

# 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!

Volume 1, Issue 12

This Month 77, 827 Property Investors Worldwide Are Reading  
The Property Tycoons Newsletter!

## Inside this issue:

How To Invest £25k For Income	1
My Recommended Book Of The Month	1
Parmdeep's Bargain Property Marketing Tip Of The Month	4
What's Parmdeep Been Up To This Month?	5
How To Find Bargain Properties	7
Would you like to write an article for this newsletter?	7
Recommended Resources	8
Do you have a property to sell? Are you a property finder looking for investors?	8
ATTENTION Property Investors – Here's how to Slash your mortgage repayments & boost your income for just 14 minutes of your time...	9
Tycoons Team Member Profiles	10
Member Of The Month And Charity Donation	12

## How To Invest £25k For Income

You no doubt will have heard people saying recently “those with money are really going to clean up now that property prices are falling” or “this is the best buyers market for nearly two decades”. Today I will be explaining why it makes a lot of sense to purchase income producing assets when prices are stabilising or even falling.

I will also give you some ideas on how you can invest £25k or more to generate varying levels of income depending upon how much work you want to put in and the levels of risk you are comfortable with.

Let us first be clear on one important thing - no matter

how careful or clever you are, the price of any investment you make whether it be property, shares or commodities will fluctuate. Sometimes the price will go up. Sometimes it won't move much and other times it will go down. This is the cyclical nature of investments.

The trick to making money then, is to recognise that cycles occur and to look for the bargain basement opportunities when prices fall and to stop yourself from overpaying when prices are going up. Indeed, when property prices are going through the roof as they did recently, it was almost absurd to think that prices would stabilise eventu-

ally or even fall.

Now that things have moved on, the investors who paid too much during the boom are now trying to sell during a period that many are calling the best buyers market for nearly two decades. In other words many people paid too much for their properties and are now attempting to sell them for about the same or less than what they paid.

These 'buy high sell low' investors tend to suffer especially badly when the income from the property does not cover expenses. This is why it is so critically vital to buy

Continued on page 2...

## My Recommended Book Of The Month

Every month I send our Property Tycoons Community Gold and Tycoon Mastermind Alliance members my 'book of the month' as part of their membership of my Book of the Month Club.

I also include my review of the book to help members understand why they should read the book, the lessons to be learned and how best to use the book to help members reach their goals.

This month I am recommending the best book on value investing that I have ever read. If you have not already read it, then I guarantee without doubt this book will transform your financial future if you use the powerful investment principles that it teaches.

Published in 1949, The Intelligent Advisor by Benjamin Graham (Warren Buffet's mentor by the way) is an acclaimed book on value investing. This book will show you how to profit from market folly rather than be led by it. These teachings are especially relevant in the current property climate as we approach the best buyers market you will see for perhaps two decades.

As well as the book of the month, Gold members also get an audio CD of me grilling the Property Tycoons community member of the month through the post each and every month.

The member of the month is picked by the other Tycoons community members largely

based on how helpful the member has been on our Property Tycoons Community forum ([www.tycoons-forum.com](http://www.tycoons-forum.com)) - check out the back page of this newsletter to see who our members chose as our member of the month this month!

Gold members are also able to upload and download an unlimited number of documents, images, audio, video and software from the FREE Downloads section of the Property Tycoons forum.

To learn more about Gold membership check out:

[www.tycoons-forum.com](http://www.tycoons-forum.com) then click register from the top left of the screen.

## How To Invest £25k For Income (continued from page 1)

well below market value and to be careful about how much you borrow.

### To Buy Low Takes Courage During Tough Times...

Journalists and various other people with little or none of their own property investments are all telling us not to invest right now. That property prices are going to fall further. That everybody should run away before things get really bad.

I agree, they do have further to fall and everybody knows that which is why all the unsophisticated buyers have evaporated from the market and thousands of estate agents around the country face financial ruin.

