

The Property Tycoons Newsletter

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

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This Month 65,705 Property Investors Worldwide Are Reading The Property Tycoons Newsletter!

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Property Investment—The NOBLE Profession?

FACT: The property business has enabled thousands of people from all walks of life to ethically become multimillionaires.

I know of very few other (legal) businesses that offer you the same opportunity. That's why I call our business the "noble" profession—let me illustrate with a real life example:

Last month, on a pleasant Sunday afternoon I popped out for a few hours to get the tyres changed on my car. The mechanic was busy getting the new tyres ready after having jacked up the car. I'm busily checking voicemail messages on my phone. Five min-

utes later I get a distressed phone call from my younger brother.

"Bruce is bleeding to death! Come home right now!"

I calmed him down over the telephone and asked him to explain exactly what had happened. Here's the story...

At the time he was busy revising for his a-level examinations and decided he needed a break so he went out to the garden for a short walk. Half way through, he decided to let our 10 month old puppy (Bruce) join him. So he went to Bruce's kennel, opened the door and found him slumped in the corner with a deep gash in his

leg, blood pouring everywhere!

The whole of the inside of the kennel was covered with blood. There must have been a couple of pints just on the floor! So he ran inside and he called me.

I advised him to wrap a clean cloth tightly around the wound to stem the bleeding. I then called the emergency vet.

I arrived at the vet twenty minutes later to find Bruce drifting in and out of consciousness, my brother in a panic and the vet looking sombre.

This was turning into a bad day...

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My Recommended Book Of The Month

Every month I send our Property Tycoons Community Gold, Gold + and Gold VIP 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 Gold members understand why they

should read the book, the lessons to be learned and how best to use the book to help Gold members reach their goals.

This month I'm sending my Gold members the most inspiring book I have read this year by far. The

4 hour work week by Timothy Ferris shows you how to sort out your business so that you can finally run your business instead of the business running you!

Continued on page 4...

Property Investment—the NOBLE profession (continued from front page...)

I took the vet to one side and asked her what she honestly thought Bruce's chances were. "50/50" she said. "The cut in his leg has opened up an artery which is why he's losing so much blood. He'll need a blood transfusion and we have to keep him in overnight—are you happy with that?"

"Yes" I said. "Do whatever you need to do"

We said good bye to Bruce and went home. It took us over an hour to clean the blood from the inside of Bruce's kennel and the trail leading from there all the way down the drive to the car.

We went back into the house and just sat there shocked and deeply saddened by the days events. "He'll be fine. Puppy's are always getting into scrapes" I said to the rest of my family as we sat in the living room.

I woke up early the next day and called the vet. They'd transferred Bruce to a special unit and they'd not heard back yet from the emergency vet.

Three hours later I get a call on my mobile.

"We managed to stitch him up just in time. He is still very unwell and I would say lucky to be alive. We'll need to keep him in for another night. Is that ok with you"

"Yes—do whatever you need to do"

The next day I get the same call. One more night under observation for Bruce. The day after that, I get the call I'd been waiting for:

"Bruce is bouncing around and eating well. You can come and collect him when you're ready"

The whole episode cost me nearly £800 (Bruce was not insured at the time) in emergency veterinary fees, treatment, special transportation and various other costs.

I learnt a couple of valuable lessons that I wanted to share with you today...

The first lesson is this:

If you want help *FAST* you need to pay for it!

When my brother found Bruce slumped in the corner of his kennel bleeding to death and fighting for his life he could have done several things:

1. Light a candle for Bruce and wave it around his kennel chanting get well soon messages...
2. Danced on our driveway singing 'positive' mantras taught to him by self help gurus...
3. Close his eyes, think really positively about Bruce and visualise the wound magically fixing itself...
4. Pay the vet and her team of experts to perform emergency surgery on Bruce...

I'm proud to say he chose the most sensible and practical option given the circumstances (option 4). If we did not have the money to pay for his treatment, Bruce would not have survived. That is the stark reality. Money was very important to my family that day—either we lost a member of our family or we didn't!

Indeed, thousands of people across the world die every day because they haven't the money to pay for essential treatment or even food to feed themselves and their family.

So here's the second lesson I learned:

Wealthy people have the power to save lives!

Still need convincing? Ask yourself why the G8 summit causes so much controversy, heated discussion and violence every year... People know it is the countries with money who have the ability to cre-

ate change in the world - that's why they are constantly pressured to help others.

