

The Property Tycoons Newsletter

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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This Month 74,411 Property Investors Worldwide Are Reading The Property Tycoons Newsletter!

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Beware Sale And Rent Back Firms

Property investors have been getting a lot of flack lately in the media concerning the popular "sale and rent back" concept. In this article I shall be exploring this very worthwhile strategy whilst giving a balanced view on the market as it stands and what you need to be concerned about.

Recently, one of the major national newspapers branded property investors 'vultures' for allegedly preying on vulnerable homeowners facing repossession and other situations that may force them to sell below market value.

The criticism stemmed from a small number of isolated cases where people had sold their home to a property investor and then rented it back – nothing new there. One of two things then happened:

1. The terms of the

agreement were breached for example a long term tenancy was promised but the investor changed his mind and decided to evict the seller. The sellers did not realise they could be evicted or that the rent could be raised.

2. The property investor couldn't keep up with his mortgage payments, the lender repossessed and evicted the tenant who had been promised a long term tenancy by the investor.

In both cases, the sellers typically were not told or did not educate themselves on what exactly they were doing when selling their property and renting it back. Let's look into this in a bit more detail.

I'll differentiate first between equity release which is regulated and sale leasebacks which are not. A lot of people get confused between the two.

With equity release the homeowner retains the use of the home while using the equity to generate an income or a cash lump sum. It's a useful concept for elderly people who want to:

1. Stay in their home for life
2. Enjoy the money tied up in the property
3. Avoid taking on debt
4. Reduce the size of their estate which can give inheritance tax benefits

Continued on next page...

My Recommended Book Of The Month

I combined the November and December newsletters last year which means my Gold, Gold Plus and Gold VIP members are a book short so this month I'll be sending them two books. The first one is the Richer Way by

Julian Richer. He is the cool guy with the long hair behind the "Richer Sounds" stores you will have spotted across the UK.

I'm a big fan of his business philosophies one of

which is to grow wealthier whilst working less. In other words, as you make more money you have more free time to enjoy life. Sounds...

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Beware Sale And Rent Back Firms (continued from front page...)

The homeowner usually continues to live in the home rent free. When the homeowner dies the proceeds are split between the provider and any heirs to the estate. Equity release plans are usually offered only to people aged 65 or over.

These are long term investments (7 years+) made by cash rich insurance companies and banks which is why you do not see many private investors in the market. The players are big names like Norwich Union, Northern Rock and Mortgage Express.

How Do They Make Their Money?

Well for a start, the homeowners do not get a high percentage of the value of the home. The amount paid by the providers is based on how soon they think the homeowner will either vacate the property or die.

This might sound simple enough but it actually involves some of the most complex mathematical equations and regression analysis around, performed by highly trained actuaries in the City of London. Part of their job is to assess age, lifestyle, location and many other factors to determine when a typical person is likely to vacate the property or die.

The equity release plan therefore will be structured in such a way that the companies providing the funds will be able to sell the property when the homeowner leaves or dies and make a profit from the transaction.

A Sale Leaseback Is Different...

The homeowner sells ALL of his or her interest in a property to a property investor or investment company. The previous homeowner becomes a regular tenant on an assured shorthold tenancy agreement.

Introduced by the Housing Act 1988 these are the commonest forms of

arrangement for the renting of private houses and flats by private tenants.

With AST's, the landlord has a right to possession of the property if the tenant owes more than 2 months rent. The landlord can also gain possession by proving to a court that he has ground for possession (e.g. the terms of the AST have been breached).

Sale leasebacks have been in use in the commercial property world for many years. In fact Tesco raised £500m early last year by selling a chunk of their property portfolio to British Land and leasing it back. This lump sum helped them fund International expansion.

At about the same time, Kwik Fit raised £103.7 with a similar sale leaseback deal to GE Real Estate UK. Lots of other companies do the same thing.

Remember earlier when I mentioned that equity release providers offer a low percentage of the property value in cash for the homeowner to spend? Well sale leaseback property investors can generally offer homeowners much more. Most typically offer 70% - 80% of market value.

So what's the problem?:

1. Some homeowners confuse equity release with sale leasebacks
2. Some homeowners do not realise the rent can be raised
3. Some homeowners do not fully understand the implications to them if the property investor gets repossessed
4. Some homeowners do not realise they could be evicted by the landlord

The commercial deals mentioned earlier were between fairly sophisticated players within the very top

end of the property market. Sale leaseback arrangements take place between property investors and ordinary homeowners who some might say are not as sophisticated as large commercial enterprises although the majority of homeowners do employ the services of a qualified solicitor when selling their property.