Those who believe in the principle of buying low and waiting for prices to go up are still in the market gobbling up properties. If you don't believe me go to any major property auction. You will see far fewer buyers but they will all be serious people. Many of them are acquiring income producing residential properties at rock bottom prices. Commercial property yields will start to make sense again soon and you will see more investors buying those too.

The rental income from these properties will then cover mortgage repayments along with the other major expenses like insurance and maintenance. If purchased well in the first place, say 25% or more below market value then the value of the property should not fall below what you paid - even if the market crashed and prices fell 20% you could still sell the property and recover most if not all of your initial investment.

### Income Is What It's All About In The Current Climate!

As I said before we all know property prices have stabilised and are actually falling in some areas. Most people are scared by this fact and that's a good thing. They should be scared because they are not investors. They are often short term speculators calling themselves investors whilst searching for an easy way to make a quick buck.

Property provided that for the last few years and now that the party is over for the speculators you will see many of them getting into options or Internet marketing or some other hot way to make a mint.

Most speculators tend to buy when the price of something is going up (and therefore becoming more expensive and risky) and they tend to sell when the price is falling and therefore becoming cheaper and less risky.

Now that they are out of the market, we are left with the sensible people - the medium to long term investors. These investors look for their buying opportunities when the market is down and many fabulous income producing properties can be had for a song. They buy well, hold and wait.

JP Getty the oil billionaire once said "I buy my straw hats in Winter" and so the intelligent investor buys when the price has fallen and holds for the medium to long term.

### So What Should The Intelligent Investor Do In The Current Climate?

Before you do anything else you need to take a defensive posture. In the boom years gone by, anybody could go out and buy pretty much any old property, refurbish it or wait a while and hey presto the property has gone up in value.

In the current climate, investing without thinking will land you in big trouble. Not only will you find the property not growing in value very much if at all over the next three or four years but if you have paid too much for the property then you may also find that you cannot sell it at a profit either.

You also need a really solid base from which to invest. This means minimal stress and pressure from financial obligations elsewhere. So before you start investing I would advise cutting right back on all the non essentials.

For a start we all know food and energy bills are going to continue going up and who knows where fuel prices are going. So sell the car you don't really need and buy a smaller cheaper model or convert your existing car to run on LPG if it's a guzzler. Start a home based business to generate an extra income. Cancel subscriptions to magazines or services you hardly use.

And most importantly of all, sort out any challenging properties before you go off and buy some more! These are properties that are empty at the moment or require some kind of improvement before they can generate a decent yield. Having a bunch of those in your portfolio can easily wipe out

the juicy returns you may be earning elsewhere.

You are not just reducing outgoings though. You are also removing clutter from your head. An open mind with minimal pressures and stress can invest more intelligently with greater clarity.

### Let's Look At Some Profit Making Opportunities...

The smart investors are going after all sorts of undervalued income generating assets, investment properties being one of them. As well as below market value properties I am buying shares at the moment. Whilst conducting my research I came across many interesting principles that relate directly back to property.

Try this one out... Go to Bloomberg.com and in the top left, in the 'enter symbol' field type the following text within the brackets [UKX:IND]. Then click the charts tab and finally click on 5y from the top of the chart. This chart shows the performance of the FTSE 100 (a share index of the 100 most highly capitalised companies listed on the London stock exchange).

If you look carefully you will see that the FTSE 100 is at about the same price now as it was in November 2005. People who invested at that time experienced a gain and then a drop to where we are now. You can now buy into the FTSE 100 for about the same or less than the price others paid three years ago. You can try this exercise for many shares and the result will be the same (try banking shares!)

Property isn't that different from the stock market. I prefer property because borrowing against property is relatively straightforward and it is highly unlikely for property prices to fall more than 20% even in a crash (based on historical figures). Therefore as long as you buy well and keep your debt manageable, you should be fine over the medium to long term.

### So Who Are The Losers In All Of This?

Well if you built up a big property portfolio and you need to sell your properties soon for whatever reason then you are not in a great position. If you are holding the properties forever then you just sit tight and wait for the prices to go back up again.