Do you want me to set a goal for you? Here's one—ethically make as much money as possible as quickly as you can because...

IT'S GREAT TO BE RICH!

In fact it's one of the best things you could ever possibly do with your life!

You've very likely heard some people moan that getting rich is a bad thing. That rich people are selfish. That the only people they help are themselves. Well let's clear up that myth right now.

For a start, how many other people (apart from themselves) does the average man or woman help to support? 2? 5? 7 even? Now look at the number of people who rely on the rich to help them feed their families:

- The labourers and builders we employ to fix up our properties...
- The banker we depend upon to manage our money...
- The accountant and lawyer who advise us...
- The dedicated staff we employ to manage our businesses...
- The gardeners, cleaners and cooks we hire to help us in our homes...
- And so on...

That's around fifty people minimum! As a rich property investor, you can also afford to give **more** money away. Have a look at the back page of this newsletter. You will see I am giving away a portion of my income to good causes—and I'm not the only one! Millions of entrepreneurs give their profits away.

Get rich quick my friend—then go change the world!

Case Studies & Success Stories

This month I have a truly inspiring story for you. But first some background. Only around 3% of the population are considered wealthy (read the Millionaire Next Door). This means roughly 3 in every 100 people has it in them to get off their backside, do a lot of hard work and build a hugely successful business empire. Now I'm not saying the other 97% are lazy. Sure some are, but most just aren't interested in taking a

chance. Trying something different. Building something out of nothing. Doing whatever it takes no matter what. Now go visit this link:

<http://shmyl.com/pdfoson>

There you will find an ordinary couple who took their time in learning the theory behind the property business (that puts them in with the 97%). Then they made a plan to become financially free through prop-

erty (still in the 97%). They worked hard, made mistakes and slowly built efficient systems to further grow their portfolio. Give them 3 more years and they'll easily join the 3%. A big well done to both Andrew and Derri Coppin :)

To get your hands on the information they used to achieve their amazing success, check out my free report on www.property-system.com

Parmdeep's Bargain Property Marketing Tip Of The Month

This month my marketing tip relates to something called 'risk reversal'. This is a simple yet very underutilized concept in business.

Here's how it works...

Let say you decide to buy a TV. You go into a shop where the salesman tries to sell you the TV with a standard 1 year warranty for technical problems. You cannot return it unless it becomes faulty through no fault of your own. You like the offer

but you aren't particularly impressed. The second shop you go to is very different. This salesman says "pay for the TV today and take it home. Try it two months. See if you like it. If you don't just give it back and I'll return your money—no hard feelings". On top of the guarantee he also offers you the same terms as the first salesman.

Where would you buy your TV from?

The second shop of course because they took away a lot of the risk. The same goes for your property business. Take away the risk if you want more business. We've successfully used the following guarantee in our advertising "if we shake hands on a price and I then fail to purchase your property for whatever reason, then I will pay you £200 out of my own pocket" - how many risk reversals can you think of?

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

He teaches you how to focus your time on achieving focused results. This allows you to cut hours of 'busy' time out of your day—time where you may well feel very busy but actually you are achieving very little.

I recommend reading the book with an open mind. The ideas he suggests are entirely achievable. I know because I have friends who work very little, earn a lot and have plenty of time left over to spend with family and friends. One of them retired at the age of 28 and then dedicated the rest of his life to playing golf, nice food and female company. He works

around three or four days every month on his business then carries on enjoying himself.

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

our back page 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:

<http://www.property-networking.com/>

What's Parmdeep been up to this month?

Regular readers of my blog (www.property-system.com/auction/vbulletin/blogs/) will know I'm searching for a plot of land in Leicestershire to build my own home. Last month I narrowly missed out on two very promising plots. I made offers on both as soon as I spotted them whilst driving around my area. The first was enthusiastically accepted and on the second, we managed to get the seller down from £850k to £700k by offering just over £600k. We had to drop out of the first deal after my architect went and had a look at the place. We decided the finished property would be worth only marginally more than I'd be spending to build it. This isn't a bad thing of course because property prices will rise over time but it's not so great when you are looking to build an exceptional home which you may struggle to sell in the future. We are still negotiating on the second property. I now have a third property in mind. I'll keep you updated on my progress on all three properties.

