

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 13

This Month 70,000 Property Investors Worldwide Are Reading
The Property Tycoons Newsletter!

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What to do in uncertain times?

Unless you have been hiding in a cave for the last few months, you will undoubtedly be aware that the UK is slowly but surely sliding into recession. How bad will it be? Nobody knows is the answer to that one. What we do know for sure is that we are likely to become stakeholders in several more banks – things are going to get worse before they get better as they say.

So where does that leave little ol' you and me? Well for a start interest rates tend to come down during a recession to give the economy a push and to get back on its feet. This is good short term news for property investors

struggling with cashflow.

In the medium term fuel prices will come down as people cut back on spending and therefore have less money to spend on cars and petrol. Food prices are also coming down.

My advice is to cut right back on all your non essential expenditures and that even includes getting rid of Sky TV if you have to! Get your cash-flow up and make sure you are covered in these uncertain times. I would also advise you to stop spending so much time listening to what the media have to say about

the current financial situation – they are always going to make it sound far worse than it actually is. In fact it is their job to give you bad news because that is how they sell newspapers!

I admit it is hard, but try looking at the whole forest and not just the trees. You will see that property is a very good long term investment if you buy well today. Many shares are available at bargain basement prices and there are lots of businesses out there thriving in this climate (think Aldi and Lidl)

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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 an excellent book on the subject of building successful businesses. The book is "small giants" by Bo Burlingham. Small giants focuses your mind on the value of building a small business that works and not to be swayed by pursuing growth just for the sake

of it. Now you might be thinking "I don't have a business – I work for somebody else!" – if that is the case then you definitely need to read this book! Building a property business, an Internet business or some other kind of business (part time or full time) is one of the best ways I know of achieving financial freedom.

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) - 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 then click register from the top left of the screen.

What to do in uncertain times? (continued from page 1)

If you have spare cash and a little courage, this is a great time to snap up bargains. I am buying beaten up blue chip shares with a high dividend yield and low P/E ratio. The strategy I am following is the 'high yield' strategy from a guy named Stephen Bland.

Here are two websites recommended to me by my good friend hanif khan for analysing shares:

<http://www.digitallook.com/>
<http://www.advfn.com/>

I have found them both very handy in picking stocks for long term investment purposes.

In property I am finishing off some developments that I have on the go and then I will continue buying more below market value properties. I am particularly interested in commercial property however I will wait for prices to fall to rock bottom before I start looking seriously.

If you are going to be buying more properties, buy only those that give you a good cashflow (the difference between your income and your expenses). On a 3 bedroom house renting for £550 per month, I would say that £100 per month after all your expenses is good cashflow. You might not always be able to achieve this using no money down methods so don't be afraid to put some money into your deals to keep your debt down. Long term, if you buy these sorts of properties well below market value from distressed sellers on day one then you should do well.

Building my dream home – an update for the self build fans!

Many Tycoons community members have been asking me about my self build and what's going on with that. Well, right now we're working on the exterior design with my architect. We have thought about the inside too, in terms of general layout and room sizes.

This design will be presented to a planning officer at the local council who will tell us if what we are proposing is broadly acceptable or not. If she is happy that we are headed in the right direction, then we will proceed with detailed drawings and a formal submission of a planning application.

As soon as we are clear where we are with planning, I will put lots of pictures here for you to look at.

As I have mentioned in previous posts the doom and gloom in the property world is a **godsend** for self builders like me. Not only can we now get great plots of land at bargain prices but we also save up to 30% on the build cost too. On a project like mine that represents a saving of over £100,000!

On the plot itself I have recently had the electricity supply cut off and the electricity meter taken out. To do this I had to contact my supplier for the meter and the network who control the cables underground. I had left the electricity on because I figured we might need it for small jobs that might need doing at the property. I then decided having a live connection at a derelict property would present a possible hazard so I decided to get it completely cut off.

I'm still there everyday checking on things and enjoying the countryside. In fact I recently purchased a mountain bike for the purpose of cycling over there with my dog Bruce from where I live now (about a mile away).

I always take a packed lunch with me (one for him one for me) which we usu-

ally eat somewhere in the countryside behind my plot. This has given me the opportunity to meet lots of local people I would not have met otherwise and to make the most of the beautiful area I will soon be a part of.

Other projects...

You might be interested to know about any new projects I have lined up?

I do have one very exciting project I can tell you about. It's a project I have not mentioned before to anyone publicly and it goes something like this...

