

REAL ESTATE INVESTOR Orientation



Welcome to your step-by-step guide to real estate investing 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. Execute on your real estate offer

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

4. Request the earnest money deposit in myEQUITY

- In myEQUITY, navigate to **Investment > Real Estate**.
- Choose the **Earnest Money Request** tile.
- Follow the prompts to complete your request.

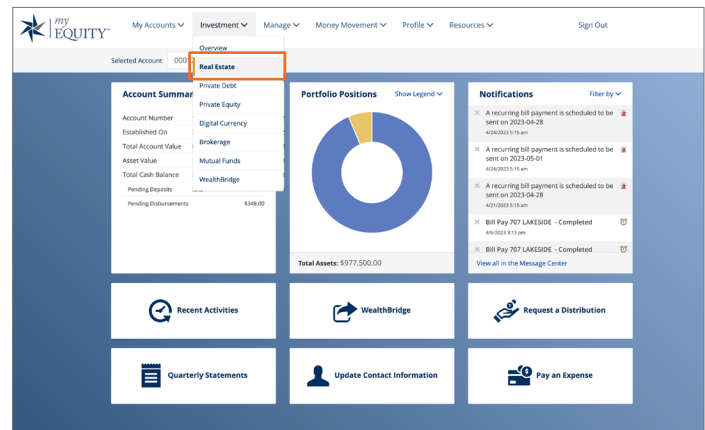
WHAT TO KNOW: EARNEST MONEY

Earnest money must always be paid from your account based on your percentage of ownership in the property. You cannot use personal funds to pay earnest money for an asset your self-directed account is purchasing.

You are not required to upload a purchase contract or digitally sign for this step. Simply complete the request online and Equity Trust will send the funds via check, overnight check, wire, or ACH direct deposit.

5. Finalize your investment request

- In myEQUITY, navigate to **Investment > Real Estate** and choose the type of real estate transaction you'd like to make.
- Follow the instructions to complete the Real Estate Wizard.



AN INVESTMENT LIAISON WILL BE ASSIGNED TO YOU.

Once you complete the wizard, an Equity Trust associate will contact you to guide you through the remainder of the process and send funds to the title company as directed.

WHAT TO KNOW: SIGNATURE REQUIREMENTS

As the account holder, you will sign the purchase contract. It is generally not necessary for Equity Trust to sign as custodian.

However, some title companies may require that Equity Trust Company sign the closing documents. In this case, you would upload the documentation in myEQUITY and request a signature.

6. Send investment documents

Send a copy of the recorded deed to Equity Trust.

Mail: 1 Equity Way, Westlake, OH 44145

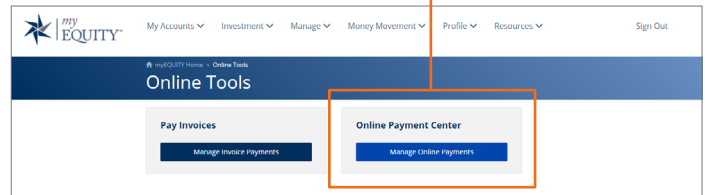
Email: help@trustetc.com

7. Collect rental payments

If applicable, you can have your tenants send rental 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 tenants 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, you can ask your tenants to 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**.

Video Education Center

On-Demand Webinars

[Rental Property Investing with a Self-Directed IRA](#)



[Real Estate Closing Process and Working with Your Title Company](#)

YouTube Videos

[Joint Ventures and Self-Directed IRAs: How They Work](#)



[What You Can't Invest in with an IRA](#)



[3 Biggest Mistakes Real Estate Investors Make](#)

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.