

# A Beginner's Guide to Private Note Investing in a Self-Directed IRA

*How might private note investing work in a Self-Directed IRA? For beginners, there's a new brief guide over at the American IRA website.*

ASHEVILLE, NORTH CAROLINA, USA,  
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There may be many investors who don't know it, but one way to put money aside for retirement—without using stocks or bonds—is to issue private notes within a Self-Directed IRA. Private notes, or private loans, can include secured or unsecured loans for businesses, cars, and even mortgages. But since this setup may not be familiar to every investor under the sun, American IRA—a Self-Directed IRA administration firm based in Asheville, NC—recently posted a brief beginner's guide on its blog.



[www.AmericanIRA.com](http://www.AmericanIRA.com)

To begin the [post](#), American IRA first highlighted the benefits of private note investing within a Self-Directed IRA. For example, investors can use private notes to become the lender in a loan. This means that the investor takes on the role of lender, collecting payments with interest. That interest can be a fantastic way to build passive income—assuming that the loan is valid. (For instance, American IRA notes, it's not possible to issue loans to people the investor already knows, such as children, parents, or spouses).

American IRA mentioned that one key benefit is portfolio diversification. Rather than rely on what one retirement brokerage firm might have to offer—typically a mix of stocks, bonds, and funds of the same—working with a Self-Directed IRA administration firm can mean an investor reaches far beyond these typical boundaries. An investor can maintain real estate, precious metals, and yes, private notes within a retirement account. This means that the retirement protections that exist for a retirement account can also extend to the private notes held within such an account.

Later in the post, the beginner's guide mentioned what investors will need to consider before investing. Namely, investors should be aware of issues like risk, fees, and liquidity when it comes to these investments. After all, an investor using private notes within a Self-Directed IRA is taking control over a retirement portfolio. And with that enhanced freedom comes more responsibility

in managing it.

For more [information](#), visit the post by clicking to [www.AmericanIRA.com](http://www.AmericanIRA.com). Interested parties may also reach out to the Self-Directed IRA administration firm American IRA by dialing 866-7500-IRA.

About:

"American IRA, LLC was established in 2004 by Jim Hitt, Founder in Asheville, NC.

The mission of American IRA is to provide the highest level of customer service in the self-directed retirement industry. Jim Hitt and his team have grown the company to over \$700 million in assets under administration by educating the public that their Self-Directed IRA account can invest in a variety of assets such as real estate, private lending, limited liability companies, precious metals, and much more.

As a Self-Directed IRA administrator, they are a neutral third party. They do not make any recommendations to any person or entity associated with investments of any type (including financial representatives, investment promoters or companies, or employees, agents, or representatives associated with these firms). They are not responsible for and are not bound by any statements, representations, warranties, or agreements made by any such person or entity and do not provide any recommendation on the quality profitability, or reputability of any investment, individual, or company. The term "they" refers to American IRA, located in Asheville, North Carolina"

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