

# THE PROPERTY TYCOONS NEWSLETTER

**TYCOON**  
THE TYCOON METHOD.COM

Showing you how to get started in the property business, how to find cheap bargain properties, how to fund property deals 100% no money down, how to get mentoring from property experts and MUCH MORE!

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Volume 2, Issue 5  
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## What Do Banks Look For When They Lend Money?

Struggling to raise finance to build your property portfolio? Have you ever said to yourself "there must be an easier way to borrow money"?

A friend recently sent me a very interesting guide from Barclays bank that explained how their commercial arm decides to lend money to businesses. This is something I am sure many property investors are trying to figure out right now.

The guide itself was written for businesses in general not for property investors specifically but I am sure it will help you understand how the banks think and what you need to be doing. Also, it is worth noting that the days when you didn't need to do anything for a loan except tell your broker what to tick on an online mortgage application form have changed somewhat...

Banks are now much more likely to look at the overall picture when assessing whether to lend to you or not. This may well involve looking into your business affairs in more detail and possibly even meeting you in person! Now, I can't tell you if that will ever happen but bankers will certainly be held more accountable for the loans they are making in the future.

Now, if you are running a small property portfolio and have no intention of approaching the commercial arm of the bank for finance you may decide that my tips do not apply to you. Please realise they do make a difference because no

matter what level you are at in property, there are many benefits to knowing how the banks work – using other people's money is the key to successful property investing!

How does a bank look at your credit?

All banks have different systems and procedures for assessing credit but you should find the following pretty standard stuff. Here's how Barclays Commercial Bank do it:

- The character of the business.
- Ability to repay.
- Margin.
- The purpose of the loan.
- The amount of the loan.
- The repayment terms.
- Insurance against non-repayment.

Let's start from the top and work our way down...

### 1. Character of the business.

When lending to any business, banks will conduct both an internal analysis of the business and an external analysis.

The internal analysis would typically look at:

- **How good is the management team?** Does the management team understand the impact of the current market conditions? Does

*Continued on page 2....*

## What Do Banks Look For When They Lend Money? (Continued from page 1)

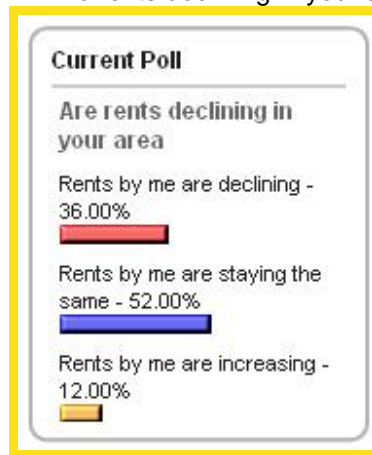
the management team have a proven ability to continue the business during a downturn? In terms of running a property business you should consider your ability to keep your portfolio cash flow positive in a downturn even when interest rates go back up to 5% or more. If you'd be struggling in that situation, then either you're too highly geared or you purchased properties that aren't producing enough of a rental return to cover their expenses. In that case you need to reduce the debt or find ways of increasing the rental return or consider removing the poor performing investments from your portfolio.

To view the rest of this article registered subscribers of the Property Tycoons Community can download the full newsletter by [clicking here](#). Members also receive the full hard copy version through the post each month.

If you are not a Property Tycoons Community member and you would like to know more about the huge range of benefits or take advantage of a free one month trial [click this link](#) to join the world's largest property investor community featuring ready made deals, no money down finance, how to get started in property, workshops, mentoring and much more."

## Latest Poll from the Property Tycoons Discussion Forum

Every month Parmdeep Vadesha polls the Tycoon community members on a subject of interest to them. Here's what our members think on the question – "Are rents declining in your area?"...



## Property Tycoons Community Members Views and Feedback

The Property Tycoons Community editors welcome the views, feedback, thoughts and articles from our readers on all matters property related – property investment, property development, tips and tricks, creative purchase ideas, scams you have spotted etc.

We offer a free weekend stay at our luxury Property Tycoons Community apartment in the South of Spain ([www.motivational-retreat.com](http://www.motivational-retreat.com)) for all letters or emails we publish. Please write to The Property Tycoons Community, 314 Uppingham Road, Leicester, LE5 2BE or email [deep@property-system.com](mailto:deep@property-system.com) with 'newsletter views and feedback' as the subject line"

**Property Tycoon Member Views and Feedback this month:** Another article from Gerry Pridham:

The Fifty Year Wealth Strategy in Two Decades  
I note with interest that the basis of my introduction to wealth planning was included in the Tycoon newsletter. So how does one go about creating the footprint to achieve financial independence within two decades?