The advantage experienced investors will

## How To Invest £25k For Income

have over new investors is the contacts, knowledge and experience they gained in acquiring the properties they already own. They will use all of that to their advantage to continue buying more income producing properties well below market value during the next few years.

On the other hand, if you are just starting out or you going to be expanding your existing portfolio then I believe you are in an excellent position. Not only will you be buying income generating assets for the same price others paid several years ago but you will also have the added luxury of investing in a much more stable and some might say less risky environment.

I spoke with a friend recently who calculated his wealth would be decreasing by £1m if property prices fall by 20%. He purchased most of his income producing properties below market value between two and five years ago. To put that into perspective, think about the prices you will be paying for investment properties going forward. If you make very low offers and keep your gearing (level of debt versus equity) manageable then you'll be paying not much more than he paid AND your rents will generally be higher too.

So everybody's a winner no matter where you are coming from!

### Tips For The Passive Investor...

Passive investors are those who would rather somebody else find the property, negotiate the deal, package everything up and manage the acquisition. Often a property management service is provided too. Passive investors are generally successful business owners and professionals who want to focus their time elsewhere.

If you fall into this group look for reputable companies who can source you ready made below market value property deals. By working with ready made deal providers you can have other people source deals for you and take care of the tenant management too. This works really well if the fee you pay them translates into a return you could not have achieved on your own.

Here's an example: you can get a property for £30k below its true market value through a ready made deals company. The seller is going through repossession and wants to sell and rent back hence the reason for the below market value sale.

You might pay the ready made deals company a £5k fee for this deal. Now here's

the question to ask yourself – can you spend £5k on advertising and marketing to consistently source your own £30k below their market value properties? If you can then you may as well do it yourself. If you are busy doing other things or you are new to all of this then it makes sense to use someone else. I buy my ready made deals through [www.readymade deals.co.uk](http://www.readymade deals.co.uk).

Their typical clients are successful business owners and professionals who haven't the time or the inclination to source their own properties. They'd rather someone else do all of that for them so they can focus on making more money from their main business or job.

So let's take a look at how £25k could be invested passively... Using a good ready made deals provider you should have no trouble getting deals £20k-£30k below market value. Let's say you put £5k into each deal.

The £25k therefore gets you four properties (4 x £5k = £20k). The remaining £5k is left to one side to cover any unexpected costs. If everything goes to plan then this remaining chunk can be used to purchase another property.

If each property is purchased £20k below its true market value from distressed sellers then £25k cash has been invested to provide at least £80k in equity. If each property generates £50 per month in positive cashflow (i.e. after all costs) then the annual cashflow from these four properties would be £2,400 or 10%.

Most people would be very pleased with a regular 10% return and a quadrupling of their initial investment. By the way, if you put more of your own money into these deals to lower your borrowing then your cashflow will increase.

### Tips For The Aggressive Investor...

If you have more time and you have the inclination, then it can be worthwhile setting up your own property sourcing business. This does not necessarily mean you need to set up a limited company or anything formal however it is a good idea to set things up in a formalised way otherwise you haven't a business you have a hobby and that's not a good way to treat your financial future.

One of the best ways to start is with your own leafleting campaign.

Cost of delivery = £30 per thousand = £300 for 10,000 leaflets

Leaflet printing cost = £250 for 10,000 leaflets

Total cost = £550

Assuming you pick your area well and your leaflets actually get delivered (this is the tough part!) then you should expect one deal for every 10,000 leaflets. If that deal makes you £20k then you've turned a £550 investment into £20k or more not to mention a positive cashflow if you purchased the property well below market value.

Leaflets are great for aggressive investors who want to put their own deals together. You will need time to set things up, run them yourself and manage everything for at least six months. Once you have the systems in place you can figure out ways in which you can draw yourself out of the process to free up time for other things.

