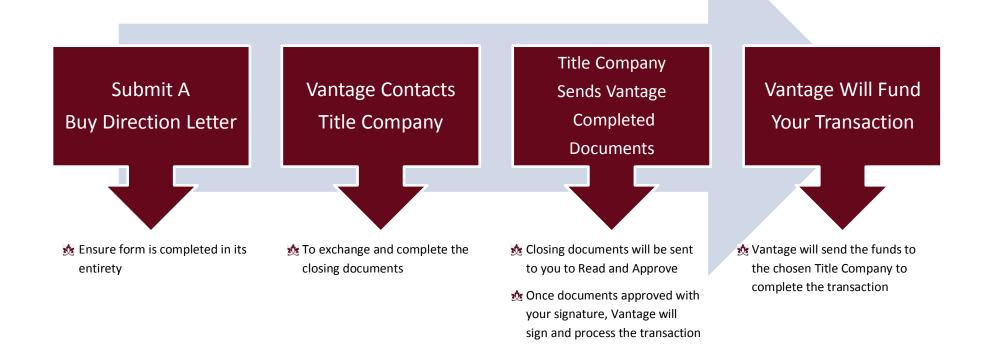
* ORIGINALS OF THE PROMISSORY NOTE REQUIRED *

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.





NOTE SECURED BY DEED OF TRUST INVESTMENT PURCHASE CHECKLIST

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: By Mail: By Fax:

Investments@ VantageIRAs.com Vantage Retirement Plans, LLC (480) 306-8408

20860 N. Tatum Blvd., Ste 240

Phoenix, AZ 85050



Buy Direction Letter

Date Stamp (Office use only) Rev. 2/5/14

Secured or Unsecured Note

This is a fillable PDF form. To complete the form, click in an area and type.

Account Owner In	formation (As it appears on your	ассои	ant application)			
Legal Name: First, Middle, Last			Vantage Account #:			
			TOR TO BUY THE BELOW ASSET FOR MY ACCOUNT:			
Secured Note						
Asset Description or Pr		Provide	the full physical address which appears on the current deed or tax records (if purchasing real estate			
O Buy existing note	○ New note		O Carry back from a real estate sale			
Note Secured By:	O Deed of Trust	0	Other:			
Borrower(s) Name(s): (If more than one borrower, inclu	ude all names					
-	,					
Telephone:	st vorrower notices are to be sent.)		Social Security or EIN Number:			
			Maturity Date:			
Dollar Amount to be Funded: \$			Note Amount: \$			
			Amortization Schedule: O Yes O No (If Yes, please attach a copy)			
Loan Servicer's Name: (If Applicable)	Vantage is not a Loan Servicer					
			insaction between account and the Buyer. If multiple entities, please include all names,			
Unsecured Note						
O Buy existing note	O New no	te	O Carry back from a real estate sale			
Borrower(s) Name(s): (If more than one borrower, inclu	ide all names.)					
Borrower's Address:	s/borrower notices are to be sent.)					
Telephone: (Borrower's telephone number.)			Social Security or EIN Number:			
	nership of This Note:	%	Maturity Date:			
Dollar Amount to be Funded: \$			Note Amount: \$ (Face amount of Note)			
Principal Balance: \$			_Amortization Schedule: O Yes O No (If Yes, please attach a copy)			

