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**INSTRUCTIONS for IRA INVESTING in GEORGIA Foreclosure Properties and
Tax Deeds with PIP-West from an Equity Trust Company IRA**
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(Last Revised 7-31-2011)

Greetings, Investors!

Below are the detailed INSTRUCTIONS for investing in **GEORGIA** foreclosure properties or tax deeds with an Equity Trust Company IRA.

Note: To invest with regular investment funds (i.e. non-IRA), please request the set of Instructions for that purpose.

Please feel free to contact us with *any* questions on these instructions or on PIP-West investment opportunities.

Thank you very much for your *interest* and your *trust*, and we look forward to a *long* and *profitable* association!

Sincerely,

Don

949-433-8864 (cell)


PLATINUM INVESTMENT PROPERTIES
WEST

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INSTRUCTIONS

INVESTING in GEORGIA Foreclosure Properties and Tax Deeds from an Equity Trust Company IRA

Please follow the instructions below in order to open a PIP-West account and to invest in GEORGIA foreclosure properties or tax deeds from an Equity Trust Company IRA. Both the paperwork and checks are described.

*Note: Skip to **STEP II** if you already have an Equity Trust Company IRA account, but not a corresponding PIP-West account.*

*Note: Skip to **STEP III** if you already have both an Equity Trust Company IRA account and a corresponding PIP-West account. You only need Step II if you are opening a new PIP-West account as a new Client or if you plan to invest with another Equity Trust IRA account.*

The Equity Trust Company "Self Directed IRA" should enable you to invest in Tax Liens/Tax Deeds and distressed properties through PIP-West, a Servicing Agent for such investments. Equity Trust Company is one of the best Custodians that we know of thus far for self-directed IRAs; however we are always interested in hearing your recommendations for good self-directed IRA custodians in order to keep the options open for our Clients, as well as your comments about them.

As you proceed through these instructions, we recommend regular contacts with Equity Trust Company for progress reports on each stage of your submitted requests of them.

Note: The PIP-West forms are available on the website at <http://www.PIPWEST.com/getting-startedforms>.

STEP I. To open a new Equity Trust Company self-directed IRA account, go to the Equity Trust Company website (www.trustetc.com) and click on "Open an Account" and you will have all the information that you need.

If you have any questions about opening an account, contact Equity Trust directly for help. See the Equity Trust "Contact Us" webpage for the phone numbers.

STEP II. To open a PIP-West account, please download and print the "**ETC STEP 2 FORMS – Open a PIP-WEST ACCOUNT**" PDF form file stored on our website at <http://www.PIPWEST.com/getting-startedforms>. Then fill out, sign and submit these forms by US Mail to Equity Trust Company as described below (and ETC will then send them to PIP-West as instructed in the ETC form). The following forms are **partially filled out**, and are **marked** where you fill in your information and signatures:

(1) AGENCY AGREEMENT (BOTH **IRA OWNER and **EQUITY TRUST CO** PORTIONS)**

Instructions:

As the "IRA Owner", you need to:

- (a) Confirm and Enter the proper titling of your ETC account (whether an IRA, a 401(k), et. al.) and the address at the top of page 1 (where indicated). IRA titling is different from 401(k) titling. IRA titling is typically "Equity Trust Company Custodian FBO <Account Owner Name> IRA # ____" as described in the ETC Tax Lien/DOI form.
- (b) Initial item (4.02) on page 3 (where indicated).
- (c) Enter your personal and contact information in the "IRA Owner" portion of page 4 (**bottom** half).

- (d) Provide your ***NOTARIZED signature*** in the "IRA Owner" portion of page 4 (bottom half).
- (e) Include this completed **original** Agency Agreement with the ETC Signature DOI form (below) when mailed to ETC. The ETC Signature DOI form contains the instructions to ETC for completing and mailing the Agency Agreement.

(2) W-9 Form for a unique EIN for your IRA Account (EQUITY TRUST CO** PORTION)**

Instructions:

- (a) **Include** the copy of the W-9 form with the ETC Signature DOI form (below) when mailed to ETC. ONLY ETC fills out the W-9 form. The W-9 is a Request for Taxpayer Identification Number
- (b) **Request** that your **IRA Custodian apply for a unique EIN** for your IRA Account, which they can request on www.irs.gov. The W-9 is a Request for Taxpayer Identification Number. **(*** NEW ***)**
- (c) With the ETC Signature/DOI form (*described below*), **Request** that your **IRA Custodian complete, sign and mail** the **W-9 Form** for this new EIN for your IRA Account (*along with the PIP-West Agency Agreement – see above*) as follows:
 - **Fill in** the new unique EIN for your IRA Account, their contact information and their signature.
 - **Mail** the completed W-9 form to PIP-West, LLC at the address in the ETC Signature DOI form.

(3) ETC Signature Direction of Investment (DOI) form (IRA OWNER** PORTION)**

The purpose of this form is to request that Equity Trust Company (*as your IRA Custodian*) complete and sign the PIP-West Agency Agreement and W-9 form as described in this form, and mail them to PIP-West at the following address:

PIP - West, LLC
Attn: D. Fullman
23974 Aliso Creek Road, Suite #465
Laguna Niguel, CA 92677-3908

Instructions:

As the "IRA Owner", you need to:

- (a) **Complete Section #1** with your contact and retirement account info, and sign all pages.
- (b) **Mail** the ETC Signature DOI form, along with the above-mentioned **original** PIP-West Agency Agreement (*with the IRA Owner's portion completed and notarized, as instructed above*) and ETC's W-9 Form to Equity Trust Company at either the "Overnight" address or the "Regular Mail" address listed on the Signature DOI Cover Page.