Financial independence is, to an extent, a state of mind. I recently talked on the telephone with a friend of some thirty years. In fact he was my first boss after

I left university, and though we did not get along too well in that relationship, we met after a decade apart, when I was much more mature, and forged a strong, if distant relationship. My friend had retired at the ripe old age of 54 and went world cruising on a 58 foot Oyster ocean-going sailing boat. He has recently become a land lubber after travelling around the world since the start of the Millennium, where I missed the trans-atlantic crossing to Bermuda for the celebrations. When I explained to my friend that I needed income generating assets of £4M before I was sixty, he retorted "you don't need anything like that Gerry".

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## Latest Property News

### From buy-to-let to fraud and a lost £100k

A buy-to-let investor tempted by a 'discounted' Manchester new build flat is £100,000 down and was led into mortgage fraud...

<http://tinyurl.com/n6bbxq>

### 'Property slump to last until 2012' - NIESR

The slump in house prices will last until 2012, according to a leading forecaster...

<http://tinyurl.com/nh23vy>

### TV duo's Credit Card Killer debt-buying offer

A couple featured in a Panorama documentary about escaping debt, now claim to be able to cancel clients' credit agreements by 'buying' their debts...

<http://tinyurl.com/kujsjp>

### Have I found a 2p coin worth £700

I've got a 2p coin with New Pence written on it from 1981. Is this one of the rare 2p pieces worth up to £700...

<http://tinyurl.com/nfnehh>

### Interest rates to stay 'pinned down'

Interest rates are likely to be pegged at 0.5% for another year and a half, according to the latest Ernst & Young ITEM Club prediction...

<http://tinyurl.com/lm6cmq>

### Borrowers face record rises in rates

Mortgage and loan rates are rising at record levels, despite historically low interest rates...

<http://tinyurl.com/lyfh6h>

### Nationwide offers 125% rescue mortgages

Nationwide is offering negative equity mortgages to selected customers, allowing them to borrow up to 125% of a property's value if they need to move...

<http://tinyurl.com/ndpk7l>

### House prices - 'No full recovery until 2020'

House prices may not return to last year's levels until 2020 or beyond, according to a new report...

<http://tinyurl.com/ncma9y>

### I lost £14k with one slip-up on a form

Filling in a savings form incorrectly can lead to lost funds, as one pensioner who saw £14,000 disappear from her Premium Bonds discovered...

<http://tinyurl.com/kqf8og>

### Rics: House prices forecast to rise

House prices have been forecast to rise for the first time since before the credit crunch hit, by the Royal Institution of Chartered Surveyors...

<http://tinyurl.com/nox55k>

## Welcome New Members

Andrew Hall	Sadieq Khan	Michael Williams	Karlene Hibbert
Audur Ossurason	Tom Foster	Pauline Warren	Martin Hinds
Chris Connolly	Zukie Quartey	Rakesh Droach	Natasha Darrington
Don Cellini	Andy Parsons	Sally Slater	Philip Escott
Hemi Iqbal	Belinda McDonald	Tristram Douglas	Robert Dix
Jamil Khan	David Byrnes	Anil Bakshi	Stewart Hood
Lee Sims	Farukh Ahmad	Brett Bibb	Wendy Llewellyn
Mary Macleod	Howard Higgins	David Wheatley	
Patricia Wall	John Lloyd	Glenn Ackroyd	
Philip Carrick	Mark Cason	James Handley	

You've all made a great decision to join us. There is no better place on the web for property investors to come together and discuss money making topics in a safe and friendly environment.

To join our community and get a FREE 30 day trial, please visit:

[www.tycoons-forum.com](http://www.tycoons-forum.com)

By joining The Property Tycoons community you will have access to:

- Members only below market value property opportunities
- Our exclusive members only property financing packages allow you to buy investment properties using other people's money
- Participate in our property related forums and browse over 70,000 answers to 14,000 property investment related questions
- Communicate privately with other property investors from around the world
- Mentoring from property experts
- Download videos, audios, pictures, documents & software provided by our resident property experts.

## Latest Mortgage Products and Rates

Each month, John Armstrong from our recommended team of mortgage brokers explains the current situation for property investors looking to finance property purchases as well as a commentary on the market as a whole.