A lot of property people have been asking me recently how they can start a high cash flow home based information publishing business that requires little or no start up capital and can be run flexibly with very little resources other than a pc or laptop.

I've been running lots of these types of businesses for five years now and in that time I have mentored hundreds of others on how they can do the same thing. I will be launching a book early next year on how property investors can get started with their own home based information publishing business. If you have any feedback or things you would like me to talk about in the book please let me know! I will try my best to cover anything you would like me to focus on.

My aim with the book is to help any property investors out there who might be struggling with cash flow in these difficult times. If you can generate cash-flow, survive the crunch and keep your properties in order you will be very well placed to profit when prices continue to go back up again.

Ready Made Deals Of The Month

1. READY MADE DEAL – 27% Below Market Value, Derbyshire, 40k Equity
<http://tinyurl.com/63rdtc>

2. READY MADE DEAL – 20% Below Market Value, Sunderland, 17k Equity
<http://tinyurl.com/5jfqcq>

3. READY MADE DEAL – 24% Below Market Value, Somerset, 22k Equity
<http://tinyurl.com/5n7qk9>

Latest Property News

Property Tycoons Forum's most popular property news of the month:

- Four in ten buyers pull out of house deals
<http://tinyurl.com/6cpwon>
- Boom in demand for long-term mortgage deals
<http://tinyurl.com/682wes>
- Interest rates: news and predictions
<http://tinyurl.com/57hkej>
- Yorkshire cuts mortgage rates by 0.5%
<http://tinyurl.com/5ev5q9>
- Bank split 3 ways on interest rates
<http://tinyurl.com/5vvs7k>
- Tracker mortgages drop in price
<http://tinyurl.com/5qz4iz>
- House prices to rise 25% in five years
<http://tinyurl.com/6koc4o>
- Top ten places to buy property on the coast
<http://tinyurl.com/5cqyp1>
- Positive outlook for commercial property in Scotland
<http://tinyurl.com/5kvvdm>
- France attracts first-time buyers
<http://tinyurl.com/55r939>
- Germany tops European property prospects
<http://tinyurl.com/5jorfx>
- End of property slump in sight, say experts
<http://tinyurl.com/6effbf>
- Market towns prove most desirable
<http://tinyurl.com/5k5vp2>
- Britain is becoming a nation of renters
<http://tinyurl.com/5s9475>
- Properties by the sea are soaring in price
<http://tinyurl.com/5khrxl>
- 'Renting popular' as crunch takes hold
<http://tinyurl.com/5czcrg>
- Rents rise by up to 19% in London!
<http://tinyurl.com/5ceofk>
- Rents set to rise up to 15% per annum
<http://tinyurl.com/6ydlxh>
- Survey predicts long-term stability in commercial property market
<http://tinyurl.com/5jylwc>
- UK is a 'nation of renters' struggling for space
<http://tinyurl.com/68cdmt>

Property Quiz

Can Your Property Pass The Buy-To-Let Test?

A buy-to-let property hits two birds with one stone. Benefits to the landlord are two-fold. First, there is the steady stream of stable monthly income from rental payments. Then there is the potential for more profit stemming from an increase in the property's capital value.

No doubt about it, buy-to-let is a great investment and a popular long-term alternative. Many investors have profited from buy-to-let, and this property market definitely shows promise now that prices are becoming more affordable. Does your buy-to-let investment have what it takes to survive this rocky road? Take this test to find out.

Question One: Did you buy at least 15% below the market value?

Question Two: Have you done thorough research on the housing market locally before you purchased?

Question Three: Can you still afford to pay the mortgage if your interest payments rose to 7%-8%?

Question Four: Do you know your target tenant well? Is the property suited to their needs?

Question Five: Has your tenant been prompt with rental payments so far? Can

you count on him or her to be reliable and trustworthy in payments and in keeping the property in good condition?

Question Six: Does your rental income comfortably cover your expenses?

Question Seven: Is the property situated within close proximity to a major employment area?

Question Eight: Do you have enough money in contingency in case a major repair need arises?

Question Nine: Can you still hold on to your investment if the property fails to rise in value in the next five years?

If you answer yes to most of these questions, then you have made a good purchase. Now all you have to do is to maintain the property and make sure that it is tenanted as much of the time as possible. The key to keeping those vacant months to a minimum is to foster a good relationship with your tenant. Be a hands-on landlord and save some money by doing the property management yourself rather than hiring a professional letting agent if at all possible.

