

Welcome to your step-by-step guide to real estate-related 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. Establish your myEQUITY account

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 the purchase contract is titled properly. See the Investment Titling Guide on page 3.

ORIGINATING A NEW LOAN (PRIVATE LENDING):

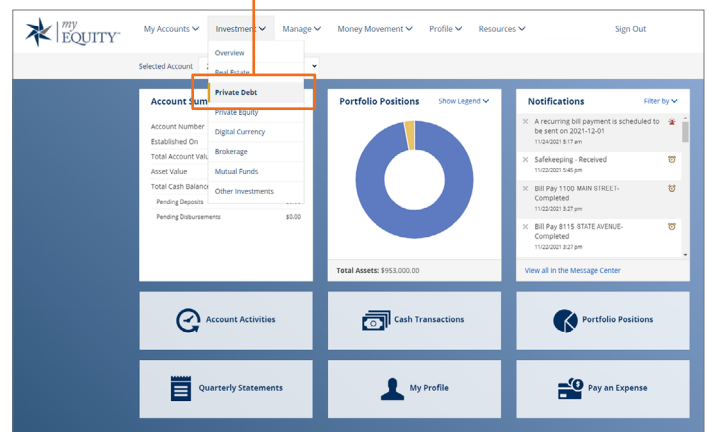
- Copy of the drafted promissory note (executed note and mortgage will be sent to Equity Trust after funding occurs). Please ensure titling is correct: see the Investment Titling Guide on page 3.
- Copy of the drafted mortgage/deed of trust

BUYING AN EXISTING LOAN/NOTE:

- Copy of the original promissory note
- Copy of the executed mortgage/note purchase agreement. Please ensure titling is correct: see the Investment Titling Guide on page 3.
- 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.

NOTE:

When originating a new loan, you are not required to send the executed/signed note and mortgage as this will not occur until after the funds have been sent to the title company or closing attorney.

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.

Orientation



5. Send investment documents

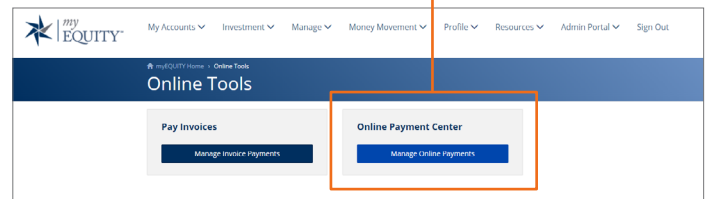
Mail the original signed promissory note and filed mortgage/deed to Equity Trust (1 Equity Way, Westlake, OH 44145). If you prefer to retain the original, please email a copy to help@trustetc.com and in the body of the email state that you have chosen to retain the original.

6. Collect loan payments

Borrowers can send payments through the Online Payment Center, to be deposited directly to your Equity Trust account.

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**.

REAL ESTATE INVESTOR

Video Training Center

On-Demand Training



[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.

Equity Trust Company is a directed custodian and does not provide tax, legal or investment advice. Any information communicated by Equity Trust is for educational purposes only, and should not be construed as tax, legal or investment advice. Whenever making an investment decision, please consult with your tax attorney or financial professional.