Estate agents and auctions are making sense again for the active investor. As we all know, estate agents are crying out for business. Many have or are in the process of shutting up shop and those that are left are struggling to shift properties on their books. Often when they do manage to find a buyer, he or she cannot raise the finance to proceed. Therefore...

### If You Have The Money You Will Do Very Well In The Current Climate!

So what type of property should you be going after? As I said at the beginning of this article, this market is all about income. You are not going to see much growth for the next three or four years so it's the income and the fact that you can buy well below market value from distressed sellers that is the real opportunity. In fact the cheaper you buy the more income you will have since you will be borrowing less to fund the property.

Think of it like this – at one extreme you have a property with borrowings of 100% of the value. Very few properties rented to single families would make sense in this scenario.

At the other end of the scale you have a mortgage free property producing an income that you get to pocket each and every month (after expenses and taxes of course). Ten such properties would allow most people to retire financially free.

Now, unless you have a couple of million

## How To Invest £25k For Income (continued from page 3)

burning a hole in your pocket, you will need to seek a middle ground. A point where you have enough borrowing to allow you to afford the property and not so much that there is little or no cashflow from the property.

The types of property that make sense for this purpose are typically ex council properties and sub £150k semis, terraces and apartments purchased 25% or more below market value. If you have some spare cash then you might want to consider putting some of it into the deal to keep the mortgage low and increase your cashflow as described above.

In some parts of the south you'd struggle to get a parking space for that kind of money so in that case you will be looking in the Midlands or up North. If you haven't the time to go doing deals there, work

with a reputable ready made deals supplier or look for investors who can source you deals there.

You may also want to try the auction route when you have more experience of the buying process and how to analyse a property interior and exterior for potential issues.

When it comes to investing any amount of money successfully, there is only so much you can learn from reading. I would advise meeting experienced investors face to face to figure out your very own strategy for your own situation. To help you in this respect I am going to be holding workshops in central London from next month where myself and my team will be teaching fellow investors how to invest successfully in this climate.

At the workshops myself and my team of property experts will show you how to implement many of the strategies that I have covered above for investing surplus cash. I will also invite some of our existing clients so you can ask them questions about how they are successfully implementing our advice.

If you want to be informed of the dates and locations of these central London meetings please visit the following website and enter your details:

[www.property-system.com/investing25k/](http://www.property-system.com/investing25k/)

\* By the way I strongly recommend you take appropriate expert advice before making any investment in shares or property. My opinions above do not represent financial advice or recommendations.

## Parmdeep's Bargain Property Marketing Tip Of The Month

In last month's newsletter I talked about using estate agents and auctions. I had many emails back from newsletter readers asking about alternative methods of sourcing deals so this month, I'd like to tell you a little more about leafleting for distressed sellers below market value properties.

Leaflets are a very cost effective and very UNDER utilised method for sourcing deals.

### Advantages of leaflets:

1. Relatively cheap
2. Anyone can do it
3. Very easy and quick to stop a campaign
4. Very easy to test different leaflet designs against each other
5. Simple and straightforward to start small and scale up
6. Ability to laser target individual post-codes, streets and even houses

### Disadvantages of leaflets:

1. Requires a reliance on distributors you can trust
2. Careful selection of target area required
3. Not as environmentally friendly as Internet advertising

I've already mentioned in the main article of this month's newsletter that you should aim to spend around £600 on leaflet printing and distribution to generate you one good below market value property deal.

Before you go and do that, think carefully about what your leaflet will say. The key to creating a successful leaflet is to understand who you are targeting:

### Most leaflets fail because of one of the following :-

- Saying the wrong thing to the wrong people
- Saying the wrong thing to the right people
- Saying the right thing but to the wrong people
- What you want to do is say the RIGHT thing to the RIGHT people!!!!

Who are the right people? They are people who are interested in what it is you're trying to sell. So in our case as property investors we are looking for Motivated Sellers. These are people who need to sell ..... This means they are willing to accept a below market value offer for their property.