If your answers have revealed an alarming number of no's, it might be time to rethink this investment. Is your property worth the time and effort? You could end up getting your fingers burnt and losing more money than you intend to.

Success in buy-to-let lies in the amount of research and thought you have put into this investment before you actually jumped in. Here are some of the things you need to know before purchasing a property for buy-to-let:

- Be familiar with the buy-to-let industry. Know its areas of profit and pitfalls.
- Choose a good location. The property market is all about location. Choose one that is accessible, close to transport links, retail shops, entertainment districts and so on.
- Do the math. Make sure that you can afford the investment. Factor in the customary 15% to 30% deposit that you as a landlord should require. Your income from rent should cover your mortgage repayments and still leave you with a comfortable profit in the end.

For a good beginners guide on getting started in property read my "Success! Through Property" home study course available from my website www.TheTycoonMethod.com (click getting started in property from the left of the page).

Upcoming Property Auctions - Dates For Your Diary

Date	Auctioneer	Auction Venue
1/8/2008	Countrywide Property Auctions	Quality Central Hotel, 99 Gordon Street, Glasgow, G1 3SF
1/8/2008	Michael C. L. Hodgson	Town Hall, Highgate, Kendal, LA9 4DL
2/8/2008	Smith & Partners	At The Property
5/8/2008	Armistead Barnett	Chipping Village Hall, Chipping, Preston, PR3 2QH
5/8/2008	Copelands	Chesterfield Hotel, Malkin Street, Chesterfield, S41 7UA
5/8/2008	Eddisons Manchester	Fairways Lodge & Leisure Club, George Street, Manchester, M25 9WS
5/8/2008	Perkins George Mawer & Co	The Corn Exchange Chambers, Queen Street, Market Rasen, LN8 3EH
5/8/2008	Whittaker & Biggs	Congleton Town Hall, High Street, Congleton, CW12 1BN
6/8/2008	Auction House South Essex	Stock Brook Manor Golf & Country Club, Queens Park Avenue, Billericay, CM12 0SP
6/8/2008	Bagshaws Residential	Pride Park Stadium, Derby, DE24 8XL
6/8/2008	Countrywide Property Auctions	Venue Cymru, The Promenade, Llandudno, LL30 1BB
6/8/2008	Dedman Property Services	Saxon Hall, Aviation Way, Southend on Sea, SS2 6UN
6/8/2008	Denton Clark & Co	Brookhouse Mill Hotel, Brookhouse, Denbigh, LL16 4RD
6/8/2008	Shoulers	Eye Kettleby Lakes, Eye Kettleby, Melton Mowbray, LE14 2TD
6/8/2008	Norman Lloyd & Co (Welshpool)	The Pedigree, Shrewsbury Road, Oswestry, SY11 4QA
7/8/2008	Stags Yeovil	The George Hotel, Market Place, Castle Cary, BA7 7AH
7/8/2008	Wright Manley Tarporley	Swan Hotel, 50 High Street, Tarporley, CW6 0AG
7/8/2008	Armistead Barnett	Crofters Hotel, Garstang by-Pass Road, Garstang, Preston, PR3 1PH
7/8/2008	Eddisons Leeds	Leeds United Football Club, Elland Road, Leeds, LS11 0ES
7/8/2008	JJ Morris	Queens Hall, High Street, Narberth, SA67 7AS
12/8/2008	Sutton Kersh Binstock	Danubius Hotel, 18 Lodge Road, London, NW8 7JT
12/8/2008	Auction House Coventry & Warwickshire	Mere Golf & Country Club, Chester Road, Mere, WA16 6LJ
12/8/2008	Stags Launceston	White Hart Hotel, 15 Broad Street, Launceston, PL15 8AL
12/8/2008	Wright Manley Chester	Rowton Hall Hotel, Whitchurch Road, Chester, CH3 6AD
14/08/2008	Harrison Coward	County Auction Rooms, County Square, Ulverston, LA12 7AL
14/08/2008	McCartneys	Knighton Hotel, Broad Street, Knighton, LD7 1BL
19/08/2008	Whittaker & Biggs	The Swan, 2 St. Edward Street, Leek, ST13 5DS
15/08/2008	Metcalfs	Savoy Hotel, Queens Promenade, Blackpool, FY2 9SJ
19/08/2008	Maggs & Allen	The Bristol Golf Club, St. Swithins Farm, Blackhorse Hill, Bristol, BS10 7TP
19/08/2008	Wright Manley Crewe	Broughton Arms, Newcastle Road, Crewe, CW2 5PY
19/08/2008	McCartneys	The Village Hall, Penybont, Llandrindod Wells, LD1 5UA
19/08/2008	Barnard Marcus	New Connaught Rooms, Great Queen Street, London, WC2B 5DA
15/08/2008	Webbers Braunton	Vivian Moon Community Centre, Ilfracombe Road, Braunton, EX33 2ER
20/08/2008	Stags Barnstaple	Durrant House Hotel, Heywood Road, Bideford, EX39 3QB
20/08/2008	Stags Bideford	Durrant House Hotel, Heywood Road, Bideford, EX39 3QB
20/08/2008	Darlows	Holiday Inn Newport, The Coldra, Newport, NP18 2YG
26/08/2008	Cooper & Tanner Glastonbury	Wells Golf Club, Blackheath Lane, East Horrington, Wells, BA5 3DS
21/08/2008	Harman Healy	Kensington Town Hall, Hornton Street, London, W8 7NX
26/08/2008	Keith Pattinson	Newcastle Falcons Rugby Football Club, Brunton Road, Newcastle upon Tyne, NE13 8AF
27/08/2008	Maynards	The Pirelli Stadium, Princess Way, Burton-on-Trent, DE13 0AR
27/08/2008	George F White	Scotch Corner Hotel, Scotch Corner, Middleton Tyas, Richmond, DL10 6NR
28/08/2008	Harrison Coward	County Auction Rooms, County Square, Ulverston, LA12 7AL
28/08/2008	Main & Main	Holiday Inn, Manchester Airport, Altrincham Road, Wilmslow, SK9 4LR
28/08/2008	Paul Fosh Auctions	The Park Inn Hotel (Formerly The Moat House), Circle Way East, Llanedeyrn, Cardiff, CF23 9XF

