

# 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 2, Issue 1

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## House Prices Falling at Record 16.5% - Official

I am really excited about the property market right now as I am sure thousands of others are too. They say "buy low sell high" is the secret to making successful investments so if one of the deepest recessions on record doesn't get you excited I'm not sure what else will! Property is following the same cycle it has always followed and now we are nearing the bottom - those buying at or near the bottom should in theory benefit from another 15-20 years of growth.

Today, I want to talk about some of the things I have seen going on recently and how I think property investing will be affected.

### Employment

Interesting to watch the news recently highlighting the problems British workers are having finding jobs and how British companies are having difficulties getting British people to do the work migrants have been doing for years (our immigration rates have fallen dramatically and many Eastern Europeans have gone back home). As we go deeper into recession, and skilled work dries up, many locals will find themselves picking strawberries, cleaning, packing etc. This will be very painful for many.

### So how does this affect property investment?

Well for a start, people are going to be downsizing to save money = more demand for good quality rental properties at the lower end of the scale. When unemployment exceeds 3m as it almost certainly will next year, we shall see a huge increase in demand from the social housing sector for private rental properties - in fact even as I write this there is a massive demand for social housing that greatly exceeds supply.

Consequently, local housing allowances are higher than private rents in many areas and that is why you are seeing many landlords switching from professional lets to LHA. It's a no brainer when you consider that your rent is higher, the turnover of tenants is generally lower and the government is effectively responsible for your rental income. Just make sure you pick your tenants carefully in the first place and get guarantors if unsure about someone.

People are also struggling to sell their properties which means rents in some areas of the country have fallen due to oversupply. Again, this is why many landlords are switching from private lets to LHA. Having said that, mortgages are severely restricted for many without large deposits so expect demand for rental properties to continue to remain strong for a long while yet.

To view the rest of this article registered subscribers of the Property Tycoons Community can download the full newsletter by [clicking here](#). Members also receive the full hard copy version through the post each month. If you are not a Property Tycoons Community member and you would like to know more about the huge range of benefits or take advantage of a free one month trial [click this link](#) to join the worlds largest property investor community featuring ready made deals, no money down finance, how to get started in property, workshops, mentoring and much more.

## Property Tycoon Community Members Views and Feedback

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

We offer a free weekend stay at our luxury Property Tycoons Community apartment in the South of Spain ([www.motivational-retreat.com](http://www.motivational-retreat.com)) for all letters or emails we publish.

Please write to The Property Tycoons Community, 314 Uppingham Road, Leicester, LE5 2BE or email [deep@property-system.com](mailto:deep@property-system.com) with 'newsletter views and feedback' as the subject line.

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## Latest Property News

### Darling – I underestimated the severity of the recession

"It's worse than we thought," he said in an interview with The Sunday Times, signalling the Government was preparing a marked downgrade for the country's economic prospects in this month's budget."

<http://tinyurl.com/ccaaiz>

### FSA to cap mortgage borrowing?

Interesting article in the Telegraph re income multiples for mortgage calculation purposes. Looks like when the brakes finally come off they still might be binding a tad... Lord Turner, chairman of the Financial Services Authority, will also declare a ban on 100 per cent mortgages....

<http://tinyurl.com/cmfw3d>

### What does the last housing recession tell us about this one?

Given that the current downturn in activity and prices is sharper than in the early 1990s, does this mean its duration will be longer or shorter than last time?...

<http://tinyurl.com/cpkmmc>

### Vorderman quits slump-hit property firm

TV star Carol Vorderman has become the latest victim of the credit crunch after a property company she fronted was forced to start winding down. The former Countdown presenter and her agent attended a crisis meeting with executives at Carol Vorderman Overseas Homes last week, telling them they were no longer willing to have her name and face associated with the firm....

<http://tinyurl.com/ddw35f>

### Mortgages to cost more after crackdown

Millions could face higher mortgage and loan charges under sweeping reforms of the banking industry designed to prevent a repeat of the financial crisis. The chairman of the City watchdog vowed yesterday to come down hard on High Street banks, whose reckless lending has brought the economy to its knees....

<http://tinyurl.com/dlwvb5>

### Nationwide raises mortgage tracker rates

Nationwide Building Society announced plans to increase some of its mortgage rates by up to 0.3% today. The lender has repriced its two-year tracker mortgage for people remortgaging with a 40% deposit to 3.93%, up from 3.63% previously...

<http://tinyurl.com/cm8toz>

### House prices 'could drop another 55%'

House prices 'could drop another 55%', a respected City forecaster warns. It also predicts a deep recession lasting throughout next year and a 'very real probability' that Britain will go bankrupt. The report leaked yesterday from financial analysts Numis Securities says that the collapse in house prices is not 'anywhere near over'....

<http://tinyurl.com/chhdz4>

### Virgin eyes a return to mortgage market

Virgin Group is preparing for a return to the mortgage market and wants to obtain a licence to become a High Street bank, billionaire founder Sir Richard Branson has revealed....

