



Sterling Trust

UNCOLLECTABLE NOTE FORM



INSTRUCTIONS AND GUIDELINES

This form should be used when:

- You have an Unsecured Note (a note that has no stated collateral);
- The Unsecured Note has no value because the Note is uncollectable (the borrower cannot or will not repay the loan);
- There is no ability to complete a *Fair Market Valuation Form*; and
- There is no supporting documentation available to demonstrate that the Note has no value.

Be sure you have filled out all of the sections and attach a separate "Addendum A" sheet with your signature if more space is needed to document your attempts to collect.



SUBMISSION OPTIONS

BY FAX
254-751-0872

OVERNIGHT
Sterling Trust
7901 Fish Pond Road
Waco, TX 76710

REGULAR MAIL
Sterling Trust
P.O. Box 2526
Waco, TX 76702-2526

BY E-MAIL
IRAServices@SterlingTrustCompany.com



CONTACT INFORMATION

For assistance, please contact a Client Services Representative at:

Phone:
800-955-3434 (Option 2)
254-751-1505 (Option 2)

Fax:
254-751-0872

Website:
www.SterlingTrustCompany.com

Or e-mail questions to:
IRAServices@SterlingTrustCompany.com

DO NOT FAX OR MAIL THIS COVER PAGE



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PLEASE PRINT CLEARLY. A DELAY IN PROCESSING MAY OCCUR IF INSTRUCTION IS UNCLEAR.

1 ACCOUNT HOLDER INFORMATION

| | |
|---------------------|----------------|
| ACCOUNT HOLDER NAME | ACCOUNT NUMBER |
|---------------------|----------------|

2 DESCRIPTION OF DEBT

| | | |
|-----------------------------|---------------------------|---|
| INVESTMENT REFERENCE NUMBER | DATE THAT DEBT BECAME DUE | DEBT AMOUNT \$ |
| DESCRIPTION OF DEBT | | TYPE OF NOTE <input type="checkbox"/> Secured Note <input type="checkbox"/> Unsecured Note |
| NAME OF DEBTOR | | SOCIAL SECURITY NUMBER OF DEBTOR |

3 SUPPORTING EXPLANATION OF UNCOLLECTABLE DEBT

Please list below the efforts you have made to collect the debt and the result of each effort. If more lines are necessary, attach a separate sheet titled "Addendum A" and be sure it is signed by Account Holder. For example, you could show that the borrower has declared bankruptcy, or that legal action to collect would probably not result in payment of any part of the debt.

| | Date | Description of effort to collect, result of effort and supporting information. |
|----|------|--|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |

4 NOTARY SIGNATURE

State of _____ County of _____

I certify that I am the owner of the above-referenced account and that the account holds the note described in Section 2 above. I certify that I have made or caused to be made the efforts stated in section 3 above to collect the note. I further certify that the information contained herein is true and accurate

Account Owner Signature _____ Date _____

Sworn to and subscribed before me, a Notary Public, on this _____ day of _____, 20 _____.

Notary Signature _____ My commission expires _____

