Step 1:

**Funding Package:** Submit documents listed in Step 1 as one complete packet

- **American IRA Promissory Note Investment Form:** Submit Promissory Note Investment Form and supporting documents from closing agent
- **To be prepared by Closing Agent prior to closing:** with proper titling [New Vision Trust Custodian FBO (your name)(your account type)] and initialed by you as “Read and Approved” **DO NOT SIGN DOCUMENTS AS LENDER**
  - Copy of Promissory Note
    - Must include amount, interest rate, payment amount, frequency of payments, and maturity date
  - Copy of Deed of Trust (or Security Document if not secured by Real Estate)
  - Any other documents related to loan
  - Wiring Instructions

Step 2:

**Once you are ready to submit a package:**

- **By Email:** AllForms@AmericanIRA.com
- **By Fax:** (828) 257-4948
- **By Mail:** American IRA, LLC -135 Broad Street, Asheville NC 28801
  
  Overnight: American IRA, LLC -135 Broad Street, Asheville NC 28801

**Please Ensure:**

- Lender Name: New Vision Trust Custodian FBO (your name)(your account type)
- Lender Address: Your mailing address
- All documents must be initialed on every page as Read and approved or they cannot be processed
- All documents will be signed by a New Vision Trust Company and/or authorized signer

Need Help? Call 1-866-7500-IRA(472) and a client services representative will assist you today!
# Promissory Note

**Investment Letter**

1. **Account Information**

<table>
<thead>
<tr>
<th>Your Name:</th>
<th>Account Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Email Address:</th>
<th>Phone Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

How would you like this transaction processed? [ ] Standard Processing (3 business days) [ ] ExpressProcessing (24 hours) ($95 express fee) All documents must be received by noon or processing will be next business day.

2. **Loan Details**

<table>
<thead>
<tr>
<th>What type of Loan will this be?</th>
<th>Percentage of Ownership:</th>
<th>Note Amount:</th>
<th>Dollar Amount to be Funded:</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] New Note [ ] Existing Note</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interest Rate:</th>
<th>Payment Amount:</th>
<th>Frequency of Payments:</th>
<th>Type of Payment:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>[ ] Interest Only [ ] Amortized [ ] Balloon [ ] Other</td>
</tr>
</tbody>
</table>

[ ] Maturity Date: [ ] Borrower Name: [ ] Borrower SSN or EIN:

- A minimum of an annual interest payment shall be required for each loan in my Account. Failure to meet this minimum payment requirement may result in the loan being distributed and a 1099 being issued to me, and I shall be responsible for any penalties, fees and fines assessed as a result of said distribution.

3. **Loan Collateral**

**Is this Loan:**

- [ ] **UNSECURED (please read and initial below)**

  I acknowledge that this loan is unsecured and is not guaranteed by the Custodian/Administrator or any other party. I acknowledge that the Custodian/Administrator did not recommend this investment nor have they performed any due diligence on this investment or received any compensation from the borrowing entity/individual.

- [ ] **SECURED (please read, initial below, and include collateral details)**

  I understand that Custodian/Administrator will not record any collateral arrangements, including, but not limited to mortgages or liens, with any county or governing body. I understand it is my responsibility to ensure proper recording is done regardless of whether funds are sent through a title company, closing agent, attorney or directly to the borrower.

  Insurance: I understand it is my responsibility to obtain any necessary insurance coverage on my investment and/or collateral. I understand Custodian/Administrator will not obtain any insurance coverage, including, but not limited to, title, casualty or liability, on my behalf and understand the risks associated with not obtaining adequate insurance coverage. If insurance is elected, titling must be in the name of the custodial account.

  Loan Secured by:

  - [ ] Closing Agent (for Real Estate Only)

  Real Estate: Property Address __________________________ Contact: __________________________

  Vehicle/Mobile Home: VIN# __________________________ Phone: __________________________

  Other: Describe __________________________________________ Email: __________________________

4. **Funding Instructions**

**Please send the funds via:** [ ] Wire [ ] ACH ($5000 limit) [ ] CHECK

For **WIRE** ($30) or **ACH** ($10) – Please complete the info below

**For CHECK** – Please complete the info below

<table>
<thead>
<tr>
<th>Wire Information from the closing agent attached</th>
<th>Bank Name:</th>
<th>ABA Routing Number:</th>
<th>Make Check Payable To:</th>
</tr>
</thead>
<tbody>
<tr>
<td>DO NOT COMPLETE THIS SECTION IF ATTACHED</td>
<td>Bank City and State:</td>
<td>Mail Check to:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Account Holder Name:</td>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Account Number:</td>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Address:</td>
<td>City, State, Zip:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>City, State, Zip:</td>
<td>Send Check Via: [ ] Certified Mail ($10) [ ] Overnight Mail ($20+Shipping Costs) [ ] Certified Check ($50 includes overnight mail)</td>
<td></td>
</tr>
</tbody>
</table>

Please note we will retain enough cash in your Custodial Account to maintain your minimum required balance, and to cover any investment-related fees or any unpaid fees before sending your requested amount. If there are insufficient funds to cover the minimum balance and/or fees, your request will be put on hold until sufficient funds are available.