So What Should Be Done?

The ethical players in this market make it very clear to sellers what they are getting into and what the consequences could be of various scenarios occurring. If anything should change, it's us. We need to make sure people are better informed at the outset of exactly what sale and rentback is all about.

As I mentioned earlier people haven't a problem with the concept....

Many people want to unlock the value within an asset without having to take on a load of debt. Many people may not be able to refinance (e.g. credit problems, previous bankruptcy, arrears etc) and sale leaseback is the only way to release the money and retain the use of the property.

Sale leaseback also gives the previous owner the flexibility to move out and go do other things without worrying about the property or looking after major repairs.

Why Should We Take This Seriously?

The treasury are now looking into sale leasebacks via a questionnaire they are sending out to people involved in the market place.

To find out more or to reply to the questionnaire yourself visit: <http://shmyl.com/mcftpson>

Continued on next page...

Beware Sale And Rent Back Firms (continued from previous page...)

“Her Majesty’s Treasury, the Department for Business, Enterprise and Regulatory Reform, the Department for Communities and Local Government, and the Ministry of Justice, working alongside the Financial Services Authority (FSA) and the Office of Fair Trading (OFT), are therefore seeking to establish further and better information on the sale and rent back market, and the role that these schemes play in the UK housing market.”

In effect they are assessing the scale of the sale and rentback marketplace as well as a variety of other things.

It’s worth remembering that the Property Tycoons community is the largest community of property investors who buy below market value properties in the UK. That means this newsletter will be going out to those who may be responsi-

ble for looking at whether this market should face regulation in the future and if so, what, how and when. This article is only a small piece of the puzzle.

The Time To Voice Your Opinion Is Now!

Not months down the line when it’s too late. Otherwise you we may be forced to comply with regulations that are partly based on hyped up tabloid headlines and scaremongering.

Government departments need to understand how valuable the sale rentback concept can be. Here are just some of the benefits:

1. Repossession proceedings are stopped
2. Credit rating is not further tarnished

3. The seller may end up with more money from a property investor as opposed to having the house repossessed and ending up with nothing

4. The seller could reduce his or her monthly outgoings to a much more manageable level - I did a sale rentback last year that reduced the previous homeowners previous outgoings from £1,800 per month in debt repayments to £1,000 per month in rent to me. He was (and still is) very pleased with the arrangement.

If you get a moment follow the link (<http://shmyl.com/mcftpson>) and put your voice forward. Together we will make a difference.

Parmdeep Vadesha

Parmdeep's Bargain Property Marketing Tip Of The Month

This month’s marketing tip is all about the art of giving great service and taking care of people. Believe it or not, as property investors we have customers just like any other business – our tenants and the property sellers we buy houses from. To the sellers we sell our fast property buying service and to the tenants we sell our end ‘product’ which is the house in

which they will live.

To be successful in the property business you need to:

1. Assemble a team of professionals who can work well together. This includes but is not limited to a solicitor, mortgage broker, a handyman, builder, plumber, electrician, carpenter,

letting agent/s and estate agent/s.

2. Replace weak links in the chain as time goes on
3. Watch to make sure your standards are being met

My Recommended Book Of The Month (continued from front page...)

...simple but in reality it doesn’t quite work out that way! I found Julian’s tips very handy in this respect.

The second book is The Art Of The Deal from Donald Trump. This is an absolute classic property invest-

ment book for any budding property Tycoon. Donald has recently gone on to reinvent himself as a Television celebrity and subsequently earned millions and millions in implied credibility and name recognition at a tiny weeny fraction of what it would have cost

him to earn the same benefits through advertising.

That’s why he can command premiums on his property developments and others can’t. He’s a smart cookie is our Donald!

What's Parmdeep been up to this month?

On Saturday the 26th of January I will be hosting a champagne reception at my house for 70 of my newsletter readers to meet my team of solicitors, mortgage brokers and property finders. We get so many phone calls and emails from newsletter readers to meet my team, I thought I'd better put the event together before I get an angry mob waiting for me at my office!

As tends to happen with all our events we sold all the tickets within a few hours of releasing them for sale so don't worry if you missed out - I'll be holding one of these every month to give newsletter readers the chance to meet me and my team of property professionals. If you want to come along, make sure you register your interest here:

<http://www.property-course.com/DeepsPlace.htm>

Things are rocking and rolling on the deals side of things. Lots of ready made deals coming through, especially reposessions. If you haven't registered yet to hear about our ready made deals as they come in, make sure you do so by emailing us (see below).

