

Self Directed IRA Holders Find A Silver Lining To The Foreclosure Crisis



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Industry: [Real Estate](#)

As the foreclosure rate continues to climb, property investments are becoming an increasingly attractive option to investors. For many, self directed IRA are proving to be the perfect investment vehicle to turn these economic lemons into lemonade.

A blue rounded rectangle containing text and a photo of a man. The text reads: "Open up a New World of Possibilities", "Do you currently have an IRA/401k account? Do you feel like your investment options are too restricted by your current advisor or custodian?", "Get started today with a Truly Self Directed IRA (TSD-IRA).", and "Open up a new world of investing opportunities. Start planning today for tomorrow." To the right of the text is a photograph of a man with glasses, wearing a dark suit and a blue tie, with his arms crossed and a slight smile.

Austin, Texas October 22, 2009 - With foreclosures at all time highs and the stock market still not quite on solid ground, investors are focusing their activities on other markets, especially stable commodities and real estate. According to the latest indicators, it seems certain that the unprecedented level of foreclosures is set to continue even as the housing market slowly recovers. For many, it's a tragic situation - and for others, a time of unparalleled opportunity.

There are quite a few IRA holders who are also interested in making investments in real estate given the sheer number of homes either in the foreclosure process, or already owned by financial institutions.

However, traditional IRAs don't allow the holders of these accounts the freedom to decide that they would like to take advantage of current market conditions to make investments in this very exciting market.

The answer may lie in something known as a [self directed IRA](#), which as the name implies, is a retirement fund, which allows for the holder to make decisions about where their contributions to the account are invested - including in real estate, as president of the Austin firm Truly Self Directed, Josh Moore explains:

"Unfortunately, it does not appear that the current wave of foreclosures is going to subside anytime soon. Many investors are uncertain about the stock market and a lot of people are turning to what they know versus the unknowns of the stock market."

"People with IRA / 401ks are looking for something they know can provide them a return on their investment - and that's real estate. Investors who purchase real estate with [IRA](#) funds may actually be an important part of a viable free market solution to a less than ideal situation," adds Moore.

About Truly Self Directed:
A self directed IRA such as those offered by Moore's firm allow investors to take funds earning very low returns in traditional investment vehicles and put them to work as they see fit, including profitable sectors like real estate and development. As skittish investors look for alternatives to the stock market, these are something we'll all likely be hearing a lot more about.

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