



You will be required to electronically sign this agreement when your transaction is processed.

Ministry Partners Securities LLC Brokerage Account Agreement ("Agreement")

This agreement relates to your account and is part of the Account Agreement between each account holder and Ministry Partners Securities LLC ("MPS" or "we" or "us"). Please read and retain for your files.

Section 1: Scope of Agreement. Your agreement with MPS consists of the terms set forth in this Account Agreement as well as the terms set forth in any securities Purchase Agreement.

In addition, you may in the future receive from MPS supplemental terms or disclosures that pertain to certain account types, service features and benefit packages. These supplemental terms and disclosures, this Account Agreement and any securities Purchase Agreement are collectively referred to as the "Agreement and Disclosures." You agree to read the Agreement and Disclosures carefully and retain copies for your records.

Section 2: Acceptance of Agreements and Disclosures. You agree that the Agreement and Disclosures govern all aspects of your relationship with MPS, including all transactions between MPS and you and all products and services now or in the future offered through MPS. MPS may rely on your use of MPS' products and services as evidence of your continued acceptance of the Agreement and Disclosures.

Section 3: Your Representations and Warranties. You represent and warrant that: (a) you are of legal age in the state in which you live and you are authorized to enter into this Agreement; (b) you have supplied accurate information in your Account Application; (c) no one except the Account Holders listed on the Account Application (and if community property is held, the Account Holders' spouses) has an interest in the Account; (d) no additional authorizations from third parties are required for you to open the Account and effect transactions therein; (e) except as you have otherwise indicated on your Account Application or in writing to us, (i) you are not an employee of or affiliated with any securities exchange or member firm of any exchange, the Financial Industry Regulatory Authority (FINRA) or any securities firm, bank, trust company, or insurance company; and (ii) you are not a director, 10% beneficial shareholder, policy-making officer, or otherwise an "affiliate" (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company; and (f) this Account Agreement, as amended from time to time, is a legal, valid and binding obligation, enforceable against you in accordance with its terms.

Section 4: Account Handling. MPS will not hold any of your securities purchased, sales proceeds, dividends, interest, or customer funds of any kind. All funds or securities delivered to us will be promptly transmitted to the securities issuer, purchaser, seller, transfer agent or custodian, as applicable to each transaction.

Section 5: Responsibility for Investment Decisions. You agree that you and any agent under a power of attorney or Investment Advisor (if you have one) are solely responsible for investment decisions in your Account, including whether to buy or sell a particular security. Unless required by law, or unless MPS provides advice to you that is clearly identified as an individualized recommendation for you, you understand that MPS has no obligation to determine whether a particular transaction, strategy, or purchase or sale of a security is suitable for you. Your obligation includes an affirmative duty to monitor and stay informed about your Account and your investments and respond to changes as you deem appropriate. MPS does not accept, nor will we exercise, any discretionary authority, over your investments or any obligation to review your investments or make investment recommendations. You acknowledge that MPS does not provide tax or legal advice.

Section 6: Payment of Indebtedness. You agree to make payment of any indebtedness related to your Account, including, but not limited to, any such indebtedness that results from instructions provided to MPS by you, your agent or any attorney-in-fact under a power of attorney or Investment Advisor authorized to make transactions in your Account. We may elect anytime, with or without notice, to make any debit balance or other obligation related to your Account immediately due and payable. We may report any past-due account to a consumer and/or securities credit reporting agency. We may also refer your Account to a collection agency.

Section 7: Granting a Lien on Your Accounts. As security for the repayment of all present or future indebtedness owed to us by each Account Holder, each Account Holder grants to us a first, perfected and prior lien on, a continuing security interest in, and right of set-off with respect to, all property that is, now or in the future, held, carried or maintained for any purpose in or through MPS, and, to the extent of such Account Holder's interest in or through, any present or future account with us or our affiliates in which the Account Holder has an interest. In the event of a breach or default by you under this Agreement, MPS will have the rights and remedies available to a secured creditor under all applicable laws in addition to the rights and remedies provided in this Agreement. If you owe money to MPS as the result of activity in your Account and there are assets available in any Individual Retirement Account ("IRA") that you hold at MPS which could fully or partially satisfy the debt, you agree that, upon MPS' written demand, you will execute all documents necessary to effect a distribution from your IRA and agree to pay or cause such funds to be paid immediately to MPS in order to satisfy your indebtedness to MPS.

