



November 16, 2016

EquityRoots  
1901 N Roselle Rd. Ste. 800  
Schaumburg, IL 60195

**Attn: IRA Investors using EquityRoots Crowdfunding Portal**

Since 2004, Midland IRA has been a leading provider of Self-Directed IRAs investing in alternatives, such as real estate, LLCs and private placements. We are committed to providing the highest level of service in the industry and we look forward to the opportunity to help you achieve your goals. Midland is happy to extend to all IRA investors using EquityRoots the following special fee arrangements for the servicing and administration of your Self-Directed IRA:

	<u>Discounted Fee</u>	<u>Standard Fee</u>
Account Setup	WAIVED	\$50 to setup
Annual Account Fee	\$100 per account	\$100 per account
Per Asset Fee	\$100 per asset held	\$195-295 per asset
Transaction Fee	WAIVED	\$95 per buy/sell/exchange

**STANDARD FEE SCHEDULE STILL APPLIES:** This document is an addendum to Midland's standard fee schedule. You must sign the standard fee schedule and provide this letter with your application. All other applicable charges listed on Midland's Fee Schedule will apply.

**PAST DUE FEES:** The account holder is responsible for prompt payment of IRA administration fees due. If your account fees should ever be more than 60 days past due, Midland reserves the right to increase past due fees from the discounted fee to the standard fee amount.

**NO ENDORSEMENT OR ADVICE:** Account holder understands that EquityRoots referred account holder to Midland as an accommodation and that Midland neither endorses EquityRoots nor has received consideration, other than administrative fees disclosed in Midland's Fee Schedule. As a reminder, Midland does not offer investment, tax, financial, or legal advice nor do we endorse any products, investments, companies, or professionals that offer advice and/or investments.

For Midland IRA:

Authorized Signer

312-235-0300

mail@midlandira.com

Agreed to by Account Holder:

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Signature

Date

Print Name \_\_\_\_\_

**ANNUAL FEES: Choose ONE of the following options:**
 **OPTION 1: FEE BASED ON NUMBER OF ASSETS**  
  
**\$295** Per Asset such as Real Estate, LLCs, Private Placements, Notes/Mortgages, Futures/Forex. See exceptions below.  
  
**\$125** Precious Metals Holdings, per Depository  
**\$100** Mortgage Payable (Liability)

 **OPTION 2: FEE BASED ON TOTAL ACCOUNT VALUE**  
  
**OPTION 2 NOT AVAILABLE FOR FUTURES/FOREX ACCOUNTS**

Total Account Value is between:		Annual Fee
\$0	\$14,999.99	\$195
\$15,000	\$29,999.99	\$260
\$30,000	\$44,999.99	\$325
\$45,000	\$59,999.99	\$390
\$60,000	\$89,999.99	\$500
\$90,000	\$124,999.99	\$700
\$125,000	\$249,999.99	\$950
\$250,000	\$499,999.99	\$1,250
\$500,000	\$749,999.99	\$1,650
\$750,000 and up		\$1,850

**STANDARD SERVICES**

<b>Account Setup:</b>	\$50 one-time
<b>Transaction Fee:</b>	\$95 Applies to each Purchase/Sale/Re-Registration of an Asset (plus applicable check/wire/ACH fee) Exceptions \$145 Real Estate, \$50 Precious Metals/Trading/Bank Accounts, \$50 Additional Purchase of Existing Account Holdings
<b>ACH or Trust Checks:</b>	\$5 each (\$10 per Bill Pay/Distribution not submitted online, such as mailed, faxed, or emailed requests)
<b>Wire Transfers:</b>	\$15 Incoming Wires; \$30 Outgoing Domestic; \$50 Outgoing International
<b>Cash Distributions:</b>	No distribution fee, if submitted electronically online or if recurring. ACH/Check fee will apply. (\$25 each, if submitted manually by paper form)
<b>Partial Transfer Out:</b>	\$50 per Outgoing IRA-to-IRA Transfer, plus applicable asset re-registration fee
<b>Full Termination:</b>	\$150 if account held for 2+ years; \$200 for 1-2 years; \$250 if under 1 year