I get a lot of emails every week from people who just want me to mail them if I come across a good property deal in their area.

The Reason Is Simple.

I get around 50 deals a month passed to my from my book and course readers who have read my materials, learned how to find below market value properties but then decided to pass on a good deal they have found. This happens for various reasons.

The most common is the investor just doesn't have the time or the money to take the deal himself. Occasionally the deals are out of the investors core area and he'd rather we pass it on to one of our contacts and get a finders fee for it.

We also source many of these deals ourselves through our national advertising campaigns for distressed sellers of below market value properties. We pass on all the good deals that are out of our area.

As I mention later, all the "ready made deals" as we like to call them are guaranteed to stack up as genuine below market value deals or refund you the mortgage valuation fees ourselves. That's how confident we are of the quality of these deals.

So What's This All About?

Do you want me to update you whenever I hear of deals in your area? If so please take a look at some examples of deals we have recently sourced for our investors...

This is a partial list of some of the deals we've successfully sourced and traded over the last few months to give you an idea of the areas we cover and the kind of money our ready made deals clients are making (the below market value and equity figures below are what you make AFTER our fees have already been taken into account):

15% Below Market Value, Birmingham, 17k Equity

15% Below Market Value, Essex, 22k Equity

15% Below Market Value, Flintshire, 20k Equity

16% Below Market Value, Glamorgan, 35k Equity

16% Below Market Value, Lancs, 27k Equity

17% Below Market Value, Croydon, 38k Equity

18% Below Market Value, Dudley, 37k

19% Below Market Value, Cardiff, 13k Equity

19% Below Market Value, Coventry, 21k Equity

23% Below Market Value, Cornwall, 30k Equity

16% Below Market Value, Dudley, 19k Equity

17% Below Market Value, Suffolk, 19k Equity

16% Below Market Value, Durham, 26k Equity

16% Below Market Value, Herefordshire, 37k Equity

16% Below Market Value, Sheffield, 13k Equity

17% Below Market Value, Bromley, 31k Equity

17% Below Market Value, Darwen, 57k Equity

17% Below Market Value, Hitchin, 103k Equity

20% Below Market Value, Codenham, 18k Equity

26% Below Market Value, Gloucester, 90k Equity

14% Below Market Value, Lancashire, 13k Equity

15% Below Market Value, Brighton, 51K Equity

15% Below Market Value, Colchester, 22k Equity

15% Below Market Value, Loughborough, 21k Equity

15% Below Market Value, Merseyside, 19k Equity

15% Below Market Value, Yorkshire, 23k Equity

16% Below Market Value, Cleveland, 28k Equity

16% Below Market Value, Ewloe, 21k Equity

16% Below Market Value, Gloucester, 25k Equity

16% Below Market Value, Hertfordshire, 28k Equity

16% Below Market Value, Leeds, 38k Equity

16% Below Market Value, North Humberside, 25k Equity

Continued on page 7...

How to find bargain properties — FREE training

Last year, 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.tycoons-forum.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 1,000 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.tycoons-forum.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!

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.tycoons-forum.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 through www.askparmdeep.com!

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?

If any of the above statements apply to you, then I strongly recommend you consider our Gold VIP membership...

GOLD VIP members get a page

to themselves each and every month!

This is a great way to let the Vadesha Properties database of over 60,000 property investors know more about your product or service.

Your article will also reach over 4,000 of our investors by post—the majority of these investors have

purchased products and services from us over the last 3 years making them great prospects for products and services they can use to become even more successful in property in less time.

Email me to learn more about Gold VIP membership—deep@property-course.com

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”
-> www.property-course.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
- “They Laughed When I Wrote Down My Goals... But When I Started Making £2,578.39 Per Week...”
-> www.property-habits.com

How To Find Bargain Properties...

- “Free Mini Course Reveals How

to Find Bargain Properties”
-> www.property-course.com

- “How To Use The Internet To Find Bargain Properties”
-> www.property-system.com

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

- “How To Buy Investment Properties No Money Down Using Other Peoples Money - A Proven Step By Step 100% Financing System Anybody Can Use To Rapidly Build An Income Generating Property Portfolio...”
-> www.property-deposits.com
- 100% Finance Service For UK Investment Properties – Special Rates For Tycoons Newsletter Readers
-> www.property-finance.com

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

Do You Need Inspiring? 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

Back Issues Of This Newsletter...

- Can be downloaded from
-> 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.

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 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 for a free no obligation discussion. If we cannot help you we will try our best to point you in the right direction.