Your specific situation will dictate the loan to values and rates that you will be offered so if you need any help please feel free to contact John for more information. We offer only general advice here on current products – you need to take appropriate financial advice from a qualified professional before applying for any mortgage or other financial product.

### Mortgage market news

#### Bank of England

At last weeks review the Bank of England's

## Workshops & Events

Here at the Property Tycoons Community we believe passionately in associating with smart, ambitious like minded people with a passion for property. It is one of the best ways we know for learning new strategies and techniques for generating passive income streams from property. The famous saying goes something like this "you can't fly with the eagles if you continue to scratch with the turkeys" and it is the eagles we want you to meet at our workshops and events.

Some of these workshops have been put together by us and others are organised by people who are not connected to the Property Tycoons Community – either way you are sure to meet interesting people who can help you move forward in property not to mention the specialised instruction on property related matters that you will receive throughout the day.

Every year we run six specialised workshops on many diverse topics ranging from setting your

Monetary Policy Committee kept the base rate at 0.5% and it also decided to add an additional £50bn into the economy through quantitative easing. This increases the scheme to £175bn, this is £25bn more than its original plan to create £150bn on the UK's balance sheet.

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property investment strategy, finding bargain properties, raising finance to minimising your tax liabilities, finding/buying repossessed properties, advanced marketing strategies and MUCH more. All workshops feature expert speakers with many years of advanced knowledge in their field.

Tycoon Mastermind Alliance members also receive another six intensive specialised coaching sessions per year bringing their total to twelve (six are compulsory the other six are not). Please note non Property Tycoon Community members are also welcome to attend our specialised workshops.

Whichever member group you belong to, we will notify you of upcoming events in this newsletter and by email. To view a comprehensive list of upcoming events and workshops where you can meet other Property Tycoons Community members you can also use the 'calendar' link at the top of [www.tycoons-forum.com](http://www.tycoons-forum.com)."

### Discounts for Property Tycoons Community Members

The following discounts apply to most of our events and workshops:

*Silver members = 15% discount off ticket price*

*Property Marketing Millionaire & Gold members = 30% discount off ticket price*

*Tycoon Mastermind Alliance members = free (our specialised events and workshops throughout the year are part of your curriculum).*

## Workshops & Events

The much awaited TMA 2009/2010 has launched



1st August 2009 – London

### Tycoon Mastermind Alliance Session 1 - Goal Setting, Strategy and Marketing for Distressed Sellers of Below Market Value Properties

We held our first Tycoon Mastermind Alliance session of the year, we focused on coaching the TMA members on how to set measurable specific goals, how to set a clear property investment strategy and how to find distressed sellers of below market value properties. Our members are all successful professionals and entrepreneurs with a passion for property who work together to help each other reach financial freedom. They have a wide range of experiences and skills in property from properties all the way up to members with 50 properties.



## Workshops & Events

### Tycoon Mastermind Alliance Second Year TMA Graduates – Session 1 – Advanced Marketing

We also held our first Second Year TMA Graduate Group session – This is a very elite group of members embarking on their 2nd year TMA and includes our very own TMA Celebrity and winner of 2008/2009 “Better your Best” contest – Maksoom Hussein.



#### Dates for your diary

**15th August 2009**

**TMA only Barbeque at Deep's house.**

**Property Tax Masterclass**

Following the first TMA session Deep is holding a barbeque for TMA members only to come and relax, have some fun and of course do some networking surrounded by like-minded people in a very relaxed and informal setting. Let's hope our lovely British weather will be kind to us!

### It's a Funny Old Game...

*An actual letter sent to a bank in the United States.  
The Bank thought it amusing enough to publish in the  
New York Times.*

Dear Sir:

I am writing to thank you for bouncing the check with which I endeavoured to pay my plumber last month. By my calculations some three nanoseconds must have elapsed between his presenting the check, and the arrival in my account of the funds needed to honour it. I refer, of course, to the automatic monthly deposit of my entire salary, an arrangement which, I admit, has only been in place for eight years.

You are to be commended for seizing that brief window of opportunity, and also for debiting my account for \$50 by way of penalty for the inconvenience I caused to your bank. My thankfulness springs from the manner in which this incident has caused me to rethink my errant financial ways. You

have set me on the path of fiscal righteousness. No more will our relationship be blighted by these unpleasant incidents, for I am restructuring my affairs in 2000, taking as my model the procedures, attitudes and conduct of your very bank. I can think of no greater compliment, and I know you will be excited and proud to hear it.