Section 8: Liquidations. Whenever it is necessary for our protection or to satisfy a deficiency, debit or other obligation owed us, we may (but are not required to) sell, assign and deliver all or any part of the property securing your obligations, or close any or all transactions in your Account. We may choose which property to buy or sell, which transactions to close and the sequence and timing of liquidation. We may take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that we choose in the exercise of our business judgment. You agree not to hold us liable for the choice of which property to buy or sell or of which transactions to close or for timing or manner of liquidation or any tax consequences from such actions. We may transfer property from any brokerage account in which you have an interest to any other brokerage account in which you have an interest, regardless of whether there are other account holders on either account, if we determine that your obligations are not adequately secured or to satisfy a deficiency or other obligation. You agree to pay on demand any account deficiencies after liquidation, whether liquidation is complete or partial. All of the above may be done without demand or notice of purchase, sale, transfer or cancellation to you. No demand or notice shall impose on MPS any obligation to make such demand or provide such notice to you in the future. Any such notice or demand is hereby expressly waived, and no specific demand or notice shall invalidate this waiver.

Section 9: Verification. You authorize MPS to inquire from any source, including a consumer reporting agency, as to your identity (as required by federal law), creditworthiness and ongoing eligibility for the Account of the Account Holders, any other person referred to on this Application, or any person who MPS is later notified is associated with or has an interest in the Account (as well as such persons' spouses if they live in a community-property jurisdiction) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

Section 10: REQUIRED ARBITRATION DISCLOSURES. Regulatory authorities require that any brokerage agreement containing a pre-dispute arbitration agreement must disclose that this agreement contains a pre-dispute arbitration clause. This Agreement contains a pre-dispute arbitration clause. **By signing an arbitration agreement, the parties agree as follows:**

- All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

- the class certification is denied;
- the class is decertified; or
- the customer is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Section 11: ARBITRATION AGREEMENT. Any controversy or claim arising out of or relating to (i) this Agreement, any other agreement with MPS, an instruction or authorization provided to MPS or the breach of any such agreements, instructions or authorizations; (ii) the Account, any other MPS account or Services; (iii) transactions in the Account or any other MPS account; (iv) or in any way arising from the relationship with MPS, its parent, subsidiaries, affiliates, officers, directors, employees, agents or service providers, including any controversy over the arbitrability of a dispute, will be settled by arbitration. This arbitration agreement will be binding upon and inure to the benefit of the parties hereto and their respective representatives, attorneys-in-fact, successors, assigns and any other persons having or claiming to have a legal or beneficial interest in the Account, including court-appointed trustees and receivers. This arbitration agreement will also inure to the benefit of third party service providers that assist MPS in providing Services (“Third Party Service Providers”) and such Third Party Service Providers are deemed to be third party beneficiaries of this arbitration agreement. The parties agree that this arbitration agreement will apply even if the application to open the Account is denied and will survive the closure of your Account and/or the termination of services rendered under this Agreement. Such arbitration will be conducted by, and according to the securities arbitration rules and regulations then in effect of, the Financial Industry Regulatory Authority (FINRA) or any national securities exchange that provides a forum for the arbitration of disputes, provided that MPS is a member of such national securities exchange at the time the arbitration is initiated. Any party may initiate arbitration by filing a written claim with FINRA or such eligible national securities exchange. If arbitration before FINRA or an eligible national securities exchange is unavailable or impossible for any reason, then such arbitration will be conducted by, and according to the rules and regulations then in effect of, the American Arbitration Association (AAA). If arbitration before the AAA is unavailable or impossible for any reason, the parties agree to have a court of competent jurisdiction appoint three (3) arbitrators to resolve any and all disputes or controversies between or among the parties. Each party shall bear its own initial arbitration costs, which are determined by the rules and regulations of the arbitration forum. In the event of financial hardship, the arbitration forum may waive certain costs in accordance with such rules. At the conclusion of the hearing, the arbitrators will decide how to assess the costs of the arbitration among the parties. Any award the arbitrator makes shall be final and binding, and judgment on it may be entered in any court having jurisdiction. This arbitration agreement shall be enforced and interpreted exclusively in accordance with applicable federal laws of the United States, including the Federal Arbitration Act. Any costs, fees or taxes involved in enforcing the award shall be fully assessed against and paid by the party resisting enforcement of said award. All notices from one party to the other involving arbitration shall be considered to have been fully given when so served, mailed by first-class, certified or registered mail, or otherwise given by other commercially accepted medium of written notification. In addition to the above provisions, if a party to this Agreement is or becomes a non-U.S. resident at the time of any controversy subject to this arbitration agreement, such party acknowledges and agrees to the following additional provisions: The rules of the organization administering the arbitration specifically provide for the formal designation of the place at which the arbitration is to be held. Entering into this Agreement constitutes consent to submit to the personal jurisdiction of the courts in the County of Orange, of the state of California, U.S.A., to interpret or enforce any or all of these arbitration provisions. Judgment on any arbitration award may be entered in any court having jurisdiction, or application may be made to such court for judicial acceptance of the award and an order of enforcement, as the case may be. The exclusive language to be used by the parties and the arbitrators in the arbitration proceedings shall be English. Any party wishing an interpreter shall make all arrangements directly with the interpreter and shall assume all costs of the service. If a party is a foreign government or state, state-owned or state-operated