Top Tips

Top Five Tips For Buy-To-Let Investors

Quite simply, buy-to-let is an investment wherein a property investor purchases a residential property for the purpose of letting it out for a profit. Buy-to-let is a great medium to long-term investment, as landlords not only profit from a stable monthly income from rental, but also get capital gains from the value appreciation of their property over time. Traditionally, this type of investment has been very profitable yet quite risky for newcomers. So before you invest in buy-to-let, these five tips might help:

1. Do your research. Before you plunge into the complex world of property investment, know what you are getting yourself into. Buy-to-let is one of the best investments out there, yet there are some risks to it too. Analyze the benefits and the potential problems, and then decide if this type of investment is right for you. Successful buy-to-letters, property mentoring programs, beginner's guide and some helpful websites will provide you with the information you need.

2. Go figure. Looking at houses and shopping around may be exciting, but remember that your ultimate goal is to make a profit. No matter how beautiful a house may be, if it is priced too expensively, it just will not work. Make sure that the price is not only an amount that you can afford, but that you can still make a profit from.

When it comes to letting out the property, ensure that the rental income covers your mortgage payments and still gives you a profit. A good rule of thumb is to keep rental income at 125% of mortgage repayments. When it comes to buy-to-let investments, make sure that you have enough funds to cover void periods and repairs.

3. Look around. Property is one of the biggest purchases you will make in your life. Take your time and look at as many options as you can before zeroing in on a purchase. Fall in love with the deal, not with the property. Remember that this is an investment that you are making. Your goal is to make a good investment.

4. Location, location, location. You might have heard experienced investors say that the property industry is all about location. And they are right. In choosing a property for your buy-to-let investment, look for one that is accessible to the needs of your target market. Good spots are those that are close to transport links, schools, retail shops, hospitals and entertainment jaunts. A home close to these places is usually popular and quite easy to let out. Of course, it could become quite an expensive investment. Decide the amount of risk that you are willing to take.

5. Keep your tenant in mind. One of the first and biggest mistakes that inexperienced property investors make is to purchase a home that they would like to live in. This is often not a very good idea. Put yourself in the shoes of your potential tenant. Families would like a spacious home in a quiet neighborhood; students prefer a flat that is close to their university or college, young professionals want stylish and trendy accommodations in the heart of the city. These are the things you want to look for.

Latest Stats

Rics Housing Market Surveys June 2008 (the latest issue) <http://tinyurl.com/54wg9o>

- Activity at all time low but opportunists enter the market
- The average number of transactions per surveyor fell further in June but some would-be-buyers are again showing interest in the market, says RICS.
- The RICS house price balance improved slightly for the second consecutive month but still remains a significantly depressed figure.
- 88% more Chartered Surveyors reported a fall than a rise in house prices, a decrease from 92.2% in April.
- The regional picture remains gloomy with surveyors in the West Midlands unanimous that house prices are falling.
- The inability of many to get secure mortgage finance is reflected in the collapse in transactions.

