Equal Credit Opportunity Act (Regulation B) Disclosure

North American Savings Bank hereby informs applicant(s) that:

1. Information regarding ethnicity, race, sex, marital status, and age is being requested by the federal government for the purpose of monitoring compliance with federal statutes that prohibit creditors from discriminating against applicants on those bases. North American Savings Banks also hereby informs the applicant(s) that if the applicant(s) chooses not to provide the information, the creditor is required to note on the application the ethnicity, race and sex on the basis of visual observation or surname.

2. Applicants are entitled to a copy of an appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling. North American Savings Bank routinely provides a copy of an appraisal report to the applicant(s) whether credit is granted or denied or the application is withdrawn.

3. A creditor shall not inquire whether income stated in an application is derived from alimony, child support, or separate maintenance payments unless the creditor discloses to the applicant that such income need not be revealed if the applicant does not want the creditor to consider it in determining the applicant's creditworthiness.

4. If an applicant applies for individual unsecured credit, a creditor shall not inquire about the applicant's marital status unless the applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested. If an application is for other than individual unsecured credit, a creditor may inquire about the applicant's marital status, but shall use only the terms married, unmarried, and separated. A creditor may explain that the category unmarried includes single, divorced, and widowed persons.

USA Patriot Act Disclosure

The Department of the Treasury, through the Financial Crimes Enforcement Network, together with the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, and the National Credit Union Administration, (collectively, the Agencies), have jointly adopted a final rule to implement section 326 of the Uniting and Strengthening America by Providing Appropriate Tools Required To Intercept and Obstruct Terrorism (USA Patriot Act of 2001). Section 326 requires the Secretary of the Treasury to jointly prescribe with each of the Agencies, the Securities and Exchange Commission, and the Commodity Futures Trading Commission, a regulation that, at a minimum, requires financial institutions to implement reasonable procedures to verify the identity of any person seeking to open an account, to the extent reasonable and practicable; maintain records of the information used to verify the person's identity; and determine whether the person appears on any lists of known or suspected terrorists or terrorist organizations provided to the financial institution by any government agency. This final regulation applies to banks, savings associations, credit unions, private banks, and trust companies.
NORTH AMERICAN SAVINGS BANK, F.S.B
IRA NON-RECURSIVE LOAN APPLICATION

*Interest Rates will be honored 60 days from the date we receive your application! The current market rate will be used after 60 days.

**Interest Rates for New Construction will be determined 45-60 days before the closing date! The interest rate will most likely be different than the rate at application.

***Flood Insurance will be required in coastal states for the duration of the loan.

Please Complete All Applicable Spaces

Loan program (check one): 5/1 ARM [ ] or Fixed [ ]

<table>
<thead>
<tr>
<th>Property To Be Purchased</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
</tr>
<tr>
<td>City/State/ZIP/County</td>
</tr>
<tr>
<td>Square Footage of Property (Livable): ________________</td>
</tr>
<tr>
<td>Type of real estate: [ ] Single Family [ ] Townhome [ ] Condo [ ] 2-4 Units [ ] Multi-family [ ] Other (specify) ____________________</td>
</tr>
<tr>
<td>Form of Ownership (check one): [ ] IRA [ ] LLC [ ] C-Corporation [ ] Partnership (General / Limited) [ ] Solo K</td>
</tr>
<tr>
<td>Name of IRA, LLC, C-Corp., Part., or Solo K</td>
</tr>
<tr>
<td>Estimated Closing Date: Estimate Closing Date:</td>
</tr>
<tr>
<td>Purchase Price: Estimate Closing Date:</td>
</tr>
<tr>
<td>Estimated Value: Estimate Closing Date:</td>
</tr>
</tbody>
</table>

NASB reserves the right to disagree with the appraiser's opinion of value, decline the loan, or reduce the loan amount for inadequate collateral. I certify that this property is for rental purposes and the estimated monthly rent will be (initial) _____ monthly rent ________.