What's Parmdeep been up to this month? (continued from page 4...)

16% Below Market Value, Northampton , 16k Equity

16% Below Market Value, Sheffield, 19k Equity

17% Below Market Value, Bolton, 20k Equity

17% Below Market Value, Cumbria , 24k Equity

17% Below Market Value, Denbigshire, 33k Equity

17% Below Market Value, Doncaster , 17K Equity

18% Below Market Value, Blackpool, 23k Equity

18% Below Market Value, Coventry, 69K Equity

18% Below Market Value, Flintshire, 42k Equity

18% Below Market Value, Kent, 23k Equity

18% Below Market Value, Norfolk, 18k Equity

18% Below Market Value, Norfolk, 39k Equity

19% Below Market Value, Cheshire, 35k Equity

22% Below Market Value, Middlesbrough, 20k Equity

22% Below Market Value, Yorkshire, 27k Equity

24% Below Market Value, London, 95k Equity

24% Below Market Value, Surrey, 85k Equity

27% Below Market Value, London, 48k Equity

31% Below Market Value, Swansea , 28K Equity

35% Below Market Value, Kendal, 46k Equity

15% Below Market Value, Bristol, 15k Equity

15% Below Market Value, Flintshire, 20k Equity

15% Below Market Value, Kent, 19k Equity

15% Below Market Value, Kirkby, 22k Equity

15% Below Market Value, Middlesbrough, 24k Equity

15% Below Market Value, Preston , 16k Equity

16% Below Market Value, Scunthorpe , 28k Equity

17% Below Market Value, Cornwall , 27k Equity

17% Below Market Value, Durham , 15k Equity

17% Below Market Value, Kent , 27k Equity

17% Below Market Value, Manchester, 22k Equity

18% Below Market Value, Northumberland , 18k Equity

18% Below Market Value, Reading , 37k Equity

19% Below Market Value, Dorchester , 34k Equity

20% Below Market Value, Cheshire, 23k Equity

20% Below Market Value, Lincolnshire , 20k Equity

21% Below Market Value, Buxton , 26k Equity

22% Below Market Value, Dartford, 29k Equity

22% Below Market Value, Suffolk, 30k Equity

20% Below Market Value, Lincoln , 24k Equity

15% Below Market Value, Coventry, 16k Equity

Some of these deals require funds from the investor and others can be pur-

chased without using much if any capital. Every deal is different.

As part of our package for our ready made deals clients we also hold regular monthly networking events for our clients to meet us and ask any questions. We have found this has really helped us better understand the kind of deals you want my team to bring to your attention.

On all of these deals we guarantee that the valuation for mortgage purposes will match what we have stated. If it does not, then we return the valuation fee back to you ourselves - that's how confident we are of our ready made deals.

If you are a member of my Property Tycoons Community, you can listen to me interviewing five of our clients on their experiences with us and how much we helped them to make with our ready made deals by going here:

>> <http://shmyl.com/uzcpson>

(only registered members of my Property Tycoons Forum can access the link - please log in from the top right of the screen).

To register for regular updates of our ready made deals please send us an email on:

>> deals@readymadedeals.co.uk

Feel free to tell us more about your requirements and we'll start sending you regular updates of ready made deals.

Finally, we're still closing on a piece of land I've been mentioning in this newsletter for the last few months. This particular deal has turned out to be the most exhausting we've ever done so I'll be glad when it's over! Pretty much everything has dragged along and even the mortgage offer took 3 months to come through (the banks fault nor ours).

Nonetheless it'll be a fun development which I'm looking forward to sharing with you. By the way, patience is a useful skill in this business – you'll acquire it as you get used to things taking twice as long as they should :-)

ATTENTION Property Investors - Here's how to Slash your mortgage repayments & boost your income for just 14 minutes of your time...

Property investors often say to me "Deep, how can I make my existing property portfolio more profitable?"

It's a tricky one and there is no 'one size fits all' answer. Let's look at a few options:

1. Increase your rents – a good strategy but not always possible especially when the market is very competitive (in fact you may have to lower your rents in some cases to get your properties rented quickly)
2. Try to find new more profitable uses for your property – a classic example would be taking a large 6 bedroom detached house and turning it into 3 self contained flats. This strategy can only be applied in certain situations of course.
3. Assuming the property is financed with a loan an investor could renegotiate financing terms or refinance with a different mortgage lender. There are some great rates out there at the moment so this is a viable option that I will focus on in this article.

Let's look at an example of how a property investor might go about making her property portfolio much more profitable by taking the refinance route...

