

# Invest in Real Estate Using Retirement Money and a Non-Recourse Loan



## LOOKING FOR MONEY TO PURCHASE REAL ESTATE? WANT TO AVOID TAXES? CONSIDER A REAL ESTATE IRA.

Did you know you can purchase real estate IN your Retirement Account? Below are 3 Easy Steps to Invest in Real Estate Using Your Retirement Money and a Non-Recourse Loan.

### 1. Obtain a Non-Recourse Loan from EquityMax

Many investors do not have enough cash available in their retirement accounts (IRAs, 401ks, pension plans, etc.) to purchase 100% of a property. If this is the case, an IRA can borrow money for investment purposes in the form of a non-recourse loan. With a non-recourse loan, the property is used as collateral. If there ever is a default, the lender can simply foreclose on the property. There is never any recourse against the individual! The non-recourse loan must be on a property that is for investment purposes only.

### 2. Open a Self-Directed IRA

A self directed IRA is a retirement account like any other, the rules and IRS regulations are the same. The main difference which makes the IRA “self-directed” is that you have the freedom to choose any investment you wish. Most retirement accounts are restricted to investments in stocks, bonds or mutual funds. Your self-directed IRA administrator allows investors to use the money in their retirement accounts for investments such as real estate, mortgages, private placements, limited partnerships, etc...

### 3. Purchase Real Estate

Retirement account owners identify real estate related investments they wish to acquire based on things they know and understand—retaining absolute control over their own funds and acquisitions. All profits made by the IRA return into the account tax deferred (or possibly tax-free).

**Need a Non-Recourse Loan through your Self Directed IRA?  
Contact Gregory Emmer at EquityMax (954) 267-9103**