I also put together a roadtrip for myself and three successful entrepreneur friends to drive from the UK, through France and Barcelona to my apartment in the South of Spain—check out www.motivational-retreat.com. This is where I go to take time out of my business to set my goals and regain perspective on life. By the time you read this, we should be near the Pyrenees mountains! The trip gives us the opportunity to work ON our businesses instead of IN them for a period of time. The chance to bounce ideas around based on our individual experiences in different markets is an invaluable experience. The six days we will spend together will enable each of us to make significant improvements in our businesses using the ideas and techniques we'll learn on the way.

Most entrepreneurs have trouble taking this kind of time out of their businesses for fear of the whole thing

collapsing while they're gone or feeling somehow 'lazy' and unproductive.

Well, if the former is true, then you haven't got a business at all!

It's actually a job you've labeled as a business. If the latter is true, remember that the key to success in business is to spend your time being productive not busy. Driving from one end of the country to the other to meet somebody may well make you feel productive when a quick phone call or video conference with the same person would have saved you several hours and maximized your productivity in achieving the same result.

Taking time out of your business gives you the much needed space you need to see the wood for the trees. I recommend taking at least a week out of every month to recharge your batteries. If you still work for someone else, that's no problem. During your allocated week, spend time in the evenings planning your goals, reading inspirational material and writing down exactly how you plan to achieve the goals you have set.

As promised in last month's newsletter, I have now started posting 'ready made deals' on the Property Tycoons forum. These are deals we have generated using either our own successful national advertising campaigns or through finders and property dealers we work closely with.

For all the deals advertised we have already made a below market value offer on the property. The seller has accepted our offer and exchanged contracts with us. We then pass these ready made deals on to Property Tycoons community members. These deals have been literally flying out the door—much faster than I expected. They're so popular I've even decided to dedicate a section of this month's newsletter to answering all the queries I've had coming through (see page 6).

One last thing, you'll have noticed

our brand new Property Tycoons Leads Trading system is now up and running!

Leads in case you aren't aware, are the contact details of motivated sellers. These details include the phone number, address and name of a motivated seller who could be distressed.

I'll illustrate how it works with a simple example. I live in Leicester. I only buy properties in the Midlands. I advertise in many national mediums for deals (Google is one of them). I get someone in London emailing me through my website with a property to sell quickly because she is getting repossessed. I do not buy properties in London so I go to the Property Tycoons lead trading system and enter her details into there (the system hides her contact details automatically). I decide to charge £50 for her contact details.

London based investors then look at the lead on the Property Tycoons lead trading system and one of them decides to buy the lead. So he clicks a button to buy the lead and see all the contact details of the seller. I get paid my profit straight into my account. I can later use this £50 to pay for more advertising to get more deals in Leicester, whilst continually selling the leads I do not want to pay for those I do. **This simple premise has grown our leads trading community to hundreds of leads placed for sale every month!**

These leads suit investors who have the time and inclination to negotiate their own deals. For those investors who prefer the surety of knowing the seller has already accepted a below market value offer then I have the ready made deals that I mentioned earlier (see page 6). All the while I'm trying to cater to the needs of all our Property Tycoon community members to keep our community the best place for property investors who find and buy bargain properties using little or none of their own money.

Would you like to write an article for this newsletter?

Do you have valuable information you would like to share with over 60,000 property investors?

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

How to find bargain properties — FREE training

Last year, for the benefit of my extensive network of thousands of business contacts I set up a website called the Property Tycoons community. The website URL is www.tycoons-forum.com. The website expanded at an **exceptional** rate from zero members at launch to over 1,000 subscribed members in just 12 months! The Property Tycoons forum is where over 1,000 property investors go to pass on and take property deals from each other, discuss property investment, help each other, arrange networking meetings, chat live with each other on the Internet and **MUCH** more!

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

A lot of our members do not know about the LIVE chat room feature we have provided for our members to speak with each other in an online chat room environment at any time of the day or night. You can find this by clicking the “LIVE chat” link at the top right of the forum page. Log

on between 8pm and 11pm to find members chatting about property investment.

Our deals and leads sections have also proven to be exceptionally popular with members. This is where our members can pass on and take deals from each other. Go to www.tycoons-forum.com, scroll down the page and look for the sections titled “pass on take 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!