To this end, please be advised about the following changes. I have noticed that whereas I personally attend to your telephone calls and letters, when I try to contact you I am confronted by the impersonal, ever-changing, pre-recorded, faceless entity which your bank has become.

From now on I, like you, choose only to deal with a flesh and blood person. My mortgage and loan repayments will, therefore and hereafter, no longer be automatic, but will arrive at your bank, by check, addressed personally and confidentially to an employee of your branch, whom you must nominate.

## It's a Funny Old Game... (Continued from page 6)

You will be aware that it is an offense under the Postal Act for any other person to open such an envelope.

Please find attached an Application Contact Status which I require your chosen employee to complete. I am sorry it runs to eight pages, but in order that I know as much about him or her as your bank knows about me, there is no alternative. Please note that all copies of his or her medical history must be countersigned by a Justice of the Peace, and that the mandatory details of his/her financial situation (income, debts, assets and liabilities) must be accompanied by documented proof. In due course I will issue your employee with a PIN number which he/she must quote in all dealings with me. I regret that it cannot be shorter than 28 digits but, again, I have modelled it on the number of button presses required to access my account balance on your phone bank service.

As they say, imitation is the sincerest form of flattery. Let me level the playing field even further by introducing you to my new telephone system, which you will notice, is very much like yours. My Authorized Contact at your bank, the only person with whom I will have any dealings, may call me at any time and will be answered by an automated voice.

Press buttons as follows:

1. To make an appointment to see me
2. To query a missing repayment
3. To transfer the call to my living room in case I am there; (Extension of living room to be communicated at the time the call is received).
4. To transfer the call to my bedroom in case I am sleeping; (Extension of bedroom to be communicated at the time the call is received.)
5. To transfer the call to my toilet in case I am attending to nature. (Extension of toilet to be communicated at the time the call is received.)
6. To transfer the call to my mobile phone in case I am not at home.
7. To leave a message on my computer. To leave a

message, a password to access my computer is required. Password will be communicated at a later date to the contact.

8. To return to the main menu and listen carefully to options 1 through 9.
9. To make a general complaint or inquiry. The contact will then be put on hold, pending the attention of my automated answering service. While this may on occasion involve a lengthy wait, uplifting music will play for the duration. This month I've chosen a refrain from "The Best of Woody Guthrie:"

*Oh, the banks are made of marble,  
With a guard at every door,  
And the vaults are filled with silver,  
That the miners sweated for.  
After twenty minutes of that, our mutual contact  
will probably know it by heart.*

On a more serious note, we come to the matter of cost. As your bank has often pointed out, the ongoing drive for greater efficiency comes at a cost -- a cost which you have always been quick to pass on to me. Let me repay your kindness by passing some costs back. First, there is the matter of advertising material you send me. This I will read for a fee of \$20 per page. Inquiries from your nominated contact will be billed at \$5 per minute of my time spent in response. Any debits to my account, as, for example, in the matter of the penalty for the dishonoured check, will be passed back to you. My new phone service runs at 75 cents a minute (even Woody Guthrie doesn't come for free), so you would be well advised to keep your inquiries brief and to the point.

Regrettably, but again following your example, I must also levy an establishment fee to cover the setting up of this new arrangement. My I wish you a happy, if ever-so-slightly less prosperous, New Year.

Your humble client,  
Jules Winder

## An Inspirational Quote of the Month

### Building your House

An elderly carpenter was ready to retire. He told his employer-contractor of his plans to leave the house-building business to live a more leisurely life with his wife and enjoy his extended family. He would miss the paycheck each week, but he wanted to retire. They could get by.

The contractor was sorry to see his good worker go & asked if he could build just one more house as a personal favour. The carpenter said yes, but over time it was easy to see that his heart was not in his work. He resorted to shoddy workmanship and used inferior materials. It was an unfortunate way to end a dedicated career.

When the carpenter finished his work, his employer

came to inspect the house. Then he handed the front-door key to the carpenter and said, "This is your house... my gift to you." The carpenter was shocked! What a shame! If he had only known he was building his own house, he would have done it all so differently.

So it is with us. We build our lives, a day at a time, often putting less than our best into the building. Then, with a shock, we realize we have to live in the house we have built. If we could do it over, we would do it much differently. But, you cannot go back. You are the carpenter, and every day you hammer a nail, place a board, or erect a wall. Someone once said, "Life is a do-it-yourself project." Your attitude, and the choices you make today, help build the "house" you will live in tomorrow.

Therefore. Build wisely!