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**Corporate Headquarters:** New Vision Trust Company, 401 E. 8th Street, Suite 200R, Sioux Falls, South Dakota 57103

Rev. 07/19
By my signature below, I, the Depositor, confirm that I am directing New Vision Trust Company, a State Chartered South Dakota Trust Company, its officers, directors, shareholders, employees, successors, agents and/or assigns ("Custodian"), by and through American IRA, LLC, a North Carolina Limited Liability Company, its officers, directors, shareholders, employees, successors, agents and/or assigns ("Administrator"), to complete this transaction as specified in this Investment Letter.

I understand that my account is self-directed, which means that I take complete responsibility for any investment I choose for my account, including the investment specified in this Investment Letter. I understand that neither the Custodian nor Administrator sells or endorses any investment products, and that they are not affiliated in any way with any investment provider.

I understand that the roles of the Custodian and/or Administrator are limited, and their responsibilities do not include investment selection for my account. I acknowledge that neither the Custodian nor Administrator has provided or assumed responsibility for any tax, legal or investment advice with respect to this investment, and I agree that they will not be liable for any loss which results from my decision to purchase the investment set forth in this Investment Letter.

I understand that neither the Custodian nor Administrator has reviewed, nor will they review, the merits, legitimacy, appropriateness or suitability of this investment, and I certify that I have done my own due diligence investigation, including all reviews a prudent investor would undertake, prior to instructing the Custodian and/or Administrator to make this investment for my account. I understand that neither the Custodian nor Administrator determines whether this investment is acceptable under the Employee Retirement Income Securities Act (ERISA), the Internal Revenue Code (IRC), or any applicable federal, state, or local laws, including securities laws. I understand that it is my responsibility to review any investments to ensure compliance with these requirements.

I understand that in processing this transaction the Custodian and/or Administrator are only acting as my agent, and nothing will be construed as conferring fiduciary status on either the Custodian and/or Administrator. I understand that neither the Custodian nor the Administrator is a "fiduciary" for my account and/or my investment as such terms are defined in the IRC, ERISA, and/or any applicable federal, state or local laws. I agree that the Custodian and/or Administrator shall not be liable for any investment losses sustained by me or my account and/or any claims, damages, liabilities, actions and/or losses asserted by me and/or my beneficiaries, agents and/or assigns resulting from or related to this transaction or any other transaction initiated by me or my authorized agents.

I understand that if this Investment Letter and/or any other required documentation is not received by Custodian and/or Administrator, or, if received, in the opinion of the Custodian and/or Administrator, is unclear, and/or there is insufficient Undirected Cash in my account to fully comply with my instructions to purchase the investment and to pay all fees, the Custodian and/or Administrator may not process this transaction.

I understand that my account is subject to the provisions of IRC §531-514 relating to Unrelated Business Taxable Income (UBTI) of tax-exempt organizations. If this investment generates UBTI, I understand that neither the Custodian nor Administrator has reviewed, nor will they review, the merits, legitimacy, appropriateness or suitability of this investment, and I certify that I have done my own due diligence investigation, prior to instructing the Custodian and/or Administrator to make this investment for my account.

I understand that my account is subject to the provisions of Internal Revenue Code (IRC) §4975, which defines certain prohibited transactions. I acknowledge that neither the Administrator nor the Custodian has made or will make any determination as to whether this investment is subject to §4975 or under any other federal, state or local law. I certify that making this investment will not constitute a prohibited transaction and that it complies with all applicable federal, state, and local laws, regulations and requirements. In addition, I have read Internal Revenue Service Regulation Title 26, Section 4975 and am familiar with the prohibited transactions listed and the penalties which will be assessed by the Internal Revenue Service in the event that I engage in any prohibited transaction(s).

I understand that my account is subject to the provisions of IRC §§531-514 relating to Unrelated Business Taxable Income (UBTI) of tax-exempt organizations. If this investment generates UBTI, I understand that I have read and consent to the terms of this document and I further acknowledge that I have read and consent to the terms of the New Account Application, Custodial Agreement (Form 5305, 5305-A, 5305-RA, 5305-SA, 5305-SEP, 5305-C or 5305-EA, as applicable, "5305") and Current IRA Statement of Schedule of Investments ("Printed IRA Statement") as applicable, and I understand that these documents are currently written, or as they may be amended from time to time, (the "Documents"), which are incorporated by reference herein. (In the event of a conflict between the Documents and the 5305 and/or Sponsored Plan applicable to my Custodial Account, the 5305 or Sponsored Plan shall govern).

I, as the Depositor and Investor, do hereby confirm that neither the Custodian nor Administrator (or any of its subsidiaries or continuing entities) have given any advice on this investment or asset. As the Depositor and investor, I acknowledge that I have not received any advice from Custodian and/or Administrator on this investment and most importantly, I have not relied on any statements made by Custodian and/or Administrator in making this investment decision.

I, as the Depositor and Investor, confirm that this purchase does not include any illegal or impermissible investments under South Dakota, North Carolina or Federal law.

By my signature below, I confirm that this purchase does not include any illegal or impermissible investments under South Dakota, North Carolina or Federal law.

Signature: ___________________________

Date: ___________________________

Print Name: ___________________________