Please provide copies of the following property information with your application:
1) Copy of purchase contract
2) Most recent two years income/expense statements (Multifamily Real Estate only)
3) Pro forma financial performance and estimates of capital improvements for the next two years (Multifamily Real Estate only)
4) Copy of current rent roll, specifying square footage leased; Copies of existing leases
5) Copy of previous appraisal if available, or color photos (Multifamily Real Estate only)

ACCOUNT HOLDER

Name: Name: Previous Address (if less than 2 yrs. at present address):
City/State/ZIP/County City/State/Zip/County
Phone: Email:
Social Security No.: 

Marital Status (check one): [ ] Married          [ ] Unmarried          [ ] Separated
Birthdate: 

Please provide a copy of a current driver’s license or similar government issued photo identification.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.
What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

IRA/SEP IRA ACCOUNT INFORMATION

<table>
<thead>
<tr>
<th>IRA #1</th>
<th>Account Number:</th>
<th>Account Name:</th>
<th>Account Balance as of <em><strong>/</strong></em>/20___:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Account Mailing Address:</td>
<td>Do you own any real estate within this IRA?</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>Institution where account held:</td>
<td>If “yes”, do you currently have a loan on the property?</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>Institution Mailing Address:</td>
<td>If “yes”, What is the market value?</td>
<td>___________</td>
</tr>
<tr>
<td></td>
<td>Contact Person:</td>
<td>What is the loan amount?</td>
<td>___________</td>
</tr>
<tr>
<td></td>
<td>Institution Telephone Number:</td>
<td>What is the monthly mortgage payment?</td>
<td>___________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IRA #2</th>
<th>Account Number:</th>
<th>Account Name:</th>
<th>Account Balance as of <em><strong>/</strong></em>/20___:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Account Mailing Address:</td>
<td>Do you own any real estate within this IRA?</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>Institution where account held:</td>
<td>If “yes”, do you currently have a loan on the property?</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>Institution Mailing Address:</td>
<td>If “yes”, What is the market value?</td>
<td>___________</td>
</tr>
<tr>
<td></td>
<td>Contact Person:</td>
<td>What is the loan amount?</td>
<td>___________</td>
</tr>
<tr>
<td></td>
<td>Institution Telephone Number:</td>
<td>What is the monthly mortgage payment?</td>
<td>___________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IRA #3</th>
<th>Account Number:</th>
<th>Account Name:</th>
<th>Account Balance as of <em><strong>/</strong></em>/20___:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Account Mailing Address:</td>
<td>Do you own any real estate within this IRA?</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>Institution where account held:</td>
<td>If “yes”, do you currently have a loan on the property?</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>Institution Mailing Address:</td>
<td>If “yes”, What is the market value?</td>
<td>___________</td>
</tr>
<tr>
<td></td>
<td>Contact Person:</td>
<td>What is the loan amount?</td>
<td>___________</td>
</tr>
<tr>
<td></td>
<td>Institution Telephone Number:</td>
<td>What is the monthly mortgage payment?</td>
<td>___________</td>
</tr>
</tbody>
</table>

REPRESENTATIONS

1. Are there any outstanding judgements against you? Y | N
2. Have you been declared bankrupt within the past 7 years? (if yes, provide a copy of order of Discharge). Y | N
3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Y | N
4. Are you party to lawsuit? (if yes, provide details of the lawsuit in writing). Y | N
5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? Y | N
6. Are you presently delinquent or in default on any dept or any other loan, mortgage, financial obligation, bond, or loan guarantee? Do you have any outstanding tax liens? Y | N
7. Is any part of the down payment borrowed? Y | N
8. Are you a U. S. citizen? Y | N
9. Are you a permanent resident alien? Y | N

The undersigned specifically acknowledges and certifies that (1) all statements made in this application are made for the purpose of obtaining the loan
indicated herein; (2) verification or reverification of any information contained in and provided with this application may be made at any time by NASB, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application or supporting documentation; or any source named in my credit report, (3) NASB, its agents, successors and assigns will rely on the information contained in and provided with this application, including, but not limited to, account information, purchase contracts, and other documents, agreements, and certifications, and, I have a continuing obligation to amend and/or supplement the information provided in this request, if any of the material facts which I have represented herein should change prior to closing.