*Note: These original forms must be sent to ETC because the PIP-West Agency Agreement contains a **notorized** signature.*

Note: The ETC forms for the investment may also be sent with the Signature/DOI, but be sure to separate each form with a Post-It Note and/or paperclips for easier processing by ETC.

STEP III. To invest in GEORGIA foreclosure properties or redeemable tax deeds, please download and print the "**ETC STEP 3 FORMS – FUND THE INVESTMENT**" PDF form file stored on our website at <http://www.PIPWEST.com/getting-startedforms>. Then fill out, sign and submit these forms to Equity Trust Company as described below (*and ETC will then send the requested checks to PIP-West as instructed in ETC forms*). The following forms are **partially filled out** with the investment purchase information and PIP-West's signatures as your "Tax Lien Servicing Agent", and are **marked** where you fill in your information and signatures:

- (1) **ETC Tax Lien Direction of Investment (DOI) form** to instruct Equity Trust Company to deliver **one check** (*personal, business or cashier's*) to PIP-West, made out to a Payee of "**PIP-West, LLC Client Trust Funds Account**" (a client trust account), for the total amount of your investment. Note that this form is also used for Georgia foreclosure properties since the specific property is not yet known and is determined in a bidding process. [**Minimum Initial Investment: \$50,000**]

Instructions:

As the "IRA Owner", you need to:

- (a) **Section #1:** Enter the following information for your retirement account: account owner name, account number, phone numbers, fax number, and e-mail address.
- (b) **Section #2:** Select "Normal Processing Service" unless there is a time urgency that justifies the \$50 Expedited Processing Service fee).
- (c) **Section #3:** Select the Titling option that applies to your account.
- (d) **Section #4:** Enter "**GEORGIA**" for the State and **a four-month timeframe starting with today's month** (e.g. if today's date is in July 2011, enter "JUL 2011 – OCT 2011").
- (e) **Section #5:** Enter the total investment amount into the space for both check #1 and the "Total Amount of Funds Requested".
- (f) **Page 4 (Worksheet):** Enter your account owner name and account number at the top of this page.
- (g) **Pages 1, 2, 3 & 4:** Sign and Date (as Account Owner) at the bottom of all pages.
- (h) **FAX** the completed ETC Tax Lien DOI form (*without the Cover Page*) to Equity Trust Company at the FAX # on the Cover Page (i.e. 440-366-3752). *Mailing instructions are also on the Cover Page.*

Note: The Tax Lien/DOI may accompany the Signature/DOI (see STEP II (2) above), but be sure to separate each form with a Post-It Note and/or paperclip for easy processing.

- (2) **ETC Bill Pay Direction of Investment (DOI) form** to instruct Equity Trust Company to deliver **one check** (*personal, business or cashier's*) to PIP-West, made out to a Payee of "**PIP-West, LLC**" for the total setup fee which is calculated on the total amount of your investment and which is intended to be paid **from the IRA account**. When investing in **Georgia foreclosure properties and redeemable tax deeds**, the **setup fee is 2%** of the total amount of your investment.

For example, if the total amount of your investment is \$50,000, and if the PIP-West setup fee is intended to be paid from the IRA account, the ETC Bill Pay DOI form should specify an amount of 2% of \$50,000, or \$1000.

Instructions:

As the "IRA Owner", you need to:

- (a) Enter the following information for your retirement account: account owner name, account number, phone numbers, fax number, and e-mail address (**section #1**).
- (b) Enter the payment amount as described above. (**section #3**).
- (c) Sign and Date (as Account Owner) at the bottom of the page.
- (d) **FAX** the completed ETC Bill Pay DOI form (*without the Cover Page*) to Equity Trust Company at the FAX # at the top of the Bill Pay DOI form (i.e. 440-366-3751). *The mailing address is also at the top of the Bill Pay form.*

Note: The Bill Pay/DOI may accompany the Signature/DOI (see STEP II (2) above), but be sure to separate each form with a Post-It Note and/or paperclips for easy processing.

STEP IV. Please keep PIP-West informed of when your requests have been sent to ETC and when PIP-West should expect to receive the paperwork and checks. PIP-West will do the same by letting you know when we have received your paperwork and checks.

Note: Be sure to follow up with ETC to make sure that they have received your requests and to obtain their outlook for completion of the processing.

Be sure to become more familiar with both the PIP-West website (<http://www.PIPWEST.com>) and that of Equity Trust Company (<http://trustetc.com/>) in order to maintain your familiarity with PIP-West investment opportunities and resources and with your IRA Custodian's procedures.

Please don't hesitate to contact us with *any* questions or if you need any help with the application process and the forms. You can also contact Equity Trust Company with questions on their forms and procedures.

Thank you very much for your *interest* and your *trust*, and we look forward to a *long* and *profitable* association!

Sincerely,

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