## Recommended Book of the Month

### Autobiography of Andrew Carnegie

This month I have decided to send the Property Tycoons Community Gold and Tycoon Mastermind Alliance members the Autobiography of Andrew Carnegie – entrepreneur, philanthropist and one of history's most successful businessmen.

Carnegie was born in Scotland in 1835 but lived in America since his early teens. In Pittsburgh Carnegie formed the Carnegie Steel Company which went on to become the largest steel and iron works in the USA. After selling his company to J P Morgan he became the richest person in the world.

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## Marketing Tip of the Month

Using proven strategies to build your business and get repeat business is hugely important especially in this current climate. To have a successful business you should be using some, if not all of the strategies below:

1. Special program for regular customers.
2. Offer discounts.
3. Review your packaging.
4. Allowing customers to 'prepay' for goods/services
5. Payment facility in place to accept all major credit/debit cards.
6. Keep in regular touch with all your customers through emails, letters or calls.

If you are not using any of the strategies above it may be a good idea to get together with your colleagues or

business partners to discuss how they can be successfully implemented into your business and work for your own client base.

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## Popular Discussions from the Property Tycoons Discussion Forum

The Property Tycoons Discussion Forum is the central hub of activity on the Property Tycoons Community website –

[www.property-system.com](http://www.property-system.com).

Here you will find over 3,000 of the smartest, most knowledgeable and most helpful property investors in the UK working together to help each other reach financial freedom through property.

The Property Tycoons Discussion Forum is a 24 hours a day 7 days a week resource for members to get their questions answered, network with other property investors or simply sit back and read the hundreds of lively discussions taking place between other members on a daily basis.

The Property Tycoons Discussion Forum is the largest and most successful forum in the world for property investors who buy below market value properties – visit [www.tycoons-forum.com](http://www.tycoons-forum.com) to see what all the fuss is about!...

**'20-40% rental yield - heard of cube investment – Leeds...'**

<http://tinyurl.com/n6j3o2>

**'FSA Regulation - How is it affecting your business...'**

<http://tinyurl.com/myp9jy>

**'Real Problem Tenants...'**

<http://tinyurl.com/mqgc3u>

**BMV property, but seller wants to stay 12 months**

<http://tinyurl.com/mh3bh7>

## Recommended Resources

In this section I will be highlighting the latest and very best resources to help you build a successful income generating property business. Some of the resources are best selling products we have developed to help our clients maximise their profits with minimal risk:

### How To Get Started In The Property Business...

- Free Mini Course Reveals How to Find Bargain Properties -> [TheTycoonMethod.com](http://TheTycoonMethod.com)
- Do You Make These 7 Fatal Mistakes When You Look For Bargain Properties To Renovate And Sell On For Fast Profits Of £50,000 Or More? -> [www.property-renovation.com](http://www.property-renovation.com)
- They Laughed When I Wrote Down My Goals... But When I Started Making £2,578.39 Per Week... -> [www.property-habits.com](http://www.property-habits.com)

### How To Find Bargain Properties...

- Free Mini Course Reveals How to Find Bargain Properties -> [www.property-course.com](http://www.property-course.com)
- How To Use The Internet To Find Bargain Properties -> [www.property-system.com](http://www.property-system.com)

### How To Raise 100% Finance And Buy Properties No Money Down...

- 100% Finance Service For UK Investment Properties – Special Rates For Tycoons Newsletter Readers -> <http://www.property-finance.com/>

## Do you have a property to sell?

Are you a property finder looking for investors? Do you have a residential or commercial property to sell but you are not sure where to start or how best to market your property? Can you consistently source property investment and development opportunities? If so, we may be able to help you...

We have over 2,500 serious property investors who rely on my team to source UK property investment opportunities for them. We supply these investors with 50+ ready made deals every month.

This has given us one of the largest UK databases of experienced investors who know a deal when they see one.

Our ready made deals come to us through a wide variety of sources including our own extensive nationwide marketing efforts, networks of nationwide

**Creative Property Investment Strategies** (No Money Down, Tax Avoidance, Buying Properties through a limited company, joint venture partnerships, options and lease options etc)...

- How To Skilfully Use Little Known About Creative Property Investment Strategies To Dramatically Skyrocket Your Passive Income And Profits... -> [www.property-legals.com](http://www.property-legals.com)

### Do You Need Inspiration? Lacking Motivation?

Accelerate Your Income, Personal Growth and Well Being In Truly Inspiring Surroundings – My Ultimate Motivational and Goal Setting Retreat Can Be Yours From Just £60 Per Day -> [www.motivational-retreat.com](http://www.motivational-retreat.com)

### Back Issues Of This Newsletter...

- Can be downloaded from -> [www.tycoons-newsletter.com](http://www.tycoons-newsletter.com)

Virtually all of our products come with full money back guarantees giving you the opportunity to try any of our products (at our risk).