From this month onwards, I will also be running regular teleconference training calls to help Property Tycoons forum members improve their property investing skills. The first series of calls starts in a couple of weeks and covers the hugely important topic of how to find distressed

sellers of bargain properties. I will be training Tycoons community members how to

- **set up your own bargain property finding website...**
- **Set up advertising campaigns on Google...**
- **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!**

I will even be showing our members how to generate enquiries for **FREE**—using little known jealously guarded secrets us ‘nerds’ tend to keep to ourselves. In the meantime email me your burning questions about finding bargain properties through www.askparamdeep.com!

A Great NEW Source Of Little Or NO Money Down Bargain Property Deals

A lot of members have asked me to source them ready made below market value property deals—deals **where a below market value price has already been negotiated for you.**

In case you do not already know, I advertise in the national media for distressed sellers of bargain properties. I used to sell the contact details for all the motivated sellers I found to other investors for around £50 per name. I found a good demand for these leads from property investors who wanted to negotiate their own property deals.

For obvious reasons, I have found an even greater demand for “ready made” deals where a below market value offer has already been made and agreed upon by the seller. I’ll be covering these types of deals extensively in this article—how to get them sourced for you, how to get pre-qualified for the deals, how to buy the properties no money down and more...

Our ready made deals are fully qualified deals where a below market value property deal has already been negotiated for you. You just need to arrange a valuation from the bank to satisfy yourself that the deal is truly below market value and then go ahead with the purchase. In other words, everything has been done for you - this is why we call them ‘ready made’ deals.

“Where do these deals come from?”

These deals are being passed to me by a small group of experienced property dealers who buy hundreds of knock down bargain properties every year – more than any other group of people I know. Their deals originate from a variety of different sources including banks, bridging

companies, estate agents and their own national advertising campaigns. They have invested nearly fifteen years of their time in building these networks which means they get passed the juiciest deals before anybody else.

My good friend, forum member and prolific property investor Hanif Khan has been doing joint venture deals with these finders for many years and has convinced them that the Tycoons community is a great place for them to pass on their surplus deals. In return, we have to pay these middle men a large fee to secure these deals.

These deals typically make the dealers £30k+ profit so a 1% finders fee just isn’t going to interest them to pass the deals on. For example, one of these property dealers currently buys all these properties himself (nearly 50 every month!)

He’s now passing them to the Tycoons forum members in return for a commission on each one. Roughly £10k per deal is the point at which he said he’d pass on the deal instead of taking it himself. That means there’s usually around £20k+ left in the deal for you so everybody wins (I’m using average figures here to illustrate how much you make per deal).

“How do I register my interest in ready made deals?”

Please read this article fully first of all. If you understand everything, then email us on nomoneydown@hotmail.co.uk with the reference number of the deal you are interested in.

You’ll find the reference number on my post describing each deal. Even if you do not have a deal in mind, email us anyway and we’ll place you

on our priority ready made deals update list.

All our deals will be posted in the forum section titled “pass on and take deals from here”. To find this section, go to www.tycoons-forum.com then scroll down until you see the section titled “pass on and take deals from other members here”.

I’ll give everyone a few hours to email me with interest. From all the replies, we will then pick one person to go ahead with the deal.

On the next page you can see a partial list of the Ready Made Deals I have posted up recently. As expected they were all taken within a few days—I will be posting many more so please do keep checking regularly for new ready made deals on the Tycoons Forum.

“What are your criteria for picking suitable investors?”

We pick suitable investors based upon your ability to go ahead with the deal and how quickly you email us on nomoneydown@hotmail.co.uk with the reference number for the deal that you want. If you are picked we will contact you and ask you a few basic questions to figure out whether you are well suited to take the deal through to completion quickly (we only do this once the first time you enquire).

The chosen investor will be sent all the details for the property (including the full address) and be given a few hours to do the relevant research and come back to us with a yes or a no. If we do not have an answer from you by the deadline, we will ask the next investor in line to go ahead and research the deal.

Continued...

A Great NEW Source Of Little Or NO Money Down Bargain Property Deals

These properties are being offered well below their true market value because the sellers are distressed and require very fast sales. In other words we are working to very tight timescales. If you can prove to us that you are able to research the deal and give us your feedback quickly then you are more likely to be chosen next time around for future deals.

If you haven't done any deals with us before, we will call you to ask a few basic questions about yourself to assess your chances of getting the mortgage quickly and your ability to complete. See below for the deals that we have been posting up so far...