- The average number of transactions per surveyor (over the last three months) is now at 15.3, the lowest figure since the survey began and the net balance of new agreed sales remains in negative territory.
- Demand is weak with the balance of surveyors reporting new buyer enquiries still well into negative territory.
- However, there has been a noticeable improvement in the trend with 35% more Chartered Surveyors reporting a fall in buyer enquiries compared to 50% in May and 69% in April.
- Surveyors report that some buy-to-let investors are entering the market to take advantage of rising rents and equally that 'predatory buyers' are looking to bargain for reductions in a falling market.
- The lack of new instructions to sell property continues to provide a layer of support to the market.
- Large numbers of distress sales (either repossessions or sales from those attempting to avoid the repos-

session process) have not taken place and the employment picture has not deteriorated to a degree where repossession levels have started to accelerate.

- The balance of Chartered Surveyors reporting new instructions to sell property fell to -13% from -25% in May.

Commenting, RICS spokesperson Jeremy Leaf said:

"With demand so low, would-be-buyers are negotiating from a position of strength. Even in a weak market there are always opportunities for investors and buyers to profit and some are starting to circle for bargains. However, transaction levels remain incredibly low with many buyers cut out of the process by tight lending conditions."

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. 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, 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. 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.askparmddeep.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.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
- 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...

- 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.

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.

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. 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.

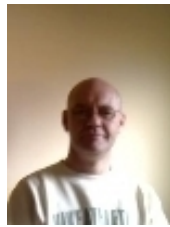
Further, I am keen to help look for properties on behalf of investors in West/SW London.

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 investing some time ago and I have never looked back since. I have a Finance & Mar-

keting background having previously held Financial Analyst positions for companies such as Coca-Cola and the BBC. However, my true calling was always that of an entrepreneur and I have run numerous successful businesses for more than a decade.

As a property investor, I have developed a special interest in Creative Finance & Legal methods to acquire property and I'm also very passionate about inspiring and helping people to achieve significant wealth using property as the investment vehicle. It's great to be part of this community of like minded investors and I look forward to working with some of you. Please feel free to contact me if I can help you in any way.

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 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 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...**

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Fax: 0116 2764 569
E-mail: 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

"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 to join us today. I look forward to welcoming you aboard!"

Parmdeep Vadesha



Our July 2008 Member Of The Month And Charity Donation

This month our member of the month competition winner is Arlo White from Liverpool!

Arlo is a long standing member of our Property Tycoons discussion forum. He is focused on buying property in the Liverpool area for himself and for his investors.

To listen to me grill Arlo for an hour on how he generates leads for himself and his investors then visit the FREE downloads section of our discussion forum: <http://shmyl.com/wseoson>

Click the "property related audios" sec-

tion 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 Arlo.

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 website and look for the 'member of the month' section midway down the page :)

Marketing tip of the month

A video revolution is quietly taking place on the Internet. If you are not in on it yet, then you are definitely losing out on a great source of deals from the Internet. Ordinary folks are using web video for all sorts of purposes – www.youtube.com is the largest and most popular video website. For quite a while now, businesses have also been using video to generate valuable traffic to their website.

There are lots of good reasons for using video to market your property website:

- Post on high ranking websites to generate valuable link backs to your website. The more link backs you have from high quality websites, the better your site will

rank in Google!

- Post viral videos on youtube and watch the . Here is a very good viral video I spotted recently

http://uk.youtube.com/watch?v=I6IQ_FOCE6I

- Set up your own blog using one of the popular blogging packages out there and post video blogs on there regularly. Stuck on what to talk about on your video blog? It's easy really – talk about anything that may be useful to someone looking to sell their house quickly – talk about how to dress a property, legal loopholes, how to stop repossession and most importantly how to sell quickly to a fast buyer (i.e. YOU!) You can find all the content you

need for free by simply typing into Google "how to stop repossession" and taking the best content from other websites to create your own article or video message.

If you do not have a property website up yet contact us and we'll set one up for you for just £300. Visit our website at www.propertyinvestorwebsites.com and as part of the service we even give you the ability to host an unlimited number of video and audio messages on your website. We also provide you with your very own blog!