The undersigned certify that the information provided in this application and with this application is true and correct as of the date set forth opposite my signature and acknowledge my understanding that any intentional or negligent misrepresentation of the information contained in and provided with this application, or omitted form this application, may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions or Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to NASB, its agents, successors and assigns, insurers and any other persons who may suffer any loss due to reliance upon any misrepresentation or omission which I have made on this application.

YOUR RIGHT TO RECEIVE A COPY OF AN APPRAISAL
You have a right to a copy of the appraisal report obtained in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at North American Savings Bank, Commercial Loan Department, 12498 South 71 Hwy, Grandview, MO 64030. We must hear from you no later than 90 days after you are notified about the action taken on your credit application. If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal. You can telephone us instead of writing, but by doing so you are not assured of preserving your rights.

RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL
If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact North American Savings Bank, Commercial Loan Department, 12498 South 71 Hwy, Grandview, MO 64030 or call (816) 765-2200 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

EQUAL CREDIT OPPORTUNITY ACT NOTICE
The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of Thrift Supervision, Regional Director, 225 E John Carpenter Freeway, Suite 500, Irving, TX 75062-2326. The state agency which administers compliance with the state law is Division of Savings and Loan Supervision, 308 E. High Street, Jefferson City, MO 65101.
The undersigned applicant(s) acknowledge(s) receipt of the above Equal Credit Opportunity Act Notice.

IMPORTANT INFORMATION ABOUT THIS TRANSACTION
North American Savings, F.S.B. and its employees are not investment advisors, and are not qualified to provide advice on IRA rules, regulations or eligibility requirements or any aspect of the Internal Revenue Code or the Internal Revenue Code's treatment of IRAs. Consult your tax advisor before causing your IRA to (i) sign a real estate contract and (ii) incurring indebtedness on such real estate.

Because you are financing investment property within your self-directed IRA, you or your IRA may be subject to income tax liabilities, including Unrelated Business Taxable Income, or "UBTI." Consult your tax advisor to discuss the issues that could cause any tax liabilities, and any tax forms that may need to be filed in connection with your self-directed IRA.

You must also determine whether or not real estate purchased under your self-directed IRA is permitted under the Internal Revenue Code. Certain transactions relating and between an IRA Owner or an IRA's beneficiaries and the assets of an IRA are prohibited under the Internal Revenue Code.

ACCOUNT HOLDER AFFIRMATION
1. The Loan is being made solely for the business purpose of real estate investment, and that no "disqualified person", as defined in Section 4975(e)(2) of the Internal Revenue Code, shall occupy the Property or shall in any way use the Property for the disqualified person's benefit;

2. The Loan to the IRA is being made pursuant to my/our direction to the Administrator (with full disclosure by the Administrator to me/us of the terms of the Loan and the risks associated herewith), and that the undersigned has not relied on the Lender, for investment, tax, legal or estate planning advice;

3. The undersigned hereby waives forever any and all claims, demands, actions and causes of action that the IRA or the IRA owner or beneficiary or beneficiaries thereof may now have or may hereafter have, arising in any way out of, in consequence of, or on account of all known and unknown damages, whether developed or undeveloped, including but not limited to, economic and non-economic losses, and attorneys' fees and expenses, this Loan and the related purchase of the Property;

4. If the Lender forecloses on the Deed of Trust/Mortgage due to a default under the Note, I/we understand such foreclosure may have adverse tax implications to the IRA and its owners and beneficiary or beneficiaries and I/we will hold the Lender harmless without any liability whatsoever due to such foreclosure.
Account Holder Signature:                      Date:

Loan Officer Signature:                      Date:

Broker Signature:                           Date:

