

DISCLAIMER and INDEMNIFICATION

Capital IRA is a self-directed Individual Retirement Account administrator. We are not regulated by any federal or state banking authority and we are not a depository institution.

All cash is held in FDIC insured accounts with _____ Bank. Your real estate investment is not insured by FDIC and is subject to possible loss of principal invested.

Capital IRA does not offer legal, tax or investment advice and does not guarantee that any particular purchase, sale or transaction will meet Internal Revenue Code or other applicable laws, guidelines, rules or regulations. Capital IRA does not distribute any retail investment products, nor do we recommend any particular investment, sponsor or distributor of investment or real estate products.

We do not guarantee the financial performance of any investment or plan of investment, and we do not guarantee against any loss due to poor performance of any particular investment. Clients are advised to consult with their financial and tax advisors, accountants and attorneys regarding their self-directed IRA investments.

Although it is your responsibility to manage the assets owned by your IRA, Capital IRA will work together with you to structure the ownership and management of these assets. It is your responsibility to make sure that real estate assets are managed by a property manager. It is your responsibility to direct the payment of expenses of assets owned by your IRA from the IRA and to direct that all income from assets owned by your IRA is paid to the IRA. Capital IRA is not responsible for notifying you or maintaining any insurance on any personal property or real estate owned by you or your IRA.

By opening a self-directed IRA account with Capital IRA, you agree to indemnify us, defend us and hold us harmless from and against any violation of federal or state law caused by any purchase, investment or sale of your IRA assets and from and against any disqualification, penalty or fine that may be imposed on us, you or your IRA.