<http://tinyurl.com/co7wdp>

### Interest rates could go back up quickly

The Bank of England's chief economist warned today policymakers will hike interest rates back up with 'vigour' when needed to keep inflation in check. In a speech to insurers, Monetary Policy Committee member Spencer Dale stressed the Bank's focus will remain centred on the need to keep inflation on track with the Government's 2% target...

<http://tinyurl.com/c3ka7t>

### Five-year fix is back as lenders look to future

Five year fixed-rate mortgages are making a comeback as lenders judge base rate to be at or near rock bottom. Abbey is offering a five-year fix at 3.95% with a £995 fee for borrowers with a 40% deposit. It means someone borrowing £150,000 over 25 years on a repayment basis would pay £788 a month. Total cost over the five years is £48,252, according to London & County. HSBC also has a competitive 3.99% for a five-year fix for those with a deposit of 40pc. It has a £999 fee and would cost £792 a month on the same loan basis. Total cost over five years is £48,454...

<http://tinyurl.com/ddqfth>

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## A Warm Welcome to Our Latest Property Tycoon Community Members

Siba Adom  
Vincent Audritt  
Qasim Bhatti  
Roger Bird  
Chris Brogan  
Paul Bromnick  
Dan Burrage  
Ajay Chauhan  
Jonathan Christie  
Lyn Davis  
Kyriakos Fiakkas  
David France  
Thomas Gallagher  
Lytta Hale

Jonathan Hayes  
Ross Holding  
Andy Hurman  
Scott Hutchinson  
Cameron Jackson  
Tone Jarvis  
Blair Jollands  
Mitchell Khullar  
Rani Kohli  
Mark l'Anson  
Moobin Mitha  
Greg Mowat  
Chinelo Onunekwu  
Justin Pemberton

Maureen Peters  
Steve Pyne  
Asrar Rashid  
Caroline Robertson  
Liesel Rojales  
Karl Ruijsenaars  
Tania Sansom  
Dale Smith  
Barry Thompson  
Simon Trevenna  
Raul Villasana  
Colin Wells  
Richard Wormald

You've all made a great decision to join us. There is no better place on the web for property investors to come together and discuss money making topics in a safe and friendly environment. To join our community and get a FREE 30 day trial, please visit:-

<http://www.property-system.com/auction/vbulletin>

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

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

## Latest Mortgage Products and Rates

Each month, John Armstrong from our recommended team of mortgage brokers explains the current situation for property investors looking to finance property purchases as well as a commentary on the market as a whole. Your specific situation will dictate the loan to values and rates that you will be offered so if you need any help please feel free to contact John for more information. We offer only general advice here on current products – you need to take appropriate financial advice from a qualified professional before applying for any mortgage or other financial product.

### Market round up

Figures out at the end of March from the Bank of England show that the number of mortgage approvals for house purchases have again increased. There were 32,000 in January and this increased to 38,000 in February (this is the highest level since May 2008).

To view the rest of this article registered subscribers of the Property Tycoons Community can download the full newsletter by [clicking here](#). Members also receive the full hard copy version through the post each month. If you are not a Property Tycoons Community member and you would like to know more about the huge range of benefits or take advantage of a free one month trial [click this link](#) to join the worlds largest property investor community featuring ready made deals, no money down finance, how to get started in property, workshops, mentoring and much more.

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## Workshops and Events

Here at the Property Tycoons Community we believe passionately in associating with smart, ambitious like minded people with a passion for property. It is one of the best ways we know for learning new strategies and techniques for generating passive income streams from property.

The famous saying goes something like this "you can't fly with the eagles if you continue to scratch with the turkeys" and it is the eagles we want you to meet at our workshops and events.

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

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

property investment strategy, finding bargain properties, raising finance to minimising your tax liabilities, finding/buying repossessed properties, advanced marketing strategies and MUCH more.

All workshops feature expert speakers with many years of advanced knowledge in their field. Tycoon Mastermind Alliance members also receive another six intensive specialised coaching sessions per year bringing their total to twelve (six are compulsory the other six are not). Please note non Property Tycoon Community members are also welcome to attend our specialised workshops.

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

### Discounts for Property Tycoons Community Members

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

*Silver members* = 15% discount off ticket price

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

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

If you are not a registered member you can find out more about the benefits from [www.tycoons-forum.com](http://www.tycoons-forum.com) (click 'register' from the top of the screen).

### 20th April 2009 - The Berkshire Property Meet

The Berkshire Property Meet is the UK's leading monthly property meet dedicated to helping you succeed. We enable you to meet with property experts, experienced investors and people passionate about PROPERTY from all over the UK.



