

Case Studies
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CASE STUDIES

Look what they are saying;

Investor Success Stories:

"We have just completed our first and second transactions using our Equity Trust Company IRAs for real estate investments. We grew \$100,000 to \$128,865 with a real estate investment in 10 ½ months, and earned over 30% on a per annum basis. We also just grew another IRA from \$18,000 to \$22,500 in nine months, with again about 30% per year. Needless to say, we are looking for our next investments to grow our IRAs."

- Don and Barbara Carlson, Clinton, Ohio

"In 2003 I invested my \$5,500 Roth IRA in a couple of real estate options and was able to grow it to \$55,000 by 2004. I took that \$55,000 and invested in an option on undeveloped land, which I later sold for an approximately \$850,000 profit. Today my Roth is worth over \$900,000. My plan is to have my Roth worth over \$5,000,000 in the next three years."

- Tom Wilson, Elmwood Park, New Jersey

"The local bank called me and asked if I might be interested in this warehouse deal. I had bought a few houses before, but I didn't think I would be interested in this. I ended up purchasing the property, and the deal resulted like this: I split it fifty-fifty with my husband's IRA. We took \$75,000 from each of our IRAs and within three months we sold it and netted \$60,000. And to make it better, it was 100% TAX FREE in our Equity Trust Roth IRAs! When I opened my account at Equity Trust it was less than \$50,000, today I have over \$550,000. I am going for the million-dollar mark in my Roth IRA. With your help, I don't even have to try hard because we are retired and do a lot of other fun things, but I'd say we do five or six deals a year. Once my Roth gets to \$1 Million, I may just vacation and only do a few deals for fun. Thank you so much for everything!"

- Faye Van Osdol, Jefferson City, Tennessee

"Opening my tax lien self-directed IRA has been the best thing I've done with IRA funds. I've made more money in tax liens in two years than I've made investing in mutual funds in five years!"

- Marianne V. Beck, Boca Raton, Florida

"Just a note of what has been happening with my Roth investments. We started three years ago and rolled over my wife's 401(k) plan to a Roth. The money was transferred into this account the week before a significant stock market crash (just dumb luck). We started with \$150,000 and have since bought real estate in the account and turned it into \$500,000. Now that I know what I'm doing, I think I can

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grow it at a much quicker pace. I am sure glad I got out of the market. I know I would be lucky for the account value to be \$100,000 today if I had stayed in the market rather than the \$500,000 value today. If you are not in the Roth IRA, don't wait!"

- Bill Taylor, Pendleton, Indiana

"Last year I partnered with two other individuals to purchase a 104-unit apartment complex for \$2.5 Million. For my part of the transaction I had to provide \$50,000. I had nearly \$30,000 in two IRAs and a 401(k) I was rolling over from a previous employer. I raised \$20,000 from other sources to round out the rest of the investment. The complex has been cash flow positive since day one despite requiring over \$43,000 in capital improvements. We are now at over 95% occupancy and I am making as much as \$2,200/month."

- Wes Schaeffer, Murrieta, California

Willing Investors Plus Great Returns Equal Impressive Results

Since becoming an Equity Trust client in March 2009, Roeker has used the private bank concept (borrowing money from an individual's IRA for investments and paying it back an amount of interest that is agreed upon in advance) to borrow from other Equity Trust clients at least six times. His business, based in Milwaukee, Wisconsin, purchases local foreclosed properties, rehabilitates them and then sells or rents the dwellings.

Those investors, many of whom Roeker's referred to Equity Trust to establish a self-directed IRA, receive exceptional returns for use of their IRA money. For example, one investor (an Equity Trust client) is realizing a 12% return for a loan of \$68,000. Part of that figure, \$48,000 came from the investor's Roth IRA and is the first mortgage on a property. The remaining \$20,000 from the lender's Traditional IRA is a second mortgage on a property worth \$145,000. This investor's IRAs receive \$494 and \$206, respectively, for a grand total \$700 each month.

Perhaps even more remarkable is the fact that this is the first growth the investor has seen in a decade since he previously had his retirement savings in a brokerage account. Even though he was contributing to the account on a regular basis, his balance remained the same. On the horizon, Roeker is working with yet another Equity Trust client who wants to partner with him in a new business venture. One of the 2010 goals is to enhance that individual's IRA from \$105,000 to \$300,000.

Share Your Success Stories!