

# What to Know Before Starting a Real Estate IRA

*American IRA recently released a blog post detailing what investors need to know before signing up for a “Real Estate IRA.”*

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-- A Real Estate IRA might sound like an account that requires a lot of legal

maneuvering to make happen, but according to a recent [post](#) at American IRA, it can actually be quite simple. The real preparation, argues the post, is what investors need to consider before starting a “Real Estate IRA” itself, and what this means for the individual investor.

In this case, American IRA clarifies, a Real Estate IRA is simple a Self-Directed IRA in which an investor places real estate investments. Because self-directing a retirement account makes it easier for investors to add a wide variety of asset classes like real estate into a retirement account, this part of the process is much more straightforward than many investors might imagine.

American IRA then opened the post by explaining the possible investment options within a Real Estate IRA. For example, investors can use non-recourse financing to use leverage within an IRA—which is a key point for real estate investors, who know that leverage like non-recourse loans is often necessary to make the types of investments required to buy real estate.

American IRA recommends understanding the basics of real estate investing first, as this helps investors know what’s involved and what the basic rules are before setting about with an IRA. For example, investors need to know that it is against the rules to buy a piece of real estate property within an IRA and then rent it out to a “disqualified person,” such as a sibling or family member, because this would create a personal benefit. And the point of Self-Directed IRAs—or any IRAs, for that matter—is to create separate accounts in which retirement assets are distinct from personal assets.

American IRA broke down these rules and more within the post, then explaining that investors will work through a property manager in a Real Estate IRA. With the added layer between the



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investor and the real estate, it helps to separate personal accounts from retirement accounts.

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

Rebekah Schram  
American IRA, LLC  
+1 828.257.4949

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