

How to Get a Loan to Buy Real Estate With Your IRA

Hosted BY



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DIRECTED | IRA

by Directed Trust Company

With Special Guest
Nick Conway
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About Mat

CEO, Directed IRA

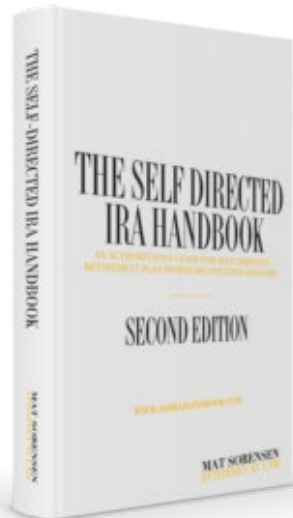


Partner at KKOS Lawyers



Best-Selling Author

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Host of the Self-Directed IRA Summit
self-directed **IRA summit**

VIP Contributor for
Entrepreneur.

Expert Contributor for

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About Aaron

COO, DirectedIRA.com



Producer of the
self-directed **IRA summit**

www.SDIRAsummit.com

Publisher

- NoteWorthy Newsletter
- Co-Host of the NoteWorthy National Convention & Investors Summit
- NoteWorthy Podcast
- www.NoteWorthyUSA.com



Personal

- Born and raised in Dallas Texas. Father of 6.
- Education - Arizona State University, Summa Cum Laude, BS, Microbiology
- 15+ years of real estate, lending and note investing



FIRST WESTERN FEDERAL
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First Western Federal Savings Bank and its employees are neither accountants, attorneys nor investment advisors.

We are not qualified to provide advice on IRA rules, regulations or eligibility requirements.

Please consult with your legal, tax and investment advisors.



WHAT IS A NON-RECOURSE LOAN?

A non-recourse loan is a loan secured entirely by the collateral.

In the event of default, there is no recourse to collect the debt from the IRA/401K Trust itself or from the owner/account holder of the self-directed retirement account.



ELIGIBLE ENTITIES FOR NON-RECOURSE LOANS

Basically, any Self-directed Retirement Account or Health Savings Account

- SDIRA (Traditional, Roth, Inherited, SEP, SIMPLE)
- Solo 401(k)
- IRA LLCs (single or multi-member)
- 401(k) Trusts/PSPs
- Checkbook IRAs

ELIGIBLE INVESTMENT PROPERTIES

RESIDENTIAL PROPERTIES

(single family, multi-family, condos, apartments)

COMMERCIAL PROPERTIES

(Office Building, Warehouses, Industrial space)

AG PROPERTIES

Farms with income (rental income or CRP income)

Cash flow is the driver for these loans...

Debt Service Coverage Ratio of 1.25 or higher is required

Location, Location, Location...
(Crime, property values, conformity, desirability)



LOAN OFFERINGS

RESIDENTIAL REAL ESTATE

(1-4 Family Dwellings)

- Up to 60% LTV in most states
- 4 different Loan Programs
 - FIXED RATE/TERM
 - 30 year fixed rate loan
 - Adjustable Rate Loans
 - Fully indexed to the 1 yr T-bill
 - Fully amortizing over 30 years
 - Rate caps available on select programs

VACATION RENTALS

(1-4 Family Residential)

- Up to 50% LTV
- Flexible Loan Programs
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DSCR CALCULATION

Residential Single Family Home Example
Purchase Price \$200,000 with market rents of \$1,650/month

<u>Gross Annual Rental Income</u>	\$19,800
Less: Vacancy (7%)	\$1,386
Taxes	\$2,800
Insurance	\$1,200
Maintenance	\$1,200
HOA	\$0
Utilities	\$0
Mgmt. (8%)	\$1,584
Net Operating Income	\$ 11,630

60% Max Loan Amount = \$120,000

Annual Debt Service (P&I)= \$8,176

** based on 30 years @ 5.5%*

DSCR = NOI ÷ Annual Debt Service

\$11,630 ÷ \$8,176 = **1.42 - QUALIFIES!**

Give one of our
Non-Recourse Loan Experts
a call today!



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1-800-908-8845

UDFI Tax Example

Let's consider a property...

- Bought \$100,000
- \$40,000 from IRA
- \$60,000 from loan
- Gain of \$10,000 from sale 1 year later.
- Tax applied to \$6K of \$10K gain (60% debt).
- UDFI Tax Reported on IRS Form 990-T. IRA files and pays.

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