If for whatever reason the product does not match your expectations you may request a full and immediate refund.

property finders, offshore search engine optimization experts, estate agents, banks, solicitors, insolvency practitioners and many other sources.

We then package everything up for our clients if required including solicitors and finance. The rest of our time is spent on pushing the deals through to completion as quickly as possible (most of our deals complete in 4 weeks or less). This leaves you free to focus on other things while we deal with the time consuming leg work.

So if you have a property you would like to sell or you are a finder and you would like us to market your deals for you please email us on [deals@readymadedeals.co.uk](mailto:deals@readymadedeals.co.uk) for a free, no obligation discussion. If we cannot help you we will try our best to point you in the right direction.

## How to Find Bargain Properties – Free Training

A few years ago, for the benefit of my extensive network of thousands of business contacts I set up a website called the Property Tycoons community.

The website URL is [www.TheTycoonMethod.com](http://www.TheTycoonMethod.com). The website expanded at an exceptional rate from zero members at launch to over 1,000 subscribed members in just 12 months!

The Property Tycoons forum is where over 3,000 property investors go to pass on and take property deals from each other, discuss property investment, help each other arrange networking meetings, chat live with each other on the Internet and MUCH more!

I thought it may be instructive for me to go through some of the commonly overlooked features of the forum here for the benefit of newsletter readers.

A lot of our members do not know about the LIVE chat room feature we have provided for our members to speak with each other in an online chat room environment at any time of the day or night.

You can find this by clicking the “LIVE chat” link at the top right of the forum page. Log on between 8pm and 11pm to find members chatting about property investment.

Our deals and leads sections have also proven to be exceptionally popular with members. This is where our members can pass on and take deals from each other.

Go to [www.TheTycoonMethod.com](http://www.TheTycoonMethod.com), scroll down the page and look for the sections titled “ready made deals...” and “pass on and take leads...”

For a bit of fun and relaxation, I have also included a games section on the forum. Simply click the “arcade” link in the top right of the forum. Choose the classic arcade game you want to play and see if you can beat our resident games masters!

## Would you like to write an article for this newsletter?

Do you have a property related issue you would like to discuss in this newsletter? Is there a particular topic that you would like to ‘get out in the open’?

Do you feel Property Tycoons Newsletter readers should be made aware of a new law or change in the property industry?

Have you discovered a new loop hole or strategy that isn’t yet being widely exploited?

Whatever the reason behind writing your article, we welcome quality submissions from Property Tycoons Newsletter readers.

I have also put up several training videos to teach Property Tycoons Forum members how to find bargain properties. The aim of the calls will be to teach Tycoons community members how to...

- How to find bargain properties using other people's time and resources...
- How to set up your own bargain property finding website...
- How to set up advertising campaigns on Google and Yahoo...
- The software I use to spy on my competition and figure out their Google keywords...
- Search engine optimization techniques...
- How to pass on the deals and leads you do not want to pay for the ones you do— here's how the professionals get their bargain property marketing paid for by other people!
- And much, MUCH more!

To watch the training videos go to [www.TheTycoonMethod.com](http://www.TheTycoonMethod.com). Click ‘free downloads’ from the top left of the screen then go to the “How to find bargain properties - training videos for Tycoons members” section. The videos are all in there – simply click the blue links to open the videos. They will take a few minutes to load so please be patient. The videos will even show you how to generate leads for FREE – using little known jealously guarded secrets us ‘nerds’ keep to ourselves.

In the meantime email me your burning questions about finding bargain properties to us at [www.askparmddeep.com](http://www.askparmddeep.com)!

To submit your article for consideration, please email it to us at [deep@property-system.com](mailto:deep@property-system.com) with the headline “Tycoons Newsletter Article”. The article length must not exceed 1,000 words and must offer quality property investment related content for readers.

Please note, we work to tight deadlines and space restrictions each month - we therefore cannot guarantee the inclusion of any articles however we will try our best to include the best submissions each month.

## Ready Made Deals of the Month

In our Ready Made Deals section you will find deals that are being passed on by our members with NO upfront fee charged. You only pay a finder's fee if you go ahead and buy the property. A refundable deposit may need to be paid up front for some of these deals (all conditions of sale are clearly stated).