She is paying £600 per month a mortgage interest on a property which earns her £800 per month in rent. That's £200 per month (gross) that she gets to keep each month. She has an average level of equity in the property.

If she could refinance the debt and reduce her mortgage interest payment from £600 to £500 per month then let's look at the figures now.

Her gross profit each month has leapt from £200 to £300 – that's an increase of 50%. Keeping everything else equal, let's assume she has 20 of these properties. That would mean her gross income shooting up from £4,000 per month to £6,000 per month!

That's a £2,000 increase in her monthly income for nothing more than speaking to an honest independent mortgage broker and filling out some forms.

Let's look at another example. A property investor owns £1m of property with loans of £500,000 secured against the portfolio.

The total rental income is £80,000 per year. Mortgage interest payments are £35,000 per year.

By simply refinancing the £1m property portfolio up to 80% of current market value he ends up with £300,000 in cash (£800,000 - £500,000) that he can use to purchase more properties. His interest payments rise to £56,000 which are covered by the £80,000 in rental income coming in.

Overly simplistic examples perhaps but I'm sure you get the idea.

This approach doesn't just work for BTL investors either. It can be applied to whole raft of property investments including renovation projects, redevelopments, land acquisitions, conversions, buy to sell properties, commercial property investments and even second home investments.

Get A Trained Professional To Help You

Hitting the web and choosing a mortgage product from one of the many of lenders out there can be headache. For a start you will not be able to access many of the 'special' products that lenders reserve for brokers. Why? Because they have buying power that you as an individual will not benefit from.

You will also waste valuable time chasing people you do not have much influence with. For example, I've just raised £980k from Lloyds TSB for a development project I'm working on. My broker called the bank every other day to answer their questions and chase the application. Then more questions and more chasing followed by bankers taking holidays followed by a few more questions and so on...

After all that you'd expect them to have an offer for me within a few weeks wouldn't you? The mortgage offer took the bank THREE MONTHS to get out to me! And in that time my mortgage broker had invested many hours either on the phone, sorting out forms himself or discussing things with me.

He is not paid a penny unless the mortgage goes through so why would I want to waste my time chasing everything when he can do it all for me?

What Should You Watch Out For?

Be VERY wary of mortgage products with

the very lowest rates. Some deals appear very attractive until you read the fine print where you will not only find hefty arrangement fees (sometimes added to the loan but repayable by you eventually remember) you may also be forced to pay substantial redemption penalties if you repay the loan early. This is fine if you want to be tied in for a while but make sure you are aware of the flexibility you have given up.

An independent properly qualified mortgage broker can you lead to the best deal.

How Do I Find A Good Mortgage Broker?

We have several quality mortgage brokers on our Tycoons forum website or if you prefer you can drop me a line via broker@property-finance.com or call our office on 0121 702 1414 and I'll give you the number for the team of mortgage brokers who handle all my business.

They will call you back and talk you through the hottest deals on the market. More importantly they will take all the hassle and trouble out of finding the best buy to let mortgage product for you.

Getting The Very Best Deal

It's important that you secure the very best terms on offer. My team will show you how to structure your application in order to do this. They will search the market for the most appropriate deals that will allow you to reduce your monthly repayments and/or raise extra cash you can use to buy more properties or do whatever else you want to do with it.

They can help fund HMO properties (licensed or unlicensed), ex council properties, commercial properties, flats above shops, studio flats, bedsits and part commercial part residential properties. Tenant types include students, DSS, companies, housing associations and councils.

No matter where you are in the property business – established or just starting out drop them a line and see what your options are. Drop me a line via broker@property-finance.com or call our office on 0121 702 1414 and I'll give you the number for the team of mortgage brokers who handle all my business.

Predictions for the UK property market in 2008

I am really excited about the opportunities in 2008 and will highlight some of them below – it is crucial if you want an excellent 2008 that you write down your goals as soon as possible – and make sure you set tangible, measurable and motivational goals. As the saying goes, if you fail to plan, you plan to fail – and so many people I meet may say, “I hope to buy 4-5 properties this year” and at end of year have bought 1-2 and got distracted, or because they have not made millions with the first property seem to move onto something else.

1 and 3 year goals can do very well, and many investors that set strong goals and are very focused have done brilliantly over 3 years. Set goals you believe in and plan how to achieve – and have a great year! More on my thoughts on 2008 below.

