555 12th Street, Suite 900
Oakland, CA 94607
Phone: (800) 392-9653
Fax: (510) 587-0960
realestate@theentrustgroup.com

Individual 401(k) Real Estate Note

Buy Direction Letter Instructions

Instructions and Guidelines

Please follow the instructions and guidelines below to avoid processing delays:

1) Use this form to purchase a note secured by real estate in your account.

2) Provide a copy of these instructions and guidelines to the closing agent (escrow company, title company, or closing attorney) who is responsible for closing your transaction.

3) **When purchasing an asset for your plan, all related documents must be vested in the name of the plan:**

   Example: John Doe MD, LLC 401(k) Plan, John Doe as Trustee, Account #12345

4) Incomplete documentation may lead to processing delays and incur a special handling fee of $150.00.

5) The Trustee must sign all purchase-related documentation on behalf of the Plan and submit the closing documents to Entrust for review.

6) To fund the purchase, Entrust must receive the borrower's executed documents for compliance and IRS audit review. The Trustee will be notified if any additional documents are required to complete the transaction.

7) Contact your closing agent to request the closing documents and ensure that they are delivered to Entrust at least three to five (3-5) business days prior to the closing date. **To expedite the transaction, the Trustee must select Option #2 in Section 2 of the Buy Direction Letter. Please note that a special handling fee of $150 applies for expedited review requests. While this option will speed up the process, it does not guarantee same-day funding for the transaction.**

8) After closing, please email the final documentation, including the original note, recorded deed of trust/mortgage, title policy, and final settlement statement, to **realestate@theentrustgroup.com** for our records.

Required Documentation

For New Note and Seller Carry Back Note:

1) Completed Entrust's "Real Estate Note Buy Direction Letter"
2) Promissory Note
3) Deed of Trust/Mortgage
4) Estimated Closing Statement or HUD
5) Lender's Title Insurance Commitment
6) Entity Formation Documents *(if borrower is an entity)*
7) Amortization Schedule *(if applicable)*
8) Loan Closing Instructions *(if applicable)*
9) Additional documents may be required based on circumstances to ensure the transaction is permitted.

For Existing Note:

Items 1-9, plus the following:

10) Title Policy with Endorsement
11) Assignment of Deed of Trust/Mortgage
12) Note Endorsement (*if applicable)*
13) Note Purchase Agreement *(if applicable)*

Submission Options

SUBMIT BY FAX	SUBMIT BY EMAIL	SUBMIT BY MAIL
(510) 587-0960	realestate@theentrustgroup.com	The Entrust Group 555 12th Street, Suite 900 Oakland, CA 94607

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1 Plan Information

PLAN NAME *(as it appears on your plan document)*	PLAN NUMBER	TRADITIONAL OR ROTH? ☐ Traditional Only ☐ Roth Only ☐ Both Traditional and Roth
EMAIL ADDRESS *(required)*		DAYTIME PHONE NUMBER

2 Review Processing *(check one option)*

NOTE: The review request does not guarantee the completion of the transaction. If all required documents are deemed to be in good order after review, funding will occur the following business day. If documents require any corrections, the corrected documents must be submitted before 9:00 a.m. Pacific Time that business day for same day funding.

OPTION #1	**OPTION #2**
☐ NORMAL REVIEW REQUEST Documents are reviewed within approximately 3–5 business days.	☐ EXPEDITED REVIEW REQUEST ($150) Documents are reviewed within approximately 1–2 business days.

3 Closing Agent Information

Escrow Company/Title Company/Closing Attorney

COMPANY NAME		CONTACT NAME
PHONE	FAX	EMAIL
EXPECTED CLOSING DATE		FILE/ESCROW NUMBER

4 General Asset Information

☐ NEW PURCHASE	☐ ADDITIONAL FUNDING [1]	☐ EXCHANGE

[1] Additional funding means is defined as sending more funds into an asset that is already held in your Plan for an additional percentage of ownership of the note.