Here's a selection of just some of the deals we've posted on the Tycoons forum last month:

1. **READY MADE DEAL** – 21% Below Market Value, Barnsley, Equity 48K
2. **READY MADE DEAL** – 24% Below Market Value, Leicester, Equity 70K
3. **READY MADE DEAL** – 15% Below Market Value, Cumbria, Equity 25K
4. **READY MADE DEAL** – 19% Below Market Value, Leicester, Equity 29K
5. **READY MADE DEAL** – 18% BMV, Tyne & Wear, Equity 16K
6. **READY MADE DEAL** – 16% Below Market Value, Burnley, 24K Equity
7. **READY MADE DEAL** – 19% Below Market Value, Corwen LL21
8. **READY MADE DEAL** - 15.8% Below Market Value, Flintshire, North wales 3 bed
9. **READY MADE DEAL** - 18.75% Below Market Value, Lancashire BB12 3bed

“What is the step by step process I go through to buy these ready made deals?”

1. Register your interest by emailing us on nomoneydown@hotmail.co.uk (read “**How do I register my interest?**” earlier)
2. If you are accepted and you want to proceed then put down a reservation fee of £2.5k (fully refundable if the deal does not go through due to no fault of yours) – we will explain everything when we speak to you
3. Pay the valuation fee to the mortgage lender (fully refundable if the valuation comes back lower than expected and you decide not to purchase property)
4. Meet the surveyor at the property or get someone else to meet the surveyor
5. Exchange contracts – pay a deposit of £2k plus £500. The £500 goes towards searches and other associated solicitors disbursements.
6. Completion – pay the remaining balance of the finder's fee to property dealer.

If the valuation doesn't stack up we'll refund you the valuation fee and the reservation fee. You'll have lost nothing because we take all the risk for you.

Oh and one more thing, if it bothers you to see someone else make £10k on a deal while you're making £20k+ for no work or effort then these deals are probably not for you. However, if it makes no difference to you what the other guy makes as long as you get a great deal then these deals are definitely worth considering.

As time goes on and we take more

of these deals for ourselves as a community, I'll have a much stronger negotiating position based on the volume of deals we are taking up. I will then negotiate reduced commissions with these finders. I will also have many other property dealers putting their deals through to Tycoons forum members to meet the huge demand I am expecting for these deals.

Also, you may have heard me mention that I'll be converting all my surplus distressed seller enquiries (leads) and passing them on as ready made deals too. I will be putting these deals up in the next few weeks. I'm doing this to satisfy the demand from Property Tycoons forum members who want me to package ready made deals up for them. I get around 10-15 leads coming through every day so this will add a few deals per week to the volume of ready made deals I'm already posting on the forum (I'm posting one ready made deal every day at the moment).

“Do you offer a risk free guarantee?”

Yes we do. If the valuation for your mortgage does not match the valuation we have given you for the property or the deal cannot proceed due to circumstances beyond your control then I will refund you the valuation fee that you have paid to the mortgage lender from my own pocket.

That's how confident I am of the quality of these deals.

Continued...

A Great NEW Source Of Little Or NO Money Down Bargain Property Deals

“What are the costs?”

Paid to mortgage broker

- Broker fee = £300 upwards (payable on completion)
- Mortgage valuation fee if applicable
- Mortgage application fee if applicable
- (Optional) – you will need to meet the surveyor at the property when he comes to do the valuation for your mortgage. If you cannot make it we can send someone for you at a cost of £100. I advise you to go if you can make it to allow you to meet the tenant (in the case of a rent back) and to assess the condition of the property.

Paid to property dealer

- You pay a reservation fee to the property dealer of £2.5k – fully refundable if the deal does not go through, due to no fault of yours.
- On completion the remainder of the fee must be paid as stated on the forum post for the deal in question minus the 2.5k reservation which has already been paid.

Paid to solicitor

- £500 is also payable towards searches and other associated disbursements to solicitor before exchange.
- To exchange you will also need to pay a deposit of £2k to the solicitor. They will then exchange contracts.
- Sellers solicitors fee = £485 + VAT (payable on completion)
- Your solicitors fee = £485 +

VAT plus searches and other disbursements (payable on completion)

Therefore, you will need around £5.5k up front to do these deals. For most of our ready made deals you can expect some or all of this amount to be returned once the property has been remortgaged. I cannot guarantee any figures from the outset because every deal is different.

