

Orientation



Welcome to your step-by-step guide to private lending in your Equity Trust self-directed account. Here's what you need to know to successfully complete your investment.

1. Establish your self-directed account and begin the funding process

It's important this step is completed well in advance, so get started now to ensure you meet your funding deadlines.

- [Open an account online](#)
- Need help? Call us: (855) 673-4721

2. Enroll in myEQUITY

Set up your account in [myEQUITY](#), our online account management system. This will allow you to initiate your investment request, upload all necessary documentation, and monitor your transactions.

ADDITIONAL myEQUITY RESOURCES

- [Equity Trust Welcome Video](#)
- [myEQUITY Login Guide PDF](#)

3. Obtain supporting documents for the loan/note purchase or origination

Ensure all documentation is titled properly. See the Investment Titling Guide on page 3.

ORIGINATING A NEW LOAN (PRIVATE LENDING):

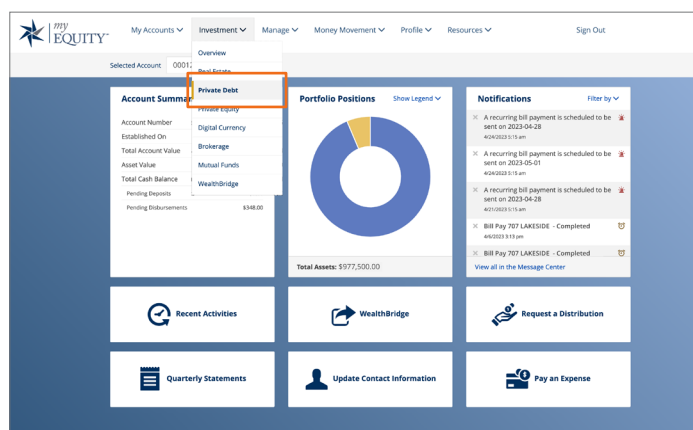
- Copy of the drafted promissory note
- Copy of the drafted mortgage/deed of trust
- Other required documents, based on note type, can be found in our [Supporting Document Guide](#)
- Executed note and mortgage will be sent to Equity Trust **after** funding occurs

BUYING AN EXISTING LOAN/NOTE:

- Copy of the original promissory note
- Copy of the executed mortgage/note purchase agreement
- Copy of the drafted mortgage/deed of trust

4. Use myEQUITY to initiate the investment

- Navigate to Investment > Private Debt to launch the Private Debt Wizard
- Upload all supporting documents



AN INVESTMENT LIAISON WILL BE ASSIGNED TO YOU

Once you complete the wizard, an Equity Trust associate will contact you and finalize the arrangements, including sending funds to the designated title company or closing attorney's escrow account.

5. Send investment documents

Send a copy of the recorded deed to Equity Trust.

Mail: 1 Equity Way, Westlake, OH 44145

Email: help@trustetc.com

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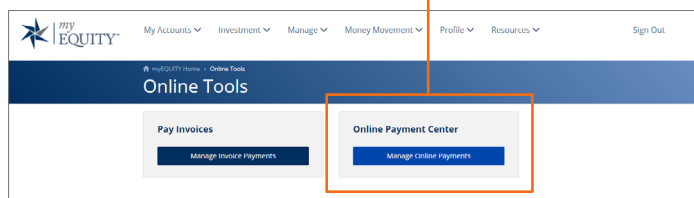


6. Collect loan payments

Borrowers can send payments through the Online Payment Center, to be deposited directly to your Equity Trust account. Through the payment center, you also have the option of creating invoices for your borrowers to pay.

ONLINE PAYMENT CENTER: HOW TO GET STARTED

- In myEQUITY: Navigate to **Resources > Tools**
- In the Online Payment Center Box, click the **Manage Online Payments** button



Alternately, borrowers can write a check payable to your account and mail the check to Equity Trust with a deposit coupon. Deposit coupons can be generated through myEQUITY: Navigate to **Manage > Deposit Asset Income**.

PRIVATE LENDING INVESTOR

Video Education Center

On-Demand Webinar



[Private Lending and
Note Investing Webinar](#)

YouTube Video



[Private Lending and
Note Investing](#)

Titling Guide



When you invest in an asset using your self-directed IRA or other account, the asset is owned by your account, not you personally. As such, the investment ownership documentation must be properly titled to the account.

Here are the instructions for the proper titling of investments made using an Equity Trust self-directed account. Instructions vary based on whether your account is the sole owner of the asset or if there are multiple owners.

Titling When Using an IRA/CESA/HSA

SOLE OWNERSHIP

Equity Trust Company Custodian FBO (For Benefit Of)
[Account Owner's Name] [IRA/CESA/HSA]

CO-OWNERSHIP

Equity Trust Company Custodian FBO [Account Owner's
Name] [IRA/CESA/HSA]. XX% Undivided Interest
(All owners combined must total 100%)

Example: Equity Trust Company Custodian FBO Jane Doe IRA,
25% Undivided Interest and Equity Trust Company Custodian
FBO Bob Smith IRA, 75% Undivided Interest

Titling When Using an Inherited IRA

Equity Trust Company Custodian FBO [Legal Name] BENE IRA
[Deceased Person's Name] DCD

Example: Equity Trust Company Custodian FBO Jane Doe
BENE IRA John Doe DCD

Titling When Using a Qualified Plan/Solo 401(k)

Equity Trust Company Custodian FBO [Plan Name, Plan Type,
Trustee's Name] TTEE, FBO [Legal Name]

Example: Equity Trust Company Custodian FBO XYZ, LLC Solo
401(k) plan, John Smith TTEE, FBO John Smith

NOTE:

Instead of listing your name, you can use your Equity
Trust account number on all titling.