Parmdeep Vadesha will be speaking there this month along with his team of property experts. For more details, to register online and to secure your place please visit: [www.berkshirepropertymeet.com](http://www.berkshirepropertymeet.com)

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## Workshops and Events, Dates for Your Diary (continued from page 4)

### 25th April 2009 in Central London - Interested in one to one mentoring from experienced property investors?

If so, then you'll want to learn more about the "Tycoon Mastermind Alliance" program – the UK's first and only implementation program for successful professionals and entrepreneurs who want to make more money, do what they love and enjoy the freedom that comes with owning a portfolio of passive income producing properties

On the 25th of April we will be holding a special one hour presentation for anybody interested in joining this elite program for property entrepreneurs of all skills and abilities who want to be shown how to take all the theory that's out there and IMPLEMENT it to help them reach their financial freedom goals.

#### And what better time to be buying income producing properties?

Prices are nearing rock bottom, there are many distressed sellers out there and there is much less competition for deals.

This special presentation will be held AFTER a Tycoon Mastermind Alliance mentoring session which means you will have the opportunity to meet our current members, ask them any questions you have about how our one to one mentoring program works and meet the people behind the extraordinary successes we have achieved with our members this year.

On the day you will be able to meet Tycoon Mastermind Alliance members who have recently packed in their jobs to go full time in property and those who are continuing to buy below market value properties with our help and guidance even in this climate.

If you would like to attend this FREE one hour presentation in Central London followed by evening networking with Parmdeep Vadesha, his team of property experts and the Tycoon Mastermind Alliance members please email [denise@property-system.com](mailto:denise@property-system.com) for more information. To learn more about the Tycoon Mastermind Alliance program visit [www.TycoonMastermindAlliance.com](http://www.TycoonMastermindAlliance.com)

### 16th May in Central London – Lease Options Masterclass

What is a 'lease option' and why are so many property investors raving about this strategy? Well for a start, lease options are already widely used in the United States and Australia. Residential property investors there have been using them very successfully for many years now. Why? Check out these incredible benefits:

- Using the lease option strategy you can control investment properties for just £1!
- With lease options you can increase the cashflow generated by an investment property for no extra work on your part...
- With a lease option in place, the tenant will treat YOUR property like HIS home which means much less hassle for you as a landlord or landlady, much better quality tenants and far fewer rental voids...
- Create a passive income out of 'thin air' using the sandwich lease option – we will show you how to do this legally in the UK.

**MOST IMPORTANTLY** we will be giving all Lease Option Masterclass attendees ALL the documentation you need to implement the lease option and other strategies in the UK completely legally (the documents alone are worth £500+). We have had this documentation created for our UK business and we have used it ourselves successfully – we haven't copied and pasted it out of an American book on real estate!

#### So why will the lease option strategy become the dominant property investment strategy this year?

As you will know, a lot of investors and retail property buyers are having difficulty raising finance in the current climate. The lease option strategy allows investors to CONTROL properties NOW with the OPTION of buying them LATER which means you can still profit from distressed sale properties without requiring a mortgage or even a good credit rating!

In short, there is no better strategy for you to be using for the next few years.

Further information about this masterclass is available on the following website:

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

PLEASE NOTE, our repossession masterclass last month completely SOLD OUT within 24 hours of tickets becoming available for sale. This masterclass will sell out just as quickly so please make sure you book your ticket/s as soon as they become available – we very rarely have any cancellations once the tickets have sold out.

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### 5th, 6th & 7th June 2009 in London – Multiple Streams of Income SUPER Conference!

This is a BIG 3 day event being held in London in June 2009 where Parmdeep Vadesha will be giving away his fabulous Mercedes SLK sports car to one lucky member of the audience!

**Yes that's right - somebody will drive away in Parmdeep Vadesha's convertible Mercedes at this event!**



We will be giving away Parmdeep Vadesha's Mercedes SLK 350 sports car at this three day Property Investment SUPER Conference!

- This event will be huge, the biggest in the PROPERTY calendar this year (but trust me, people will be talking about it for years to come).

- You must be there to witness the INCREDIBLE SUCCESSES of the attendees at this event during one of the most challenging times the property market has seen for many years. We will have property investors there for you to meet who have achieved incredible results with our help. They are all ordinary people who are doing still doing lots of deals in this climate. You will have the chance to hang out with them and with Parmdeep Vadesha and his team of property experts for THREE whole days in London.

- You will also be able to take part in a raffle to win a day with TWO bona fide self made millionaires - find out how they did it, what they would do if they were starting from scratch and what you should be doing differently to maximise your wealth (all the money raised from the raffle will be going to charity).

To find out more about this 3 day SUPER conference visit:

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

## An Inspirational Quote of the Month

Here at the Property Tycoons Community we believe passionately in personal self development, growth and education and would like to bring you a few little snippets and words of wisdom that we hope will inspire or motivate you...

You are as young as your faith, as old as your doubt,  
as young as your self-confidence, as old as your fear,  
as young as your hope, as old as your despair.

If you doubt you can accomplish something, then you can't accomplish it.  
You have to have confidence in your ability,  
and then be tough enough to follow through.

Our belief at the beginning of a doubtful undertaking  
is the one thing that insures  
the successful outcome of our venture.

-William James