NOTE: If you are using our 100% financing to purchase these properties using little or none of your own money then the fees associated with this service are explained on www.property-finance.com

“Are there any conditions?”

1. We insist on you using our mortgage brokers and solicitor. We have painstakingly assembled an experienced team who handle the legal’s and financing for our hugely popular 100% financing service and for the deals we pass on to other investors. Our team of brokers and our solicitor take on around 50 new deals a month from us. Consequently, we have developed very streamlined processes for getting deals done and dusted in the least possible time. If we introduce other brokers or solicitors to the mix, we are also introducing new processes and therefore uncertainty which will almost certainly cause unnecessary delays for you and possibly cause deals to fall through.
2. When you register your interest in any of our property deals, we will contact you to ask you a few simple questions about yourself. These help us to assess your suitability for

our deals and to make sure the financing side of things will go through quickly and smoothly. We will only need to do this once.

“Can I see an example of a typical deal?”

Sure. Here’s a real life example of a deal that we recently passed to a Property Tycoons forum member:

- Distressed seller wanted £95k
- Property dealer wanted commission of £10k
- Contract price = £105k (sale price + commission)
- Bank Valuation = £130k, which gave a remortgage amount of £110,500

This particular Property Tycoons forum member purchased the property 19% Below Market Value (after all costs) & also used my 100% financing service to get £4,000 cash back ON TOP of the £20,000 equity in the property - she was so pleased with this deal she took another two ready made deals!

“How do I pay the reservation fee?”

Direct bank transfer or debit card is best. If we take your payment by credit card, then please remember the bank charges us around 2.5% for taking the payment by card. We will need to add the credit card processing charge on to your payment.

Continued...

A Great NEW Source Of Little Or NO Money Down Bargain Property Deals (continued)

“Have any forum members taken these deals yet?”

Yes we have passed on ten deals so far as part of our pre launch testing to selected forum members. We did this to make absolutely sure that we could deliver on our promise to provide you with ready made BMV deals and to set up the systems to make sure the deals go through to completion as quickly as possible. At the time of writing we've already passed on ten ready made deals to make these selected forum members on average £18,000 in genuine equity per deal. One Property Tycoons forum member even took three in quick succession! If you want to speak to them to check that these deals are truly BMV just let me know and I'll put you in touch.

“Can you put together little or no money down financing for me to buy ready made deals?”

Yes we can package everything up for you. If you would like to use our 100% financing, please take a look at www.property-finance.com for more information. When you speak to us about a deal please mention that you would like to use the 100% financing and we'll get everything arranged for you.

If you'd prefer to negotiate the deals yourself, we also supply leads on our website too—take a look at some of the leads we have for sale at the time of writing: Leads for sale at time of writing:

- 2 Bed Apartment Nottingham NG5
- 2 BED SEMI, HEBDEN BRIDGE WEST YORKS 20%
- 4 BED DETACHED, MANCHESTER 20% BMV
- 4 BED DETACHED, MANCHESTER 20% BMV

- 5 BED SEMI, SHERWOOD NOTTS MAYBE 20% BMV
- 5 BED SEMI, TEWKESBURY GLOUCESTERSHIRE 2
- Aberdeenshire, 3 bed det, excellent cond
- Aberdeenshire, 4 bed det, quick sale
- Aberdeenshire, 4 bed det, quick sale
- Cambs CB24 6Bed + 2 Bed annex
- Cheshire - 4 Bed Det - Quick Sale
- Cheshire, 3 bed semi, quick sale
- Cheshire, 4 bed det, downsizing
- Cheshire, land for rebuilding, fast sale
- Cornwall, 4 bed det, relocation, rural
- Derby, DE73, Detached
- Derbyshire, detached, downsizing
- Dorset, 3 bed det off mkt, quick sale
- Dorset, 3 bed det, fully refurbished
- Dunoon, 4 bed det, off mkt, relocation
- Durham, 4 bed det, disability reasons
- Hayes, 4 bed semi, retired, downsizing
- Hereford, 4 bed det, relocation
- Horsham, 3 bed det, need quick sale
- Lancashire, 2 bed terr, quick sale
- Large House Westcliff on sea Essex
- Liverpool, new build, ready October 07
- Matlock DE4 Stunning Country House
- Merthyr Tydfil, 4 bed det, rent-back
- Midlothian, 3 bed terr, upgrading
- Newtownabbey, BT36, semi
- Norfolk, 3 bed detached qualified at 15%
- Norfolk, 4 bed det, off mkt, on Coast
- Northamptonshire, 3 bed det, with PP
- Northumberland, 3 bed det, downsizing
- Northumberland, 3 bed terr, retiring
- Nottingham, NG 7 -1 bed flat. YES to BMV
- Orkney, Land, off mkt, good holiday home
- Penrith Cumbria, Qualified, 6 bed House
- Poole, BH15, flat
- Qualified lead Bury, Lancs 4Bed house
- Qualified, CF34 Maesteg, 4 bed detached
- QUALIFIED.18% BMV. 5 bed det. Hartlepool
- Rotheram,S66,4 Bed,quick sale
- Staffordshire, 1 bed flat, financial
- Taunton, 3 bed det bungalow, downsizing
- Vale of Glamorgan, 3 bed semi, separated
- Walsall, WS8, semi-detached
- Warwickshire, 4 bed det, redundancy
- Wembley, HA0, semi
- West Midlands, 3 bed semi, upgrading
- Winsford,3Bed Terrace,Sell and Rent Back