enterprise or other instrumentality of a foreign government or state, such party waives all rights of sovereign immunity and neither the Federal Act of State doctrine nor the doctrine of sovereign immunity shall apply insofar as any enforcement in courts located in the U.S.A. is concerned.

Section 12: Electronic Copies. The electronically stored copy of your (or your agent's) signature, any written instructions or authorizations, the Account Application and the Agreement and Disclosures are considered to be the true, complete, valid, authentic and enforceable record, admissible in judicial, administrative or arbitration proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. You agree to not contest the admissibility or enforceability of MPS' electronically stored copy of such documents in any proceeding between you and MPS.

Section 13: CIP Patriot Act Disclosure

To help the government fight 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 to you: When you open an account, we will ask you for your name, address, date of birth, a government issued identification number (such as tax identification number), and other information that will allow us to identify you. We will ask to see your driver's license, business license and/or other identifying documents.

The information being requested and observed is for compliance with the requirement of Section 326 of the USA Patriot Act implementing customer identification and verification requirements.

Section 14: Business Continuity Plan (FINRA Rule 4370)

MPS maintains a business continuity plan ("Plan"). Consistent with regulatory requirements, MPS provides this disclosure statement which summarizes the Plan to our clients. The Plan is reviewed annually and may be updated at any time.

The Plan is designed to be activated in the event of a significant business disruption. The Plan attempts to continue critical operations if an event were to occur that would impact MPS' business location or systems. The Plan anticipates a variety of significant business disruptions and the actions MPS would take in the event of a building, city-wide or regional incident. The Plan provides that, upon the occurrence of a significant disruption, MPS will immediately perform an initial assessment of the severity of the event. We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting MPS' books and records, and to transact business. In short, our business continuity plan is designed to permit MPS to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

If, in the event of significant business disruption, you cannot contact us as you usually do, please contact us by email at info@mpsecuritiesllc.com

Section 15: Privacy Policy

MPS understands your Privacy is important and the firm has always been committed to maintaining your confidentiality. This notice will help you understand what types of nonpublic personal information – information about you that is not publicly available – we may collect, how we use it and how we protect your privacy. We recognize that you expect your personal information to be handled in a professional, confidential manner and we have adopted the following policies to safeguard your privacy and to explain the circumstances, under which we may collect, maintain and use any non-public personally identifiable information that you may provide us.

We collect information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal regulatory requirements. The type of information we collect may include:

- Information we receive from you on applications or other forms (for example, your name address, social security number, assets and income).