These 'Ready Made Deals' are generally fully negotiated deals on which we have already exchanged contracts. They are very popular with members so you'll need to be quick if you want one! Simply click the blue "Ready Made Deals" link above to open up the section. Then click on any of our property deals to learn more.

READY MADE DEAL – 28% BMV, 35k Equity, £145 positive Cashflow, Abbeville

<http://tinyurl.com/lxpfnm>

READY MADE DEAL – 26% BMV, 26k Equity, £125 positive Cashflow, Cardiff

<http://tinyurl.com/m7jddx>

READY MADE DEAL – 25% BMV, 35k Equity, £145 positive Cashflow, Plymouth

<http://tinyurl.com/ltc6sa>

To see all our current Ready Made Deals please visit: <http://tinyurl.com/dhruhp>

## Latest Podcast Audios

On our hugely popular podcast you will find dozens of property investment related audios for you to download and listen to for free.

Enjoy from your home or office PC or even download to your ipod or other mp3 player for listening on the move.

- **Chilling out after the "Virtual Property Empire" Workshop**  
July 19, 2009
- **Have we reached the bottom of the property market yet?**  
July 16, 2009
- **Virtual Property Empire Workshop**  
July 12, 2009
- **From £150k In Debt To £606,954 Equity + £2,500 Per Month Income In Less Than A Year**  
July 12, 2009
- **How To Build A Virtual Property Empire**  
July 12, 2009
- **How I made £40,000 up front and £3,000 per month using lease**  
July 5, 2009
- **Suffered Racist Abuse And Homelessness... Now Retired Aged 38!**  
July 5, 2009

To listen to these audios and many more visit our Property Tycoons Community Podcast here:

<http://www.property-system.com/pod/>

## Upcoming Property Auctions

AUCTION DATE	AUCTIONEER	AUCTION VENUE
5/8/2009	Darlows	The Village Hotel & Leisure, 29, Pendwyallt Road, Cardiff, CF14 7EF
5/8/2009	Barnard Marcus	Hotel Russell, 1-8 Russell Square, London, WC1B 5BE
7/8/2009	Countrywide Property Auctions	Venue Cymru, The Promenade, Llandudno, LL30 1BB
13/08/2009	Auction House Cumbria	Carlisle Racecourse, Durdar Road, Carlisle, CA2 4TS
13/08/2009	Harman Healy	Kensington Town Hall, Hornton Street, London, W8 7NX
20/08/2009	Miller & Son	Penventon Park Hotel, West End, Redruth, TR15 1TE
20/08/2009	Savills (Nottingham)	Nottingham Racecourse, Colwick Road, Nottingham, NG2 4BE
25/08/2009	Pattinson Property Auctions	Newcastle Falcons Rugby Football Club, Brunton Road, Newcastle upon Tyne, NE13 8AF
26/08/2009	Mustbesold.com	Grand Connaught Rooms, Great Queen Street, London, WC2B 5DA
26/08/2009	Fisher German Banbury	Banbury Cricket Club, White Post Road, Bodicote, Banbury, OX15 4BN
27/08/2009	Pattinson Property Auctions	Newcastle Falcons Rugby Football Club, Brunton Road, Newcastle upon Tyne, NE13 8AF

To view the rest of this article registered subscribers of the Property Tycoons Community can download the full newsletter by [clicking here](#). Members also receive the full hard copy version through the post each month.

If you are not a Property Tycoons Community member and you would like to know more about the huge range of benefits or take advantage of a free one month trial [click this link](#) to join the world's largest property investor community featuring ready made deals, no money down finance, how to get started in property, workshops, mentoring and much more."

## Special Discounted Offers for Property Tycoons Newsletter Readers

- **10% off our recommended solicitor:**



Most property transactions (especially creative deals) fall over because the solicitors simply do not understand what you are trying to achieve as an investor.

We had the same frustration with our property deals so we decided to find a firm we could educate on ALL the different creative ways of doing deals including options, lease options, delayed or conditional exchange of contracts, no money down finance and much more. I now use this firm for all my creative and 'normal' bread and butter purchases of both residential and commercial properties.

We also use this firm for our ready made deals business which sells between 30-50 properties per month to our investors from all over the UK. For this firm, 4 week (or less) completions are the norm not the exception. Her name is Najma and you can reach her on 0845 094 4912 or [info@aspencourtsolicitors.com](mailto:info@aspencourtsolicitors.com). Let her know that you are a Property Tycoons Community Newsletter reader for 10% off her fees when you use her next.

