



GoldStar Trust Company
PO Box 719
Canyon, Texas 79015
(800) 486-6888

RE: Advance Payment for Precious Metals

Dear GoldStar Trust Company:

This letter is in supplement of my IRA Simplifier Individual Retirement Account Application, the 5305-A Plan Agreement, the Financial Disclosure, and the Disclosure Statement, and any amendments or documents related thereto (collectively the "IRA Simplifier") which govern the relationship between GoldStar Trust Company ("GoldStar") acting solely in its capacity as Custodian over my Self-Directed Individual Retirement Account ("IRA") and me as a holder of the IRA. The terms of this letter are subject to all applicable federal and state laws and regulations and the terms of the IRA Simplifier.

Regarding all investment (purchase) transactions directed by me in which my broker / dealer, Oxbridge House, Inc., participates in my purchase of precious metals to be held in my IRA, I hereby instruct GoldStar to pay my broker / dealer for the metal being purchased before receiving delivery of the metal. This direction covers all investment (purchase) transactions involving my above-designated broker / dealer until this direction is revoked in writing. I have exercised sole discretion in choosing my broker / dealer. The amount of compensation to be paid my broker / dealer for its services is a matter of contract solely between my broker / dealer and me. GoldStar is acting as my agent and not as a fiduciary.

I have independently made this decision because I believe that advance payment to my broker / dealer for precious metals has benefits that justify the risk to my IRA assets. Should my broker / dealer fail, within a time period that is customary in the industry, to deliver the metal purchased, GoldStar will have no obligation to take any action other than to notify me of the failure. However, should GoldStar take action to secure delivery or a refund, I agree to promptly reimburse GoldStar for any expenses arising from such action, including but not limited to attorney's fees and costs and GoldStar's reasonable fees and costs.

I acknowledge and agree that if GoldStar fails to receive directions from me or my broker / dealer on my behalf regarding any transaction contemplated herein or if GoldStar receives ambiguous directions regarding any such transaction, or GoldStar, in good faith, believes that any such transaction requested is in dispute, GoldStar reserves the right to take no action until further clarification acceptable to GoldStar is received from me, my broker / dealer, or the appropriate government or judicial authority.

I further acknowledge and agree that GoldStar shall not be responsible to me for losses of any kind that may result from the directions to GoldStar from me or my broker / dealer or the actions or failures to act by me or my broker / dealer. I furthermore agree to reimburse GoldStar for any loss GoldStar may incur as a result of such directions, actions or failures to act.

I furthermore agree to indemnify and hold GoldStar, individually and in its capacity as Custodian, harmless for any and all claims, actions, proceedings, damages, judgments, liabilities, costs and expenses, including attorney's fees, arising from, or in connection with this direction to allow advance payment to my broker / dealer for precious metals.

AGREED:

Signature

Date

Printed Name

IRA Account #