

IRA / TIC's



Individual Retirement Accounts, self directed IRA's, are the best way to purchase and hold foreclosure investments. If you're flipping, our MaxPro model can deliver a target yield of 20+%, which can be enhanced by not paying income tax if your investment is purchased within a self directed retirement account.

If your IRA does not have sufficient funds to participate, you can participate by using Tenant in Common (TIC) ownership. TIC ownership allows your family members and friends to participate with you using amounts of \$5,000.00 or more and thereby reduce the risks associated with foreclosure purchases.

eCounty does not sell TIC investments. eCounty will execute a foreclosure purchase and rehab on behalf of a group of investors wishing to purchase using tenant in common ownership.

Here's How it Works

As an investor you open a self directed retirement account with one of several self-directed account providers, known as IRA custodians. If you qualify we recommend opening a self directed ROTH IRA. Our Investment Specialist can provide a list of companies who will act as a custodian for your self directed retirement account.

You provide the custodian with a direction of investment (DOI). The DOI will include the amount you wish to invest, where to send the investment and a list of documents your custodian will be required to sign on your behalf including our Realtors Exclusive Buyer Representation Agreement and the eCounty Bidding Agreement.

Each month our Investment Specialists select the best foreclosure postings for a buy and hold strategy. These properties are made available through our web site and after purchase eCounty transfers the property to the tenants in common.

At the option of the investor group eCounty can rehab using the investors IRA funds or turn the property over to a property manager selected by the investment group.

IRA real estate investments must be financed with non recourse mortgage loans. These loans are available for up to 60% of the purchase price through North American Savings Bank. www.iralending.com.

www.TexasForeclosureInvestments.com

Foreclosure purchases involve risk. Past performance and target yields are not indicative of future performance or expected returns.

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