

## Prior to Funding:

You

1



Prepare a Promissory Note with the following information:

- Amount of loan
- Date of issuance
- Interest Rate
- Interest Compounding Period (annual, quarterly, monthly, daily, none)
- Re-payment terms and an amortization table if applicable
- Maturity Date

The lender must be listed as “Madison Trust Company, Custodian, FBO [Accountholder’s name & MTC Account #]”.



The Promissory Note must be signed and notarized by the Borrower prior to funding.

If the Borrower is a business entity, please submit the entity’s formation documents (along with a Certificate of Good Standing if the entity has been in existence for more than 12 months).

You

2



Please prepare the Security Documents of the Loan (such as a Deed of Trust, Personal Guarantee, etc.).

You

3



Submit the Promissory Note, Security Documents, and an [Investment Authorization Form](#) to Madison Trust.

MTC

4



Issues a check or wire from your IRA to the Borrower in the amount specified on the [Investment Authorization](#).

## Post-Funding:

You

1



If the loan is secured by a Deed of Trust, submit the Deed of Trust to the local county clerk’s office for recording.

You

2



Submit a copy of the recorded Deed of Trust to Madison Trust for safekeeping.

Borrower

3



The Borrower will issue payments to your IRA via check or wire made payable to “Madison Trust Company Custodian FBO [Accountholder’s name & MTC Account #].”

[GO TO INVESTMENT AUTHORIZATION FORM](#)