You can find our leads by going to www.tycoons-forum.com, then scroll down until you see the “pass on and take leads from other members” section...

I look forward to sourcing hundreds more distressed seller bargain property leads and ready made deals for you in the coming weeks and months :)

How To Use 100% Financing To Purchase Bargain Properties

The **single biggest question** I get from property entrepreneurs is "how do I raise the finance to buy bargain properties?". I'm sure it's a question you've asked somewhere along the line and makes for an especially tricky problem if you do not have a team of private investors backing you.

There is now a quick and cheap solution.

I can help you purchase an unlimited number of properties using 100% finance based on the value of the property and not what you have agreed to pay (no matter how far below market value)...

This 100% Financing Is Achieved Through Something Called 'Closed Bridging'...

Its totally legal, the lenders know what's going on, costs are fixed (i.e. no nasty surprises) and it's offered by someone you know and trust (Parmdeep Vadesha). I have also worked very hard to put together an efficient bridging team who can handle your requirements no matter how big or small.

How Does It Work?

It's very simple and straightforward. Once you have come across a bargain property, go to www.property-finance.com and enter your name and email address. On the next page click "contact us" from the top right of the page. My mortgage broker will

call you to set everything in motion. You will end up buying the property (in your name) using our cash in the morning and then remortgage based on the true value of the property later in the afternoon.

This will allow you to then own the property having used none of your own money and 100% finance from the mortgage lender. **This is in essence a 'closed bridge'.**

For example: You want to buy a property no money down worth £100,000 and you can get it for £80,000. Our mortgage broker will help you to apply for an 85% remortgage on the property based on its value of £100,000.

Once you have the valuation and mortgage offer we can then proceed to the next stage (my team will take care of everything for you). On completion day you will buy the property cash for £80,000 in the morning and then remortgage based on the true value later in the afternoon.

This remortgage releases £85,000 which pays off my £80,000 + interest (I'll explain the interest fee in just a second). *Remember*, you've put absolutely none of your own money down...

The Remaining Cash Is Yours To Keep.

The Property Is Now Yours No Money Down.

This Can Be Used On Any Property Anywhere In The Country!

"Why Bother With Closed Bridging?"

Closed bridging is particularly useful if you want to buy a bargain property without putting any of your own money down. To buy a bargain property yourself and remortgage later is a good strategy but you will need to put down a deposit for at least a few months.

Then you run the risk of not getting a high enough valuation from the surveyor which means you could have your money stuck in a property for many months with no way of getting the funds out.

Also, closed bridging allows you to complete on a property very quickly (once the valuation and offer have been confirmed) giving you an edge over your competition.

As you know, mortgage lenders usually lend based on the lower of either the purchase price or market value. If you are buying bargain properties, then you will not be able to borrow against the true value of the property giving rise to a delay in getting your deposit funds out.

Closed bridging is acceptable to a very select number of mortgage lenders who are very happy to work with us in getting you mortgages which cover your purchase price leaving you with a very little or no money down deal.

"Sounds Good. Can I See A Case Study?"

