

Dear _____,

How To Buy Real Estate With Your IRA Or Retirement Plan Funds

What a year 2009 is turning out to be! A new president, economic challenges, some big corporations closing their doors, and the stock market debacle... Isn't it time for a glimmer of hope? Well, that hope is here, in the form of real estate.

With the economic downturn, there are foreclosed homes and depressed real estate prices everywhere you look, which has created a buying opportunity with enormous upside. In fact, many houses can now be purchased for 25% or less of their recent value!

Individuals with liquid funds are already purchasing these properties in droves. But what if you don't have liquid funds??? Then use your IRA or retirement plan funds!!!

Benefits Of Purchasing Real Estate In Your Retirement Plan

Your money grows three ways while owning real estate in your retirement plan:

- Through the increase of the value of the home appreciation
- Through the accumulation of rental income
- Through TAX-FREE growth

How Buying Real Estate With Your IRA Or Retirement Plan Funds Works

Purchasing real estate in an IRA has been allowed for over 30 years under the ERISA Act of 1974. Most people don't know that they can do this because the brokerage houses don't offer this type of investment option. Most would argue that brokerage houses typically earn fees on commissions or assets under management, and don't want to offer Real Estate IRAs because they can't make money off of them.

Regardless, Real Estate IRAs allow you to purchase real estate with your retirement money, and currently constitute about 3% of retirement plan holdings.

Because they are a retirement plan, Real Estate IRAs must be set up with a qualified administrator and abide by a few simple rules (see a list of recommended administrators, and links for the requirements, at:

<http://www.retrainingcenter.com/About-Buying-Real-Estate-In-An-IRA.asp>).

How To Get Started

Below are a few simple steps to get started:

- Read and Research. Make sure you understand the rules and requirements of a Real Estate IRA. You'll have to set up your account with a qualified administrator, not commingle funds, and abide by a few other rules.

For more details, or a list of qualified administrators, go to:

<http://www.retrainingcenter.com/About-Buying-Real-Estate-In-An-IRA.asp>

- Find The Right Properties. Don't just buy houses because they are cheap. Make sure you have a plan as to where you want to buy, why you want to buy there, and whether or not you will rent the properties.
- Know Your Personal Temperment. You'll not only have to spend time selecting and closing on properties, but depending on how many you purchase and for what reason, may want to rent out your new properties. Make sure you know your requirements and capabilities.

If you'd like to move forward,

- Call me so we can start looking for properties!

I hope you find this information helpful. As always, please call me if you have any questions!

Yours,