IRA POWER LOANS

Real Estate Investor Showcase

Buying Real Estate with an IRA Mortgage Through Your Self-Directed IRA

Welcome to our real estate investor showcase, where we highlight how savvy investors are leveraging their IRA for property investment. These success stories demonstrate the flexibility and power of utilizing non-recourse loans within your self-directed IRAs.



\$24,907 in Profit to Roth IRA

Semi-Motivated Seller

Investor Bio:

\$55,000 – Semi-Motivated Seller Needs approximately \$30k in repairs

Final Outcome:

- Purchased with Roth IRA for 55,000, with \$5,000 down
- Seller carried a \$50k note
- Repair Costs = \$29,974
- Sold for \$125,000

TOTAL IRA Funds Invested - \$36,062.00

Sale Price: \$125,000 IRA Funds: \$36,062 Seller Note: \$50,000 Total Cost: \$86,062

Total Profit: \$38,938 back into my IRA

Unrelated Debt Financed Income Tax (UDFI)

\$38,938 profit x 91% = \$35,433.58 \$35,433.58 x 39.6% = \$14,031.69 =

\$24,907 To Roth IRA

All investments were made in Equity Trust Company accounts.





Achieved Annual Cash Flow: \$7,413

Not enough cash in account, able to acquire first property using leverage

Investor Bio:

Opened Roth IRA: 2012

Bought Property in 2013: \$135,000

Borrowed: \$130,000, \$5,000 down payment with newly established Roth IRA

Repairs: \$34,500

Current loan balance: \$100,000

Debt %: 75%

Annual Depreciation: \$4,000

Final Outcome:

Annual NET Operating Income: \$9,357

IRA and 990-T fees: \$980

NET Income after Depreciation: \$5,357

NET Income Subject to UBIT: \$4,017 * 24% = \$964

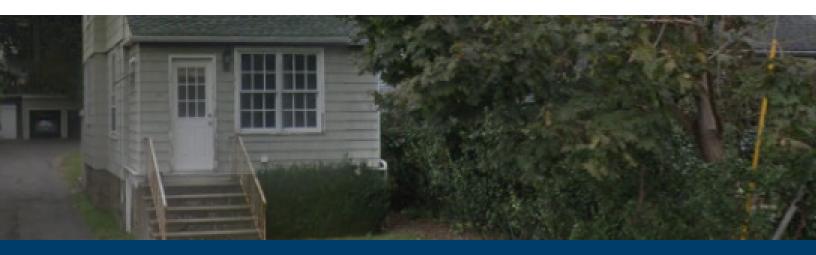
TOTAL Invested Cash: \$39,500 Annual Cash Flow: \$7,413

ROI: 18.75%

Estate and Trust Income Tax Brackets

Income Bracket	Tax Rate
\$0 to \$2,750	10% of income over \$0
\$2,750 to \$9,850	\$275 + 24% of income over \$2,750
\$9,850 to \$13,450	\$1,979 + 35% of income over \$9,850
\$13,450 or more	\$3,239 + 37% of income over \$13,450

All investments were made in Equity Trust Company accounts.



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After Tax Profit: \$28,271.76 TAX-FREE

CESA Account - Leveraged

Investor Bio:

Property Purchased with Non-Recourse Loan

Final Outcome:

EMD: \$500

Total Investment: \$1,489.23

Loan for purchase and rehab: \$190,000

Loan fees/interest: \$17,100 Return of capital upon sale: \$251,975.82 - \$190,000 loan

+ \$17,100 interest

= Total profit: \$44,875.82

Estimated UBIT Tax: \$16,604

After Tax Profit: \$28,271.76 TAX-FREE

CoC Return: 1,899%

All investments were made in Equity Trust Company accounts.



Join the Ranks of These Astute Investors

unlock the wealth potential of your IRA.

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