OMB #0960-0760
Social Security Administration
Authorization for the Social Security Administration (SSA)
To Release
Social Security Number (SSN) Verification

Printed Name __________________________________ Date of Birth ______________ SSN ________________

I am conducting the following business transaction

Mortgage Loan Transaction

[Identify a specific purpose. Example—seeking a mortgage from the Company—“identity verification” or identity proof
or confirmation” is not acceptable.].

with the following company (“the Company”):

Company Name: North American Savings Bank, FSB Address 10950 El Monte Suite 210
Overland Park, KS 66211

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company’s Agent,
if applicable, for the purpose I identified.

The name and address of the Company’s Agent is: Rapid Reporting Verification Company, 6628 Bryant Irvin Rd. Fort
Worth, Texas 76132

I am the individual to whom the Social Security number was issued or that person’s legal guardian. I declare and affirm
under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any
representation that I know is false to obtain information from Social Security records, I could be found guilty of a
misdemeanor and fined up to $5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named
above. If you wish to change this timeframe, fill in the following:

This consent is valid for _______ days from the date signed. _______ (Please initial.)

Signature __________________________________ Date Signed ___________________

Contact information of individual signing authorization:
Address ________________________________________________________________
City/State/Zip ____________________________________________________________
Phone Number __________________________________________________________

Form SSA-89 (8/15/2008)

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as
amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions
unless we display a valid Office of Management and Budget control number. We estimate that it will take
about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401
Security Blvd., Baltimore, MD 21235-6401. Send to this address only comments relating to our time estimate,
not the completed form.

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions
on the further use and disclosure of SSA’s verification of your SSN. To view a copy of the entire model agreement,
visit http://www.ssa.gov/bso/cbsvPDF/agreement.pdf

SSA Authorization Form 01/06 MUAZ2005 (Rev 2/09)
NASB IRA DOCUMENT CHECKLIST
(This must be completed and returned with the application/Social Security form)

____ Loan application/disclosures (disclosures will be mailed out after loan application has been received)

____ Sales contract with correct vesting (Please select your Custodian/Administrator)
  a. Entrust: “Entrust your branch here, FBO your name IRA”
  b. PENSCO: “PENSCO Trust Company, LLC, Custodian FBO your name IRA”
  c. Sterling: “Equity Trust Company D.B.A. Sterling Trust Company, Custodian FBO your name IRA”
  d. Lincoln Trust: “Lincoln Trust Company, Custodian FBO your name IRA”
  e. Equity Trust: “Equity Trust Company, Custodian FBO your name IRA”
  f. Millennium Trust: “Millennium Trust Company, Custodian FBO your name IRA”

____ Your Custodian/Administrator will need to execute the contract

____ IRA statement reflecting your name, acct #, date, balance, and company name. All pages.

____ Evidence the earnest deposit has cleared your account

____ Non-refundable appraisal fee made out to “North American Savings Bank”

____ Copy of your Driver’s License (US PATRIOT Act requirement)

____ Spouse name: ________________________________________

____ Custodian/Administrators instruction form to purchase real estate
  (Please select your Custodian/Administrator and acquire/complete the correct form)
  a. Entrust: “Buy Direction Letter” form
  b. PENSCO: “Self-directed Investment Auth.: Non-Publicly Traded Investments” form
  c. Sterling: “Real Property Investor Direction & Certification” form
  d. Lincoln Trust: “Real Estate Investment Authorization” form
  e. Equity Trust: “Real Estate: Direction of Investment” form
  f. Millennium Trust: “Private Placement Investment Direction” form

____ Lease Agreement, if property is currently occupied by tenant or seller who will be renting back the subject property, the lease will be required by Underwriting.

