

American IRA Hosts Ben Stef for Webinar on Using DSCR Financing with Self-Directed IRAs

Learn how DSCR financing works and what investors should know before using leverage to purchase real estate within a Self-Directed IRA.



AMERICAN IRA
Self-Directed IRAs and 401Ks

SIOUX FALLS, SD, UNITED STATES,
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American IRA announced that it will host an upcoming educational webinar featuring Ben Stef, focused on using Debt Service Coverage Ratio (DSCR) financing to purchase real estate within a Self-Directed IRA.

During the session, Stef will explain how DSCR loans differ from traditional mortgages and why they have become a popular financing option for real estate investors. The webinar will examine how leverage can be used within retirement accounts, along with the planning considerations and compliance requirements investors should understand before financing IRA-owned real estate.

The discussion will cover both the advantages and potential challenges of using debt inside a Self-Directed IRA, including how property income is evaluated during underwriting, common financing obstacles, and strategies for assessing leveraged investment opportunities. Attendees will also gain insight into tax considerations such as Unrelated Business Income Tax (UBIT) and Unrelated Debt-Financed Income (UDFI), which may apply when debt is used within certain retirement accounts.

This webinar is intended for investors seeking to better understand how financing strategies can support long-term real estate investing while remaining compliant with IRS rules governing retirement accounts.

What You'll Learn:

1. DSCR Lending

Learn how DSCR loans differ from traditional mortgages, how lenders evaluate rental property income, and why many real estate investors use this financing strategy.

2. IRA Leverage

Explore how leverage can increase purchasing power within a Self-Directed IRA, along with the

planning considerations involved when financing retirement-account real estate.

3. Hidden Risks

Understand common challenges associated with leveraged investing, including cash flow management, financing limitations, and tax considerations such as UBIT and UDFI.

Event: August 12th at 12:00 PM ET

Register: <https://americanira.com/benstef/>

Register to Access:

- Early Access Recording
- A First Look at What's in The Works
- Get Expert Answers

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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