- **10% off our recommended mortgage broker:**

If you have any finance related queries for John our mortgage broker, you can reach him on 0121777 6329 or via email [info@nomoneydownltd.com](mailto:info@nomoneydownltd.com). Elsewhere in this newsletter you can hear what John has to say in the "latest mortgage products and rates' section".

- **Save money on your insurance or £50 in cash**



We have exciting news on a new property insurance product created specifically for residential landlords. Not only will this save you typically up to 30% on your insurance costs but also offers a vast array of features making a "best of breed" product.

Underwritten by Liverpool Victoria, an "A" rated insurer, the product gives you peace of mind whilst keeping costs to the minimum. Some of key benefits include:

- "All risks" for the building – including accidental damage
- Cover for the cost of re-housing tenants – up to 25% of building sum insured

## Special Discounted Offers for Property Tycoons Newsletter Readers

- Cover for loss of rent – up to 20% of the buildings sum insured
- Unauthorised use of electricity and gas – up to £10,000
- A 24 hr legal helpline
- Legal expenses cover of £100,000

Another key benefit of the product is that it can help you save time by combining your policies into one renewal date thus making it much easier for you to manage. Of course, if you prefer to manage your portfolio as and when the renewal dates fall due, then this fine too!

### Cost savings

Let's face it – the property insurance market is already saturated and you may be happy with your existing policies, so why bring out this new product and why should you switch?

Because our insurance brokers genuinely believe that this is the best product on the market. On a typical portfolio of 5 to 10 properties they are saving clients up to 30% - amounting to hundreds per year. If you have more properties they can save you even more money.

They are so confident that they can save you money they guarantee it!

If they can't then they will give you £50 cash – no questions asked\*

Why not save? Visit [www.property-insure.com](http://www.property-insure.com) to find out more.

*\*Offer subject to terms and conditions see website for details*

## Latest Market Statistics & Trends

The RICS UK Housing Market Survey is one of the most respected and influential measures of the housing market in the United Kingdom. Increasingly used by City forecasters and the Bank of England, the monthly survey is often the first to identify sea changes in the market across England, Wales and Scotland and Northern Ireland.

### RICS Housing Market Survey – June 2009

[http://www.rics.org/Practiceareas/Property/Residential/Market/hms\\_jun\\_09.html](http://www.rics.org/Practiceareas/Property/Residential/Market/hms_jun_09.html)

### Lack of instructions provides support for house prices

Key points:

The new instructions net balance remained marginally in negative territory in June; this has been reflected in a further fall in the stock of property on surveyors' books

- Buyer enquiries increased again leading to another jump in the number of newly agreed sales
- Price expectations turned positive in June for the first time since May 2007

The seasonally adjusted net price balance of surveyors reporting falling rather than rising prices improved from -43.8 in May to -18.1 in June. Although

the balance remains negative, it is the highest reading since September 2007. The June survey provides more evidence that activity in the housing market is recovering, albeit from historic lows.

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## Download the Property Tycoons Community Toolbar

The free Property Tycoons Community Toolbar allows you to stay connected with the Property Tycoons Community even when you are not logged in. The toolbar displays latest posts, ready made deals, news, podcasts, blog entries and much more at the top of your internet browser.

[Click here](#) to install the free Property Tycoons Community toolbar.

## Property Tycoons Community August 2009 Member of the Month

This month our member of the month competition winner is **Ramnik Singh from Northampton**.

Ramnik is a very long standing member of our Tycoons Discussion Forum so congratulations to Ramnik and thank you to all Property Tycoons community members for your votes this month.

To listen to my interviews with the member of the month, please visit the FREE downloads section of our discussion forum:

<http://tinyurl.com/ypt5n3>

Who would you like to nominate as our next member of the month? Please post the name of any Tycoon Community member in this section who you would like to nominate as our next member of the month.

On the first day of each month we will award the prize to the Property Tycoon community member with the most votes. The member of the month will then be interviewed by Parmdeep Vadesha on the phone for 1 hour if he or she is happy to record an interview. Parmdeep Vadesha will be offering the winner a free weekend break at his Motivational Retreat in Spain.

To nominate our next member of the month go to:-

<http://tinyurl.com/d2w4jr>

If you want me to send you the audio CD and transcripts of the member of the month interview each and every month then consider becoming a Gold member of our Property Tycoons forum. Gold members also get my recommended book of the month through the post each month.

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