



BROAD FINANCIAL



Build Retirement Wealth by Using Leverage:

Invest in Real Estate with a Non-Recourse Loan

Non-recourse loans give Self-Directed Checkbook IRA or Solo 401(k) account holders the unique opportunity to use leverage to invest in real estate with retirement funds. A non-recourse loan is secured by collateral, typically the property itself. In the event of a default, the borrower is not personally liable for paying any outstanding debt on the loan, thus securing the account holder's additional IRA assets.

How Your Self-Directed IRA Benefits from a Non-Recourse Loan

A non-recourse loan gives you the opportunity to:

- 1 **Diversify** your portfolio
- 2 **Invest** in the property of your dreams with borrowed funds
- 3 **Protect** your other IRA assets and personal funds in the event of default
↳ *The Self-Directed Checkbook IRA is liable for your loan, not you personally*
- 4 **Enjoy** tax-free or tax-deferred growth in an IRS-compliant account
- 5 **Gain** control of your financial future

Non-Recourse Lending Program

Broad Financial's real estate investing expertise and dedicated client support team matched with a five-star non-recourse lender ensures a seamless investing experience. You can invest in a variety of property types including residential, commercial, industrial, and multi-family.

Lending Program Details:

<p>Loan Amount:</p> <p>\$100,000 - \$499,999 (will consider larger requests)</p>	<p>Term:</p> <p>Loan Term: 3 - 5 years Amortization: Up to 25 years</p>	<p>Loan Rate:</p> <p>Prime +</p>	<p>Fast Turnaround Time:</p> <p>Approval: Within 7 days Closing: 3 - 6 weeks from application to closing (determined by the title work)</p>
<p>Low Fees:</p> <p>Origination Fee: 2%</p>	<p>Estimated costs for title, filings, etc.:</p> <p>\$2,500 - \$5,000</p>		<p>Debt Service Coverage Ratio:</p> <p>1.25% ±</p>

[Learn More](#)

How To Invest in Real Estate with a Non-Recourse Loan



1 Open and Fund a Self Directed IRA

First, you'll complete Broad Financial's easy [online application](#). Simultaneously, you'll open a new Self-Directed IRA with our sister company, Madison Trust. To fund your Self-Directed IRA, you'll transfer or rollover funds from an existing retirement account, such as an IRA or 401(k), or make an initial contribution.



2 Establish an IRA LLC and Dedicated Checking Account

Next, Broad Financial will create a specialized, IRS-compliant LLC for your IRA and take care of the paperwork. Once your specialized LLC is created, you will open a checking account in the name of your LLC at the bank of your choice and instruct Madison Trust to send your IRA funds directly to your IRA LLC checking account.



3 Identify an Income Producing Property

Consider the type of property you would like to invest in with your Self-Directed IRA. You can invest in residential, commercial, industrial, or multi-family properties with our preferred lending partner.



4 Apply for a Non-Recourse Loan with Our Preferred Lending Partner

Schedule a call with a [Broad Financial Specialist](#) and we will connect you with our preferred lending partner – at your convenience!

Bank will require the following:

- Letter of Intent to purchase and/or Purchase Agreement for the subject property
- Three years business tax returns or financial statements on the to be purchased property and/or pro forma
- Rent Roll (if available)
- Pictures and/or current listing of property



5 Execute a Purchase Agreement in the Name of Your LLC

As the manager of the LLC, you will sign the necessary paperwork involved in executing a Purchase Agreement. The Self-Directed IRA LLC will be listed as the buyer. After, you will send funds from your IRA LLC checking account to place the deposit on your property.



6 Close on the Property and Loan

With your IRA LLC, you can invest with the power of checkbook control by simply writing a check or sending a wire from your LLC checking account to fund your down payment of the investment. (All payments are made from your Self-Directed IRA LLC checking account, not your personal bank account). Then, the lender will schedule a closing with the title company, provide documents to be completed, and fund your transaction.



Do you have questions about leveraging your real estate investment with a non-recourse loan? [Contact a Broad Financial Specialist](#) today to discover your options.

[Get Started](#)



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