



Investment Directions Form Secured Loan

Use this form to make a secured loan from your IRA.

We encourage you to start this process at least one week in advance.

Return this form along with any other required documents to:

Remember, the IRA is the Lender and Lender Name is:
IRA Club FBO (Account Owner Name) IRA (Account Number)

► **Secure Upload:** link on iraclub.com

► **Email:** investments@iraclub.com

For support, call **(312) 795-0988**. Office hours are Monday-Friday, 9:00 AM – 4:00 PM. Find information online at www.iraclub.com

- Next Day Service (\$175) – Must Receive By 2 PM CT 
 Same Day Service (\$275) – Must Receive By 12 PM CT

1 ACCOUNT OWNER

FIRST AND LAST NAME	IRA CLUB ACCOUNT NUMBER
EMAIL ADDRESS	MOBILE PHONE NUMBER

2 BORROWER AND LOAN INFORMATION

LOAN AMOUNT \$	MATURITY / DUE DATE (MM/DD/YYYY)	INTEREST RATE %
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Payment Frequency: Lump Sum on Due Date Monthly Other: _____

BORROWER NAME	
BORROWER ADDRESS	
BORROWER SSN / TAX ID NUMBER	STATE REGISTERED (IF ENTITY)
BORROWER EMAIL ADDRESS	BORROWER PHONE NUMBER

COLLATERAL

- Real Property Vehicle / Mobile Home Title Entity / Company Shares
 Mortgage Pool Equipment Other: _____

IF THE LOAN IS SECURED BY A DEED OF TRUST OR MORTGAGE

PROPERTY ADDRESS		
CITY, STATE, ZIP	COUNTY	LIEN POSITION

PROCESSING REMINDERS:

1. IRA Club Account Owners: please sign the loan agreement in blue ink indicating you have read and approved the document.
2. Ask the borrower to sign the loan agreement in blue ink in the presence of a certified Notary Public.
3. Include an interest rate, a payment schedule, and a calendar due date in the loan agreement.
4. Mail the original signed loan agreement to IRA Club.
5. IRA Club will call the Account Owner to verbally verify the release of funds.
6. Record the deed of trust/mortgage in the county where the real property is located. Provide the original or certified copy to IRA Club after closing. It is the account owner's responsibility to send the deed of trust/mortgage to IRA Club.

WHO IS THE RESPONSIBLE PARTY FOR THE RECORDING/FILING OF THE DEED OF TRUST, MORTGAGE OR UCC?

FIRM NAME	CONTACT NAME	PHONE NUMBER
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3

FUNDING INSTRUCTIONS FOR A WIRE TRANSFER

CREDIT ACCOUNT NUMBER	ABA ROUTING NUMBER
CREDIT ACCOUNT NAME	RECEIVING BANK NAME
CREDIT ACCOUNT HOLDER ADDRESS	RECEIVING BANK ADDRESS
REFERENCE / MEMO	

OR REQUEST IRA CLUB TO SEND A PAPER CHECK

- USPS Mail
 FedEx Overnight (+\$75) - *Optional*

MAKE CHECK PAYABLE TO
RECIPIENT ADDRESS

4 INVESTMENT PROCESSING FEES

Deduct Fees from Account Charge Credit Card

NAME ON CREDIT / DEBIT CARD	BILLING ZIP CODE
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CREDIT / DEBIT CARD NUMBER	EXPIRATION DATE	CW CODE
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5 ACKNOWLEDGEMENT AND SIGNATURE

By signing below, I agree to the following terms and conditions:

- I am the owner of the above-captioned IRA Club account.
- I am responsible for selecting and reviewing the investments for my account.
- IRA Club does not provide investment advice, risk analysis, suitability, viability, or merit review of the IRA investments.
- I will not receive any personal benefit from this investment.
- I release, indemnify, and agree to hold harmless and defend IRA Club if my investment or sale of an asset according to my directions violates any federal law, state law, or IRS regulation.
- I have performed due diligence on this investment and agree that IRA Club may hold title to the asset for the benefit of my IRA account.
- I understand that IRA Club is not responsible for taking legal action if my investment becomes defaulted, fraudulent, bankrupt, or subject to other legal processes.
- I agree that this investment is not a prohibited transaction as defined in the Internal Revenue Code.
- I acknowledge that the Federal Deposit Insurance Corporation (FDIC) does not insure this investment.
- I agree to provide an appraisal of the investment for any request that may be a taxable event.
- I also agree to provide IRA Club with an annual fair market value.
- I agree that IRA Club is not responsible for documents that I do not provide to process my investment direction.
- I have read and examined the IRA Custodial Account Agreement (5305), Account Disclosure, and IRA Club Fee Schedule on www.iraclub.com

Sign Here

ACCOUNT OWNER'S SIGNATURE	DATE SIGNED
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