

Your Complete Guide to Becoming a Trust Deed Investor

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IGNITEFUNDING.COM

IGNITE FUNDING



**CONTACT YOUR INVESTMENT AGENT
AT 702.739.9053 OR TOLL FREE AT 877.739.9094**

As an Investor, you may have questions about the process of investing with Ignite Funding (Ignite), beginning with the paperwork necessary to open an account through the servicing of your Trust Deed by the Ignite Loan Servicing Department. Your primary contact for investment selection will be an Ignite Investment Agent. Ignite takes pride in setting high standards for documentation and due diligence, which results in a more extensive paperwork process than some other investment companies. However, we believe in the added due diligence as part of our philosophy to be thorough and always keep the best interest of our Investors in mind.

BECOMING AN INVESTOR

Upon expressed interest in Trust Deed investments, each Investor or investing entity is required to meet suitability standards and complete a Ignite Investor Account Form, Investor's Acknowledgment of Understanding, and Disbursement Disclosure form. Each Investor must also provide a copy of a valid government-issued photo identification (i.e., drivers license, state-issued identification, or passport). Trusts and Partnerships may be required to provide additional supporting entity documentation. Cash, Trust and Corporate accounts are also required to complete a Disbursement of Monthly Interest Payments Form, W-9, and provide applicable entity/documentation trust. For your convenience, a document checklist has been provided in your Ignite Investor Kit.

SELECTING AN INVESTMENT

Investors should have a choice when selecting Trust Deed investments. This is why Ignite underwrites loans with the Investor in mind. Investors have the opportunity to select loans backed by real property in the categories of land acquisition, development, and construction for both residential and commercial properties. Please inform your Ignite Investment Agent of your specific investment parameters so that we may better serve you.

DOCUMENTATION REQUIRED ONCE INVESTMENT IS SELECTED

Upon selecting an investment that meets your requirements, Investor loan documentation will be originated for the specific loan requested. Investor loan authorization and disclosure forms are required by the Nevada Department of Business and Industry Division of Mortgage Lending. You can receive your documentation by mail, email, or E-sign based on the preference selected on your Investor Account Form. Each investment will require the following documentation:

Information Sharing Disclosure –

A mortgage broker provides to each investor a form which allows the investor to choose one of three information sharing options.

Special Power of Attorney -

Investor must review and sign before a Notary Public. The investor allows Ignite Funding special Power of Attorney applicable only to servicing the above referenced loan. Limitations are specifically listed and will be applicable for the duration of loan servicing.

Loan Servicing Agreement -

Investor must review, initial and sign. The investor allows Ignite Funding to act as the servicing agent on behalf of the lender on the subject property for the duration of the loan term.

Mortgage Investment Disclosure -

Investor must review, initial and sign. This document provides a loan summary and discloses the risks and potential cost involved with trust deed investments, as well as your rights as an investor. A signed and dated copy is provided for your records.

Mortgage Broker Disclosure -

Investor must review, mark where applicable, initial each page and sign. This document provides information relating to the property you are investing in, certain financial requirements relating to you as an investor, as well as Ignite Funding as it pertains to being a Mortgage Broker. It also includes disclosure of your obtainment of certain documents as it relates to this investment.

Additional Mortgage Investment Disclosures -

Investor must review, initial and sign. This disclosure reiterates the provisions as stated in the previous disclosures therein.

Additional documentation may be required based upon individual loan requirements.

FUNDS

For **Cash, Trust and Corporate Accounts** Investors may wire funds or send a check payable to Ignite Funding on or before the date the loan is scheduled to fund. Checks should be mailed to Ignite Funding, 6750 Via Austi Pkwy., Suite 230, Las Vegas, NV 89119, or mailed with the above mentioned documents. Wiring instructions will be provided to you upon request.

If you are **investing with an IRA**, your Investment Agent will correspond with the Custodian/Administrator to determine the required documentation needed, which will accompany your loan documentation to allow Ignite to request funds on your behalf.

RECORDING THE LOAN

Once Borrower loan documents are drawn up, they are sent to the title company for execution. The title company then sends the Deed of Trust that identifies each Investor and the amount invested to the County Recorder's Office to be recorded as public record. The title company then sends Ignite the executed Deed of Trust, Promissory Note, Title Insurance and additional internal loan documents. Each Investor will receive a recorded copy of the Deed of Trust, Promissory Note, Title Insurance and Borrowing Entity insurance policy from Ignite.

SERVICING YOUR INVESTMENT PAYMENTS

Once the loan has recorded, the Ignite Loan Servicing Department will provide each Investor with superior service to process monthly interest payments and account statements, investment payoffs and address any payment-related question you may have about your investment. Your Investment Agent will contact you regarding investment payoffs and investment opportunities as they are available.

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