Predictions for the UK property market in 2008

Let's look at the UK first of all. It should not surprise you to know that I think there are some excellent opportunities in the UK in 2008. While the average house price/income ratio is now 9, meaning the majority of the UK is if anything overvalued, there are still some regions and areas well undervalued – as low as 4-5 times on the HPI ratio – which will prove to be excellent investments. While some investors like to target one off houses, which are below market value, **I think it makes more sense to target whole areas where there are clear economic indicators that show they are undervalued.**

These areas offer very attractive figures for investors, yields as high as 7% (the national average is only 4%), local affordability is twice as high as the national average, and will clearly outperform the property market over the next 5 years – and this is already happening.

I am looking to buy large numbers personally in these areas, and will be recommending to our investors many of these areas – when they are 50% and more undervalued compared to the UK average price – this offers excellent value – and it is great buying under the true property value – note this is completely different to what the surveyor values the property at. I truly believe the only thing holding back the values in these undervalued areas are surveyors who rarely understand the true market values and only

base the values on historic values.

Vice versa some poor investors have been and will be left with negative equity due to paying inflated prices backed up by surveyors' values – which were clearly higher than the true market value. So do not get too caught up in the surveyors' values, and just be clear in yourself what you consider the true market value of a property and an area.

Keep looking at undervalued markets and regions with strong rental markets – and in general steer clear of areas that have house prices greater than 7 times the local salary – for most of the UK with average salaries of £20-25,000, this would rule out areas with prices higher than around £150,000. With some areas in the UK with house prices at just £80,000 there are some excellent opportunities!

I expect my existing UK property portfolio to grow in value by 10-15% this year – with the average “value” still only around £80,000 this is still significantly undervalued - and am looking to significantly increase the size of my portfolio this year. With 85% leverage this will offer returns of over 60% next year – which is clearly very good.

So some excellent opportunities – the best value areas in the UK went up in value by 20% last year, and I fully expect this to happen in the best value areas again – especially with interest rates due to drop by a further 0.5% this year.

Overseas in 2008

I now invest around 50% of my capital in Overseas buy to lets. The key reason for this is there are some economies growing at 3-5 times the rate of the UK economy as a whole, and there are many housing markets at very early stages – with finance markets only just opening up – offering huge potential.

I would always look for a combination of undervalued markets, growing economies, a stable legal and political environment, and significantly strong leverage – the rates of borrowing – available to foreign investors.

Combine all these factors and several countries and cities will stand out. For instance I recently looked at one country that has had a lot of press as potential

area of investment, but I found prices/m2 pretty high and no finance available yet, while a nearby country has prices/m2 almost half, with 70% finance available – a huge difference and shows one country in a far stronger light.

Countries like the Czech Republic and Poland, Turkey and 2-3 others will be prominent for us this year.

Again just as in the UK, there are some great opportunities if you follow some sensible logic and understand the economies – but there are also opportunities that will lose you money.

Steer clear of over valued markets where rental markets are patchy and supply outweighs demand – often a problem on new coastal resorts. I always look to buy where the locals are buying i.e. where there is a strong local market and strong economy – this will usually be large cities and towns in emerging countries.

Those investors who bought in our developments in Brno, Wroclaw, Vilnius and Istanbul last year will have all done well, and those markets will continue to have excellent opportunities.

So overall 2008 should prove a fantastic year – great opportunities in the UK and Overseas – buy in undervalued markets with good leverage available and good rental markets where locals buy, and you will continue to do very well whether is in County Durham in the UK, Moravia in Czech Republic or Istanbul in Turkey.

Look out for some excellent deals coming through from us – in several markets we know well, and a few new ones!

Alan Forsyth runs two successful property investment websites. He also sends out weekly newsletters to over 8000 subscribers – sign up for free at www.property-system.com/7-part-course.html. He also writes for several property magazines and gives free consultations to investors.

All the best in 2008!

Regards

Alan Forsyth

Tycoons Team Member Profiles

If you have any queries whatsoever about the Tycoons community you can contact our support department for help. Our "Tycoons Team" are responsible for this role. You can find them by going to www.tycoons-forum.com. Scroll down the page until you see the "Forum Feedback And Queries" section. Feel free to post any query or feedback for us in there. To help you find our Tycoons Team I have listed their profiles for you below.

Please feel free to contact them anytime for any help you may need, to make new contacts or if you see any opportunities to work together.

Profile: Bhupinder Sohanpal

I am a young, enthusiastic lawyer who has worked for one of London's top five law firms. I am currently on sabbatical to do a postgraduate course (PhD) and learn the art of property of entrepreneurship.

Through my study and application of the law I have acquired the ability to be discerning, clear thinking, logical and of common sensical mind. These are qualities which are transferable in any business venture.

