

American IRA Hosts Brian Elam and John Hamrick Jr. for a Webinar on Responsible 'Subject To' Investing

Learn the legal, insurance, and risk realities of Subject To investing and what it takes to use the strategy responsibly.

SIOUX FALLS, SD, UNITED STATES, February 17, 2026 /EINPresswire.com/ -- American IRA is pleased to announce an upcoming educational webinar featuring Brian Elam and John Hamrick Jr., focused on the realities of "Subject To" investing and the legal, insurance, and risk considerations required to use this strategy responsibly.



This webinar is the second installment in American IRA's Subject To education series. Investors who want to catch up on the fundamentals of Sub2 investing can view the first session on American IRA's YouTube channel at <https://youtu.be/2T1Skj-pVTc>.

Brian Elam, a North Carolina real estate attorney with more than two decades of experience, and John Hamrick Jr., an insurance professional and longtime real estate investor, will break down how Subject To transactions actually work. Drawing from their combined legal, insurance, and real-world investing backgrounds, they will address where investors commonly get tripped up and what must be handled correctly to avoid costly mistakes and unintended exposure.

The discussion will focus on the ongoing responsibilities that come with taking over payments on an existing loan, including lender communication, insurance coverage, escrow management, and seller relationships. Rather than promoting Subject To investing as a shortcut, this conversation is designed to help investors think critically about whether the strategy aligns with their goals and risk tolerance.

Whether attendees are curious about Subject To investing or actively evaluating deals, this webinar is designed to provide clarity, caution, and practical guidance before pursuing this advanced strategy.

What You'll Learn:

1. Trust Mechanics

Learn why Subject To deals only work when sellers, lenders, and partners trust your ability to manage a loan you didn't originate—and what helps prevent a loan from being called due.

2. Post-Closing Reality

Understand the hands-on responsibilities that continue long after closing, including managing lenders, insurance, escrow accounts, and seller relationships to keep deals stable.

3. Managing Advanced Risk

Learn why Subject To investing is not beginner-friendly, including the added time, cost, compliance demands, and conflict management skills required to reduce risk and operate responsibly.

Event: February 18th, at 12:00 PM ET

Register: <https://americanira.ac-page.com/218-webinar>

About American IRA

American IRA, LLC is a national Self-Directed IRA administrator headquartered in Sioux Falls, SD. For more than 20 years, American IRA has specialized in helping clients invest their retirement funds in alternative assets while ensuring compliance with IRS regulations. Interested in learning more about Self-Directed IRAs? Contact American IRA, LLC at 866-7500-IRA (472) for a [free consultation](#). Download our [free guides](#) or visit us online at www.AmericanIRA.com.

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