



HOW TO INVEST IN REAL ESTATE WITH YOUR IRA

Once you've found property to purchase, follow the flow chart below **before sending money**.

- ✓ **Buyer Name / Address on all documentation must be listed as follows:**
Madison Trust Company, Custodian FBO First Name, Last Name, MTC Account #
401 E 8th Street, Suite 200, Sioux Falls, SD 57103
- ✓ **Sign documents using your normal signature as seen on your driver's license.**

Is there an **Earnest Money Deposit** due for your purchase?

YES

NO

01 Submit the signed Purchase Contract and our Investment Authorization Form for the EMD.
*NOTE: You **cannot** pay EMD through personal funds.*

Submit the signed Purchase Contract, signed and final Closing Statement, Draft of Deed, Title Policy and our Investment Authorization Form for the balance due per final Closing Statement. **01**

02 A representative at MTC will countersign the Purchase Contract as custodian of the IRA and will issue a check/wire to the escrow agent from your IRA for the EMD.

A representative at MTC will countersign all documentation as custodian of the IRA and will issue a check/wire to the escrow agent from your IRA for the balance due as per the final Closing Statement. **02**

03 Submit the signed and final Closing Statement, Draft of Deed, Title Policy and our Investment Authorization Form for the balance due per final Closing Statement.

After the title company records the deed with the county, submit an electronic copy of the deed to our secure portal. **03**

04 A representative at MTC will countersign all documentation as custodian of the IRA and will issue a check/wire to the escrow agent from your IRA for the balance due per final Closing Statement.

PROCESSING TIMES

- **Standard Processing** is 4 business days from when we receive the final version of all investment documents.
- **Expedited Processing** is 2 business days from when we receive the final version of all investment documents.
EXP processing is an additional \$50 fee.

05 After the title company records the deed with the county, submit an electronic copy of the deed to our secure portal.

Who Signs the Documents?

Clients must sign all documentation in the capacity that they have read and approved. A representative at Madison Trust will then review the documents. Once approved, the representative at Madison Trust will sign the documentation as the legal and binding signatory for the transaction once all documents have been approved.

Buyer Name

We will require a revised Purchase Contract if the buyer's name is listed as anything other than the MTC IRA titling at the top. **We are unable to accept an addendum for this change.**

Important Notes

- * If discrepancies are found during the investment review process, we will require the documentation to be revised and the processing times will begin again.
- * If there is a loan associated with the investment, it must be a non-recourse loan and we will need to review all relevant loan documents.