I have excellent research skills together with sound commercial nous and a strong sense of integrity.

As well as adopting the role of Member Satisfaction Manager, and as a newcomer myself to property, I am happy to be a mutual point of contact for all those new comers for whom things may seem a little daunting. Together we can share the experience of realizing our aspirations.

Due to my insatiable appetite to learn and implement I am also willing to help an experienced investor and or developer with any suitable tasks.

Further, I am keen to help look for properties on behalf of investors in West/SW London.

Passions that stir my heart are moun-

taineering, the great outdoors, poetry and literature, environment and service to make this planet a better place.

I feel privileged to have this opportunity to learn, work and help on the Tycoons Forum.

Profile: Leslie Parr



Hi my name is Leslie Parr. We have three grown-up children two lads & a girl and two beautiful grandchildren. We have recently celebrated our 25th Wedding anniversary. We

went to Deep's Spanish retreat for the celebrations.

I worked in the Chemical industry on 12 hour shifts for 24 years. When I was made redundant at Christmas 2006, I joined Deep's forum after searching for information about buying investment property. I had never heard of BMVs before I sat reading the forum for about 4 weeks before I posted.

I wanted to know as much as I could so I would not make a fool of myself when posting questions. I have met Deep twice (very down to earth guy).

I received a call from a forum member who asked if I could view a property for them in my area we had a good chat. Since then we have done a few JVs we are waiting to complete on two properties in Wales. We are in the process of setting up a meeting with a landlord who is selling a property portfolio of 35 houses. If we succeed with the negotiations we will have purchased around 40 Properties in the span of twelve months.

This is a whole new world for me and I learn something new every day. This is the best property forum that I have been a member of and 99% of the members will help you move forward to achieve your dreams and goals. The amount of information and help you receive far outweighs any membership fee. If any tycoon team Member can be of any help to any new members please

just ask. Don't sit there like I did for a month. Read as much as you can on the forum as 90% of your questions have already been asked, just search for the answers. They are there.

Profile: Tee Bodani



Like many of you, I have Deep to thank for opening my eyes to the world of BMV property some time ago and it's great to be part of this community of like-minded investors! I

have a Finance/Marketing background, I have developed a special interest in Creative Finance/Legal methods to purchase property and I'm actively using these strategies to build my portfolio.

You'll also find me working behind the scenes helping Deep put together the Tycoon's Community Newsletter every month so if any of you have a product/service that you feel the Tycoon's Community could benefit from then please do feel free to get in touch with me. The property business rewards those who take action so just get out there and do it! I look forward to hearing from other forum members with similar interests with a view to combining forces to create wealth.

Profile: Juswant & Sylvia Rai



Hi everyone, we are Juswant and Sylvia Rai aka Mr. and Mrs. Rai. We'll keep it short, but once Sylvia gets going...!

Our background is 20 years working in IT (Juswant) and 15 years in Finance (Sylvia). When we met three years ago we realized very quickly that we had a common interest - Property!

Continued on next page...

Tycoons Team Member Profiles (continued from previous page...)

After years of watching other people get wealthy from investing in property, we decided we wanted a piece of the action, too! During our research on the Internet for better ways of buying property, Deep and his No Money Down methods jumped out at us.

We dived in head first, started attending Property Networking events and joined Deep on his forum - and what a goldmine of information! We were warmly welcomed by all and information was freely available for anyone that asked. This forum has grown and evolved into a much bigger place but the spirit has remained. We have made many great 'virtual' friends that have translated into 'real-world' friends, colleagues and contacts. At the last Property Investors show, we helped a good friend of ours on his stand for 3 days and with our real names and pictures on the forum, many people recognized us and stopped to chat.

Going from a J.O.B to Property Investor has been an interesting & challenging journey for us. We have had help from many people often with no expectation of anything in return. It was in this spirit that we launched our own meeting in Berkshire to enable many liked minded people to meet, connect, learn and prosper. From there we personally know of a few JVs that have come together, including 2 of ours and our own property investing business took an unexpected turn and has proved very lucrative for us.

If any member of the tycoon team needs help please do ask. One thing we have learned is that without the selfless help of the many others via the forum and the many networking events we have attended, we would not have achieved everything that we have so quickly. Mix and converse with like minded people, they will raise your game and hold you to a higher standard that you thought yourself possible. We wish you all the best in your endeavors. We are here to help so please do ask and stay in touch.