____ Property Management Agreement signed by both parties.

____ Title Company/Attorney information

   Name: ______________________________________________________
   Telephone: __________________________________________________
   Contact: _____________________________________________________
   Fax: _________________________________________________________
   Email: _______________________________________________________

____ Hazard Insurance Agent for Subject Property: ____________________
   Telephone: __________________________________________________
   Company: _____________________________________________________
(NASB must order insurance and title immediately- Please provide correct info)
**please note that the vesting for the Named Insured on the hazard insurance policy will be the same as the sales contract.
***Flood insurance may be required if the property is in a coastal state.
**** Maximum deductible is 1% of dwelling coverage or $1000

___ Your Real Estate Agent: ___________________________
Telephone: ________________________________

___ If the property purchased is a Refinance or a For Sale By Owner, please provide a contact name and phone # for the appraiser to enter the property.
Contact: ________________________________
Telephone: ________________________________

___ If the property is a condominium, please provide a contact for the Homeowner’s Association (see Condominium Questionnaire on website):
Contact: ________________________________
Telephone: ________________________________

___ If you intend to vest this property in an LLC or C Corp, please provide the name of the company:
________________________________________________

___ If you intend to vest this property in an LLC, please provide the following documents:
a. Documentation reflecting the transfer of funds from Trust Company to the LLC
b. Copy of the LLC Operating Agreement which clearly defines all parties’ interest including the IRA asset owners
c. Certificate of Good Standing (from Secretary of State)
d. Certified copy (by Secretary of State) Articles of Organization
e. Tax ID #______________________ (IRS Confirmation Letter Required)

** please note the Managing Member will execute all necessary credit application and closing documents on behalf of the LLC.
***The LLC must be filed & approved as a foreign LLC in the state where the property is located. A Letter of Good Standing is required from both states.

___ If you intend to vest this property in a C Corp, please provide the following:
a. Articles of Incorporation (certified by Secretary of State), by-laws, and Board resolutions authorization the mortgage
b. Operating Agreement
c. Certificate of Good Standing (from Secretary of State)
d. Document IRA funds have been invested in the C Corp
e. If newly formed, Certificate of Inspection

** please note, all notes and/or security instruments are to be executed by the President of the corporation and attested by the Secretary with corporate seal affixed
a. Estimated annual taxes:__________
b. Estimated annual homeowners insurance:__________
c. Estimated annual homeowners association dues:__________
d. Estimated monthly rent you will charge for this property:__________

e. Square footage of property__________
    (Minimum square footage: Condos- 750ft  All other properties- 900ft)
f. Has the house sold in the last 3 years? Yes   No   Date Sold?______Sales Price______

NASB IRA Loan
Timeline

<table>
<thead>
<tr>
<th>0-10 Days</th>
<th>10-30 Days</th>
<th>30-45 Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-10 Days</td>
<td>10-30 days</td>
<td>30-45 days</td>
</tr>
<tr>
<td>* Items needed</td>
<td>* Items needed</td>
<td>* Closing process = 7-10 days</td>
</tr>
<tr>
<td>1.Application/Checklist</td>
<td>1.Contract titled correctly</td>
<td>1.Loans docs sent to TitleCo/Attorney</td>
</tr>
<tr>
<td>2.Driver’s license</td>
<td>2.Contract executed by custodian</td>
<td>2.Title Co/Attorney mail docs to IRA account holder to read &amp; approve</td>
</tr>
<tr>
<td>3.IRA statements</td>
<td>3.Satisfactory appraisal</td>
<td>3.Borrower mails docs to Custodian/Administrator to execute</td>
</tr>
<tr>
<td>4.Contract</td>
<td>4.Title commitment from Title Co/Attorney</td>
<td>4.Docs mailed back to Title Co/Attorney. Loan is funded.</td>
</tr>
<tr>
<td>5.Appraisal fee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.Instruction Letter to Purchase Real Estate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.Order Property Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.Disclosures mailed out</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Please fax/mail completed application:

Attn: IRA Department  
Loan Officer: __________________________
(816)-508-2497 Fax

North American Savings Bank  
903 E. 104th Street  
Building C, Suite 400  
Kansas City, MO 64131  
www.iralending.com  
Toll free 1-(866)-735-6272