### There are many people who may be in this situation a few examples of such people are listed below:-

- People facing Repossession
- Those experiencing Financial difficulties in general
- Divorce
- Tenant problems
- Inherited property

- Relocating
- Health problems
- Business Partnership breakdown
- Retirement

When designing your leaflet have it target only one of the groups above. A leaflet that targets too many different types of customers usually fails. Be focused rather than generic!

Next, you need to design different leaflets that you will test against each other. Mail them all to similar properties in the same area. The best performing leaflet becomes your control which you will then try to beat with a different design next time. If you are testing, make sure you test with amounts that are statistically significant. If you drop a very small quantity you may get lucky with a deal from a bad design and then you'll find subsequent drops yield little or no results.

When you start getting leads from your leaflets, make a record of how many offers you made, how many deals completed, what your conversion rates are and which leaflet designs are performing well. You can then use the high performing designs to create your other marketing pieces for yellow pages advertising, local newspaper advertising, online advertising and so on.

Everybody involved in property investment should be leafleting their target area to some degree. Try it and let me know how you get on!

## What's Parmdeep been up to this month? (to be continued next page)

Like most people I have been keeping a close eye on much of the news that is out there on the property market. If you read too much of it, you can easily persuade yourself not to get started in property investing or to continue growing your existing portfolio. I have an exercise below that I want you to try out whenever you feel yourself lacking in motivation...

Here's a question to ask yourself - if someone offered you an income producing property - producing say £10,000 per annum - for FREE would you take it? Of course you would.

So that tells you property still makes sense if you get it at the right price. Agreed?

What doesn't make sense is paying too much for the property in the first place. People who do that are the ones who get into trouble. In fact the articles you read about the property gloom and doom are meant for people who pay market prices because they're the ones who need to worry when prices stabilize or fall.

If you buy at the right price or create equity in some other way, say through development, then why should you worry? Since people cannot afford to buy a house or get a mortgage (especially if they have bad credit) then you should see a strong rental market in your area as I have seen in my area. Just make sure the rentals cover your mortgage payments and watch you don't gear too highly.

I had an incredible day in Luton where I put on one of our regular 'Ask The Experts' sessions. Over 120 investors came along to this one to learn how to find below market value properties and buy them using little or none of your own money. I've included pictures of the event a little further along in this article.

After the event we held a special session for members of my Tycoon Mastermind Alliance program (also known as my mentoring program). Everyone present gave a short introduction of themselves which really

helped the group discover potential contacts within the mastermind. One comment stuck in my mind. One of the Alliance members stood up and explained that he had taken a break from a high profile well paid banking position to pursue property because he believes this market represents one of the best opportunities for nearly 20 years to buy income producing investment properties at distressed prices. The nod of heads around the group told me many Alliance members are thinking the same thing.

Another Tycoon Mastermind Alliance announced that he has 30 years of experience in the building trade. Another works for a major national airline and can get cheap flights for fellow Mastermind members. Another is an expert in Eastern European investments and the list goes on... This is the power of building a Mastermind Alliance of people with different skills and experiences who are all traveling in the same direction as you.

By the way, the flash Mercedes car you can see in some of the pictures is the car I am giving away to the Tycoon Mastermind Alliance member who wins my 'Better Your Best' contest

If you want to know more about the benefits of a mastermind alliance have a listen to the audio that I have attached to my blog post titled "FREE property – do you want it?" – you will find my blog by going to [www.TheTycoonMethod.com](http://www.TheTycoonMethod.com) and clicking on the red 'blogs' tab form the top of the screen.

And finally (I thought I'd save the best till last!) we raised £1,680 for the red cross to help those affected by the China earthquake and Burma cyclone (there is a picture below of me handing a giant cheque to the very happy representative from the Red Cross). The final amount consisted of £1,000 from me + we raised another £680 from the attendees on the day by raffling a day with me in Leicester. I want to say publicly how very proud I am to be associated with

such generous property investors. Well done everyone - you are helping a very worthy cause!!