5 Property Information

PARCEL NUMBER OR LOT/BLOCK NUMBER		PROPERTY ADDRESS
CITY	STATE	ZIP CODE

6 Borrower Information *(if multiple borrowers, include information for each)*

1. BORROWER NAME	BORROWER ADDRESS
2. BORROWER NAME	BORROWER ADDRESS

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7 Note Information

Collateral *(select one)*			
☐ NOTE SECURED BY A DEED OF TRUST/MORTGAGE		☐ CONTRACT FOR DEED	
Note Type *(select one)*			
☐ CREATE NEW NOTE	☐ BUY EXISTING NOTE	☐ SELLER CARRY BACK NOTE FROM REAL ESTATE SALE *(complete and submit a Sell Direction Letter with this form)*	
PERCENTAGE OF OWNERSHIP OF THIS NOTE %		DOLLAR AMOUNT TO BE FUNDED $	
NOTE AMOUNT *(face value of Note)* $		PRINCIPAL BALANCE *(for existing Note)* $	
IS THIS NOTE DISCOUNTED? *(select one)* ☐ YES *(must submit Note Purchasing Agreement)* ☐ NO			
Repayment Type *(select one)*			
☐ AMORTIZED *(please provide amortization schedule)*	☐ INTEREST ONLY	☐ BALLOON AT MATURITY	
Note Payment Schedule *(select one)*			
☐ MONTHLY	☐ QUARTERLY	☐ ANNUALLY	☐ OTHER *(please specify):*
Note Term *(complete all)*			
MATURITY DATE	INTEREST RATE OF THE NOTE %	PAYMENT AMOUNT $	
Loan Position *(select one)*			
☐ FIRST POSITION	☐ SECOND POSITION	☐ THIRD POSITION	☐ OTHER *(please specify):*
Loan Servicer Information[2] *(must submit Loan Servicing Agreement)*			
COMPANY NAME	PHONE NUMBER	LOAN NUMBER	
STREET ADDRESS	CITY	STATE	ZIP CODE

[2] The loan servicer's role is to monitor payments made to the Plan. The Entrust Group does not service loans or monitor the timeline of the payments.

8 Note Funding Instructions

PLEASE SELECT YOUR FUNDING METHOD: ☐ **WIRE** ☐ **CHECK** ☐ **CASHIER'S CHECK**

For WIRE (*Please complete the information below*)			
BANK NAME	PAYEE NAME		
BANK ABA / ROUTING NUMBER	PAYEE STREET ADDRESS		
ACCOUNT NUMBER	CITY	STATE	ZIP CODE
ADDITIONAL INFORMATION			

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8 Note Funding Instructions

For CHECK and CASHIER'S CHECK (*Please complete the information below)*

PAYEE NAME	PAYEE PHONE NUMBER		
PAYEE STREET ADDRESS	CITY	STATE	ZIP CODE

☐ MAIL CHECK TO *(If different from Payee Address)*

NAME	PHONE NUMBER *(for overnight delivery)*		
STREET ADDRESS	CITY	STATE	ZIP CODE

SEND CHECK VIA:

☐ Regular Mail

☐ Overnight Delivery (*$30 fee applies; cannot overnight to a PO Box)*
- ☐ Charge my Entrust Account
- ☐ Use third-party billing
  - ☐ FedEx ☐ UPS Account #: ________________________

ADDITIONAL INFORMATION

9 Pay Entrust Fees *(select one)*

NOTE: All fees are due at time of transaction. If no indication is made, fees will be deducted from your undirected cash balance. Transaction will not be processed unless sufficient funds are available.

☐ ENTRUST ACCOUNT ☐ CREDIT CARD *(complete section 10)*

10 Credit Card Information

PAY WITH CARD ON FILE ☐ LAST 4 DIGITS OF CARD ___ ___ ___ ___

NEW CARD *(select one)*: ☐ VISA ☐ MASTER CARD ☐ AMERICAN EXPRESS ☐ DISCOVER

NAME AS IT APPEARS ON CARD	CARD NUMBER	SECURITY CODE
EXPIRATION DATE	BILLING ADDRESS	
CITY, STATE, ZIP CODE		

By signing below, you authorize Entrust to charge your credit card for the fees associated with this transaction. Your request will be processed upon receipt of this form. You understand that inaccurate or incomplete credit card information or charges declined by the credit card issuer will delay the processing of the account transaction.

SIGNATURE OF CARDHOLDER	**DATE**

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11 Plan Trustee or Plan Participant Signature and Investment Acknowledgement

For full disclosure language, please refer to section 6 of your Individual 401(k) Plan application: Investment Direction and Important Disclosures.

Transactions will not be processed unless sufficient funds are available. If fees are being deducted from your account, the full amount of the transaction (plus fees) must be available before your transaction can be processed.

I understand that Entrust will not provide any investment advice. All tax reporting for this plan is the responsibility of the Trustee.

SIGNATURE OF PLAN TRUSTEE OR PLAN PARTICIPANT	DATE