Profile: Chris Bannoeks



In A nutshell:
Chris spends his days running a business for Reuters in Canary Wharf and is building his property portfolio with his partner Adria. She has recently left her job as an Estate agent and they are setting up a sales, lettings and property management firm and growing their portfolio from the 5 UK properties and 2 overseas properties they currently have to 10 properties overall by the end of this year and 22 properties by the end of 2008. Chris is interested in hearing from people who need low cost property management and wish to JV or pass on leads in Nottingham, Derby, Essex or East London. He is also looking for investors interested in working with him and Adria whilst they build their portfolio and property developers interested in Agents to sell their properties in the UK and abroad. Chris is about to embark on an MBA at Cranfield so is a very busy man and helps out on the forum conducting member of the month interviews and is currently working on the Vadesha properties podcast, coming to you soon!

Chris can be contacted at chris@fastproperty.net and Adria can be contacted at Adria@fastproperty.net or direct on 08000 789391 or 08000 789381

Profile: Pankaj Shukla



Pankaj passionately believes that property is one of the few investment vehicles that make people genuinely rich over time. Since BMV route allows the transfer of real Wealth in the direction of an investor, Pankaj decided to put his consulting career on hold to build his property portfolio. He is excited to be working with so many multi-talented individuals on this forum, as well as with Parmdeep and the rest of his Tycoon team behind the scenes.

Pankaj has worked as a consultant for

large organizations, and in various industries including media, online marketing and IT, among others. But he remains an entrepreneur at heart, and ever willing to help others with his experience and contacts.

He may even help you develop a business idea, if you have one, especially if it involves marketing to online audiences.

Profile: Parmdeep Vadesha



Parmdeep has been described by some as the UK's 'bargain property wizard' after having introduced over 60,000 UK property investors to proven techniques they can use to find distressed sellers of cheap properties and how to buy these below market value bargain properties using little or none of their own money.

Parmdeep owns and manages his own property portfolio across the Midlands including a block of twenty four apartments that he built from scratch.

He runs several other successful property businesses one of which finds distressed sellers of bargain properties for his newsletter subscribers, negotiates below market value prices and passes these 'ready made' deals on to his newsletter subscribers.

Parmdeep also runs a financing business that helps his Property Tycoons newsletter subscribers purchase properties no money down using 100% bank financing. He helps around four newsletter subscribers every week to purchase bargain properties using 100% financing to make his subscribers over £60,000 per week in profits.

This continual sharing of the latest techniques has helped transform many of Parmdeep's newsletter readers into financially free property millionaires.

**And Last but not
least...**

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**"Helping You Find And Buy Masses
Of Bargain Properties Using Little
Or None Of Your Own Money"**

Get your questions answered
by property experts:
www.tycoons-forum.com

"I founded Vadesha Properties Ltd four years ago to help property investors benefit from the tips and tricks I've learned on the way to financial freedom through the purchase of bargain properties..."

Since then, I have helped 74,411 property investors build successful property businesses. Our Property Tycoons Community forum has become the most popular website for property investors of all skills and experiences to learn how to get started in property, how to find bargain properties and how to buy bargain properties using little or none of your own money. Visit www.tycoons-forum.com to join us today. I look forward to welcoming you aboard!"

Parmdeep Vadesha



Our January 2008 Member Of The Month And Charity Donation

This month our Property Tycoons Community member of the month is Gerry Pridham from Cheshire!

Gerry is a truly International entrepreneur with property investments and business interests in the Canary Islands, Syria and the UK.

His property investment strategy is logical, well thought out and executed to military precision. In fact, if you've ever wondered how to go from a standing start to retirement through property investment then this is the interview for you!

In this month's audio recording you will learn:

- How and why you should stick to an area you know well whilst building your property portfolio...

- How to successfully juggle your property investments with your job or other work commitments including another business...

- How to develop your property investment strategy so that you are doing the right things at the right time to greatly reduce wasted time as you go about building your portfolio...

To listen to me grill Gerry Pridham for an hour about how he became so successful in property then visit the FREE downloads section of the Tycoons forum:
<http://shmyl.com/wseoson>

Click the "property related audios" section to listen to the online version.

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.

Oh I nearly forgot to mention, I donate 10% of the Property Tycoons

forum profits each month to the charity nominated by our member of the month. This month I'll be giving away £1291 to Gerry's nominated charity.

As the community grows, I will continue to donate 10% of the Property Tycoons community profits each month to the charity nominated by our member of the month.

I hope this encourages you to think about ways in which you can help other people who may not enjoy the same benefits and advantages as you do.

To nominate our next member of the month go to our www.tycoons-forum.com and look for the 'member of the month' section midway down the main homepage:)