The raffle winner had this to say about the day with me (I have included a picture below):

### A Day with Deep

"I won the raffle at one of Deep's seminars. The prize..... a day with Deep. As you can imagine, i was very excited. I am a complete beginner in property, in fact i had just bought my own house, knowing nothing but the basics as told by the mortgage broker!! I had come across Deep's company by accident when i was searching on the Internet for another company. I signed up for the free mini course..... and received the email about the seminar.

Deep met me at the station at 10.....it was a beautiful sunny day. We went around Leicester, along the way he shared his experience and knowledge on so many things such as how to spot a good area for your tenants, adding value for the home owner/investor, the key skills to learn/have, tax effective investments, security, building relationships and many other important things. I had prepared my list of questions, so i got to ask them. We got a chance to go to the suburbs and saw some magnificent views of Leicester, it helped me to really visualise my goals .... it was also a chance to day dream!! For me as a beginner, i kept thinking.....where do i start? what practical tasks do i do everyday?.....Deep helped me a lot on this. At the end of the day i felt ELEVATED, with a plan and tangible tasks. When i got home, i adjusted my plan, added the new information i learnt. Now..... it is all about action"

Habiba  
Kent, London

## What's Parmdeep been up to this month?



Here I am with the winner of the raffle – we spent the day together in Leicester viewing properties that I already own and analysing areas for further acquisitions.



We covered the latest techniques for finding and buying income producing properties well below market value from distressed sellers – we then went on to reveal techniques for purchasing those properties using little or none of your own money



As usual we hosted a packed out event with property investors driving/flying in from Spain, Ireland and across the UK to learn all about successful property investment in the current climate



When I go to workshops and seminars I find much of the benefits of turning up come from the people I meet. That is why I always encourage networking at all of our workshops.



With great pleasure I handed a giant cheque for £1,000 to a representative of the Red Cross along with £680 raised from attendees on the day – what a fantastic achievement!



A group of us stuck around after the workshop and well into the evening enjoying stimulating conversation in a relaxed and informal environment

## 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.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 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.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!**

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 through [www.askparmdeep.com](http://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](mailto: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.TheTycoonMethod.com](http://www.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 -> [www.property-finance.com](http://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](http://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](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.

## 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](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.

## 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](mailto: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](mailto: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.

## 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.TheTycoonMethod.com](http://www.TheTycoonMethod.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.

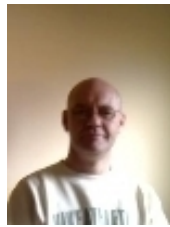
Further, I am keen to help look for properties on behalf of investors in West/SW London.

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 Bannocks



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](mailto:chris@fastproperty.net) and Adria can be contacted at [Adria@fastproperty.net](mailto: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 Paramdeep 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...**

Vadesha Properties Ltd  
314 Uppingham Road  
Leicester  
England  
LE5 2BE

Phone: 0116 2460205  
Fax: 0116 2764 569  
E-mail: [deep@property-course.com](mailto:deep@property-course.com)

**"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.TheTycoonMethod.com](http://www.TheTycoonMethod.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 77,827 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.TheTycoonMethod.com](http://www.TheTycoonMethod.com) to join us today. I look forward to welcoming you aboard!"

Parmdeep Vadesha



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## **Our May 2008 Member Of The Month And Charity Donation**

This month our member of the month competition winner is Robert Clark from East Sussex!

Robert is a long standing member of our Tycoons discussion forum ([www.TheTycoonMethod.com](http://www.TheTycoonMethod.com)). He is involved in online lead generation using the principles and techniques taught by people like [www.perrymarshall.com](http://www.perrymarshall.com).

To listen to me grill Robert for an hour on how he generates leads online then visit the FREE downloads section of our discussion 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 £1,250 each month to the charity nominated by our member of the month. This month I'll be giving away £1,250 to the charitable organisation nominated by Robert.

I will continue to donate over £1,000 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](http://www.tycoons-forum.com) website and look for the 'member of the month' section midway down the page :)