Merchants Mortgage – An Introduction to Self-Directed IRA Loans

A prominent [real-estate](http://en.wikipedia.org/wiki/Real_estate) financing company with office locations in Colorado and Arizona, Merchants Mortgage & Trust offers a full range of mortgage products designed to meet the needs of any homeowner. In particular, the firm possesses considerable experience with self-directed IRA loans, a unique portfolio product that helps investors negotiate rehabilitation-based property loans. To meet the requirement governing self-directed IRAs, borrowers are typically underwritten instead of signing on the loan personally.

Unlike many other types of real-estate loans, self-directed IRA loans give the borrower a large measure of strategic control over the terms and recipients of loans. Borrowers have the opportunity to close loans in a highly efficient manner, allocate loans toward property repairs, and utilize flexible income underwriting standards. Self-directed IRA loans often feature a fixed interest, interest-only monthly payments, and an automatic six-month extension. More about self-directed IRA loans and other financial products offered by Merchants Mortgage & Trust is available at www.merchantsmtg.com.