- Information about your transactions with us or others (for example, your account balance, payment history, or parties to transactions).
- Information that we receive from a consumer reporting agency (for example, your creditworthiness and credit history),

We do not share non-public personal information about you with unaffiliated third parties with whom we have no contractual business relationship for their independent use unless (1) you give us permission, (2) it is necessary to complete a transaction on your behalf, (3) it is necessary to protect against fraud, comply with a subpoena or other court order or is otherwise required or permitted by law. We do not sell information about you to outside unaffiliated companies.

Further, we restrict access to your personal and account information to those employees who need to know that information to provide products or services to you and maintain strict physical, electronic, and procedural safeguards to guard your non-public personal information.

If you decide to close your accounts(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

We reserve the right to change these privacy policies at any time. You will receive appropriate notice of changes to our Privacy Policy. You may opt-out of the disclosure of non-public personal information to a non-affiliated third party by giving us notice in writing or e-mail.

Section 16: Information About SIPC. To obtain information about Securities Investor Protection Corporation (SIPC), including an explanatory SIPC brochure, please contact SIPC at www.sipc.org or 1-202-371-8300 or asksipc@sipc.org.

Section 17: FINRA Broker Check: FINRA BrokerCheck® is an online database that provides background information about brokers and brokerage firms. An investor brochure regarding the FINRA BrokerCheck may be obtained from FINRA upon request. You can request a BrokerCheck report from FINRA in any of the following ways:

- Visiting BrokerCheck at www.finra.org/brokercheck.
- Calling the BrokerCheck toll-free Hotline at (800) 289-9999
- Submitting a request via U.S. mail or fax. The BrokerCheck mailing address and fax number are: FINRA Brokercheck, P. O. Box 9495, Gaithersburg, MD 20898-9495; Fax (240) 386-4750

Account Holder Signature

Print Name: _____

Date: _____

Account Holder Signature

Print Name: _____

Date: _____

MINISTRY PARTNERS INVESTMENT COMPANY LLC
(“Ministry Partners”)
CLASS A NOTES (“Notes”)
DISCLOSURES AND EARLY REDEMPTION POLICY ACKNOWLEDGMENT

1. I have received a current Prospectus, and (if applicable) supplements to the prospectus, which may include electronic filings or hard copies prior to executing the brokerage account agreement.
2. I have read the current Prospectus, and (if applicable) supplements to it, and recognize that it is my responsibility prior to making an investment decision to review these documents.
3. I have been given the opportunity to ask questions about the Notes, and if so, those questions have been satisfactorily answered by a representative of Ministry Partners Securities LLC;
4. I understand there is no public market for the Notes, and if I should desire to sell it, I may not be able to find a buyer for my Note;
5. I am aware that the Notes’ Prospectus and Supplements are available in SEC’s Edgar database.
6. I understand that investment in the Notes does not provide for flow-through tax consequences.
7. I understand that Ministry Partners does not offer any guarantees regarding interest payments and/or the return of principal.
8. I am aware that Ministry Partners Securities LLC is a wholly owned subsidiary of Ministry Partners.
9. I am aware of Ministry Partners’ financial stability, prior program(s) and experience as an issuer; and have been given the opportunity to ask questions about them, and if so, those questions have been satisfactorily answered by a representative of Ministry Partners Securities LLC.
10. I understand that while I may request early prepayment of my Note, Ministry Partners is under no obligation to prepay my Note other than according to the terms set forth in the Prospectus and Trust Indenture;
11. I understand that the decision to grant or deny early prepayment of my Note is entirely within the sole discretion of Ministry Partners, that there is no guarantee that my request will be granted, and that the granting of a request to me or any other investor in the past does not obligate Ministry Partners to grant my request in the future;
12. I understand that the current policy of Ministry Partners respecting early prepayment requests is to grant such requests only in cases of severe financial hardship or family emergency, with the judgment of what constitutes a severe financial hardship or family emergency remaining in the sole discretion of Ministry Partners;
13. I understand that a penalty of up to three months’ interest may apply to any early prepayment granted by Ministry Partners; and
14. As a result of this policy and the terms of my investment in the Notes, I understand that I may not be able to access my funds until my Note matures.

Note Holder Signature

Print Name: _____

Date: _____

Note Holder Signature

Print Name: _____

Date: _____