**SPECIAL SERVICES**

Overnight Mail, Official Check, Returned Deposit, Stop Payment, Credit Card/ACH Return: \$30 per occurrence
Same-Day Rush Transaction: Documents must be in good order and received by 10am Eastern Time: \$100
Deposits Missing Detail: Related account/CUSIP not clearly identified, such as rental, note, and dividend income deposits: \$10 per deposit with missing information
Special Notification/Research Fees: Matured Notes, Late Fair Market Valuation, Valuation Research: \$50 each (No charge for 1 <sup>st</sup> notice. Fee begins with 2 <sup>nd</sup> notice.)
Paper Mailed Account Statements: \$5 per mailed account statement (Quarterly e-statements included at no cost)
Cash only accounts: \$100 Annually (only applicable for accounts with no assets at the beginning of each annual billing cycle and no buy/sell activity for previous 12 mo)
Traditional Brokerage or Bank Account: \$100 Annually per Brokerage/Bank Account
Plan Document Fee, applies only to Individual 401(k) accounts: \$300 Annually per Plan

**PAYMENT INFORMATION: Select how you would like to pay your Midland IRA administrative fees**
 **OPTION 1: CHARGE MY CREDIT CARD** (VISA, MasterCard, Discover, AMEX. Card must be in the account holder's name.)  
 NAME ON CARD \_\_\_\_\_ CARD NUMBER \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ EXP DATE \_\_\_\_/\_\_\_\_ BILLING ZIP \_\_\_\_\_  
 **OPTION 2: DEBIT MY CHECKING ACCOUNT** (Your name must be on the bank account as an owner)  
 BANK NAME \_\_\_\_\_ ROUTING/ABA \_\_\_\_\_ ACCOUNT # \_\_\_\_\_  
 **OPTION 3: DEBIT MY MIDLAND IRA UNDIRECTED CASH**

**MINIMUM BALANCES:** Accounts must keep a minimum of \$250 undirected cash at all times. Midland reserves the right to not process transactions that will result in a cash balance below \$250.

**BILLING CYCLE:** Administration fees will be assessed and due upon initial account opening, initial asset acquisition and annually on the 1st day of your billing cycle. Your billing cycle is defined as a 12-month period from day 1 of the month of your initial account opening. For example, if your account was initially opened on February 14th, your billing cycle would be February 1 through January 31. Fees for asset purchases made in the middle of your billing cycle may be pro-rated. Fees for assets sold, transferred or otherwise removed prior to the end of your billing cycle will not be pro-rated and/or refunded. Fees paid from your account will be reflected on your account statement.

**PAST DUE FEES:** Fees that remain unpaid for more than 30 calendar days are considered past due. A late charge of \$20 per month will apply. Past due fees will be deducted from your Undirected Cash. In accordance with your Plan Agreement and Disclosures, if there is insufficient undirected cash in your account, we may liquidate other assets in your account to pay for such fees after a 30 day notification. Accounts with past due fees will be closed. Any remaining assets in the account will be a taxable event to the account holder, will be reported on IRS Form 1099-R and will be subject to possible tax and penalties. After closure, account reinstatement eligibility will be determined at Midland's sole discretion. All past due fees, late charges, and a \$150 account reinstatement fee must be paid prior to account reinstatement.

**CUSTODIAN'S FEES:** In accordance with your Plan Agreement and Disclosure, the Custodian will receive, from the assets held in your account, a fee equal in amount to all income that is generated from any Undirected Cash (defined as any cash in your account not invested pursuant to a specific investment direction by you) which has been deposited by the Custodian into FDIC or other United States government insured financial institutions, United States government securities, or securities that are insured or guaranteed by the United States government. The Custodian retains the right, but does not have the obligation, to reduce this fee by rebating a portion of the fee into your account. You agree that this fee may be retained by the Custodian as compensation for the services provided by the Custodian in relation to your account. The Custodian may pay all or an agreed portion of this fee to the Administrator as agreed between the Custodian and the Administrator. The Custodian reserves the right to change all or part of the Custodial Fee Schedule at its discretion with 30 days advance notice. I acknowledge and agree that the Custodian may transfer any Undirected Cash in your account into any FDIC insured financial institution or in United States government securities or in securities that are insured or guaranteed by the United States government without any further approval or direction by me. A copy of your plan agreement can be found online at [www.midlandira.com](http://www.midlandira.com) or by calling our office.

**PRINT, SIGN, AND RETURN FORM TO MIDLAND IRA**

Signature \_\_\_\_\_ Printed Name \_\_\_\_\_ Date \_\_\_\_\_

 UPLOAD: [midlandira.com/upload](http://midlandira.com/upload)

FAX: (239) 466-5496

 EMAIL: [mail@midlandira.com](mailto:mail@midlandira.com)