Phone: 480.306.8404 | Fax: 480.306.8408

	(All fees due at time of transaction. If no i transaction w ill not be processed.)	ndication is made, fees wil	l be deducted from your	uninvested cash balance	e, if available.
O Vantage Account	O Check (Made payable to Vantag	(e) O Visa	ОМС	O Discover	O AMEX
Name On Card:					
Billing Address:					
City:			State:	Zip:	
Delivery Instructi	ions				
CHECK (Made payable to	o Payee/ Seller) (\$5 Fee)	CASHIER'S CHECK	(Made payable to Paye	e/ Seller) (\$30 Fee)	
O Mail To Address	:		City:	State:	ZIP:
O Will Pick Up					
O Overnight (Canno	ot be delivered to a P.O. Box) (\$30 Fee)				
O WIRE: Bank Name:		Account #:		Routing#:	
Account Nar	me:				
O ACH (Please complete Ou	tgoing Wiring Instructions Form)				
Prior to funding	all transaction documen	te must ha note	tad "Raad and	l Annroyad" w	rith
	d date. (For example, subscrip				1011
Vantage Retirement Plans, L.L.C. ("Ad custodian ("Custodian") as set forth in and conditions of the Account Applicat	ministrator") performs recordkeeping and admini Account Owner's account application (the "Account tion are incorporated herein.	stration duties in connection wi Application"). The terms and co	ith Account Owner's self-dire nditions of this document are	cted retirement account (the incorporated into the Accoun	"Account") on behalf of the t Application, and the terms
appropriateness, security, and/or suita with respect to the investment directive would undertake prior to making any under the Employee Retirement Incom	nderstand that my Account is self-directed and th bility of any investment. I acknowledge that I have ve set forth in this Buy Direction Letter. I understan investment, including, but not limited to, title and ne Securities Act ("ERISA"), the Internal Revenue Co tment risks and to ensure compliance with these r	not requested that Administrate d that it is my responsibility to c lien searches. I understand that de ("IRC"), or any applicable fede	or or Custodian provide, and A onduct all due diligence and neither Administrator nor Cu	dministrator and Custodian h all other investigation that a stodian determine whether a	ave not provided, any advice reasonably prudent investor iny investment is acceptable
local law. I agree to release, indemnify, arising out of this Buy Direction Letter IRC, ERISA, and/or any other applicablemy account and/or investment where to represent them and to deduct from not limited to, all attorneys' fees and or incurred by Administrator and/or Cust promptly reimburse the Litigation Cos	dministrator nor Custodian is a "fiduciary" to me or a defend, and hold Administrator and Custodian ha and/or this investment, including, but not limited e federal, state, or local law, or any claim related to in Administrator or Custodian is named as a party, my Account amounts sufficient to pay for any cost osts, and internal costs (collectively, "Litigation Cosodian, upon demand by Administrator and/or Cust and agree that Administrator and Custodian have the full and and agree that Administrator and Custodian are no	rmless from any claims, includin to, claims that an investment is i incomplete or incorrect informa Administrator and Custodian has s and expenses incurred by Adm ts"). If there are insufficient func odian, I will promptly reimburse unequivocal right to freeze my a	ig, but not limited to, actions, not prudent, proper, diversifie tion provided in this Buy Dire ive the full and unequivocal r ninistrator or Custodian in co ds in my Account to fully reim Administrator and Custodiar issets, liquidate my assets, an	liabilities, losses, penalties, fi cd, properly secured, or other ction Letter. In the event of a ight, at their sole discretion, t nection with such claims and burse Administrator and Cust the outstanding balance of t d/or initiate legal action to o	nes and/or claims by others, wise in compliance with the claim by any party related to o select their own attorneys l/or litigation, including, but todian for all Litigation Costs the Litigation Costs. If I fail to
liability Administrator and Custodian f anything different than as set forth he affect the remaining provisions, which	his transaction as specified above. I confirm that to for all investment risks under the foregoing hold ha rerein. If any provision of this Buy Direction Letter is noremain in full force and effect. For purposes of the partners. I declare that I have examined this doc	armless provision. I understand t s found to be illegal, invalid, voic is Buy-Direction Letter, the term	that no person affiliated with d, or unenforceable, such pro ns Administrator and Custodia	Administrator or Custodian his vision is severed and such ille an include their agents, assig	has any authority to agree to egality or invalidity does not ns, joint ventures, licensees,
I understand that all terms and condit	ions set forth in my Account Application and other	documents from Administrator	remain in full force and effect	t.	
Transactions with insufficient funds w your transaction can be processed.	ill not be processed until sufficient funds are receiv	red. If fees are being deducted fr	om your account, the full amo	ount of the transaction plus fo	ees must be available before
OFFICE	MUST BE IN RECEIPT O	F THE ORIGINA	AL NOTE PRIO	R TO FUNDIN	G.
NOTE: Please allow Vanta next business day.	age two (2) business days to comple	te your request. Docum	nents received after 2	2pm will be considered	ed as received the
Account Owner's Sign	ature:			Date:	
	(I have read the disclosure above the	signature line before signing	and dating and agree with	its contents.)	Page 2 of 2

Phone: 480.306.8404 | Fax: 480.306.8408



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

I,					
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 inDate					
(City, State) BY					
SIGNATURE					
PRINT NAME					