Here is an illustration to show you how an example deal would work and what the rough costs would be:

How To Use 100% Financing To Purchase Bargain Properties

Market Value of property £100,000

Purchase price (20% below market value) £80,000

Equity	£20,000
---------------	----------------

Purchase Costs*

- Legal fees for purchase	-£485
- Private finance charge 1%	-£1,000
- Mortgage broker fee (£300 minimum)	-£300
- Stamp Duty	-£0
Total Costs	-£1,785

Remortgage @ 85% of Value	£85,000
<i>Less repay bridging loan</i>	<i>-£80,000</i>
<i>Less purchase costs</i>	<i>-£1,785</i>
<i>Less Legal fees for remortgage</i>	<i>-£485</i>

Cash back after remortgage	£2,730
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Built in Equity	£15,000
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* The only other costs you would need to cover are valuation fees, insurance fees and telegraphic transfer. These vary from deal to deal.

"What's The Difference Between You And The Others Bridger's I've Seen?"

I freely admit, if you're looking for a cheap and cheerful service then we're not it. We provide a premium service for regular clients who come back to us week after week to handle their no money down financing. Sure you can find someone through Google to do your bridging, but what comeback have you got if they haven't got the money on the day? Are they properly regulated by the FSA? Is everything above board? Do you know where the money came from?

You MUST Ensure All Funds Originate From A Legitimate Source!

Because of the volume of deals we do for the type of clients we have, we cannot afford to have the kind of hiccups and problems you come to expect from smaller less efficient operations. We must also insist on doing everything absolutely 100% legally correct from start to finish on every single deal.

How To Use 100% Financing To Purchase Bargain Properties (continued)

	No Money Down Ltd	Others
"How many deals have you done since you started in business and how many are you doing now?" WARNING: try to find a company with a good track record of working with successful property investors.	£3.2m lent, 31 deals done in the last 10 weeks - 3 deals completing every week	?
"How many different solicitors have you used since you started providing closed bridging?" WARNING: Many smaller operators start with a firm of solicitors who are unaware of the fact that what the bridger is doing is illegal (i.e. the team used by the bridger and indeed the bridger himself may not comply with the relevant regulations including the office of fair trading, the law society and the FSA). When the solicitors inevitably find out, they tell the client to go elsewhere which he does and the cycle starts all over again. Don't get caught out - make sure you ask this question and make sure you only	One	?
"Are you fully compliant with all the relevant legislation related to bridging finance?"	Yes	?
"Is your mortgage broker FSA regulated?"	Yes	?
"Does your team FULLY comply with the office of fair trading, law society, consumer credit and FSA rules and regulations?"	Yes	?
"Is your bank completely aware of what you are doing and how you do it?" WARNING: NO honest bank or solicitor in the UK will approve a non compliant investor lending money to individuals in a manner that is illegal. That's why it's so important to work with someone who's properly regulated and for the banks and solicitors to know everything about the business.	Yes	?
"Are your solicitors completely aware of what you are doing? and how you do it" WARNING: NO honest bank or solicitor in the UK will approve a non compliant investor lending money to individuals in a manner that is illegal. That's why it's so important to work with someone who's properly regulated and for the banks and solicitors to know everything about the business.	Yes	?
"Do you protect me against the possibility of creditors chasing me for money after I've done a below market value property deal?" WARNING: if you do a BMV deal you may get creditors chasing you for the profits you've made because they could argue that the seller of the property sold below market value to keep the creditor from getting paid. This is common in bankruptcy cases. When you do a deal with us, we take out a special type of insurance so you are completely covered.	Yes	?
Continued on next page...		

How To Use 100% Financing To Purchase Bargain Properties (continued)

	No Money Down Ltd	Oth-ers
QUESTIONS TO ASK ANY PROSPECTIVE 100% FINANCE PROVIDER		
"Can I speak to your satisfied clients?" WARNING: any reputable bridging provider will be happy for you to speak to their satisfied clients. We have dozens you can speak to on the phone or in person.	Yes	?
"Can you prove that the source of your bridging funds is completely legal? WARNING: Ask to see bank statements, accountants statements and signed declarations from the investor to prove the source of any funds.	Yes	?
"Do you offer me anything more than just bridging finance? Can I network with your other clients, speak to your broker and solicitor and meet you in person to learn from you?"	Yes	?
"Do you guarantee the availability of funds for my deals?" WARNING: what will you do if on the day of completion your bridger phones to say the money isn't available yet? What comeback have you get if the money doesn't ever materialise and you end up losing thousands of pounds in profits? If you work with a reputable and experienced company you won't have this problem.	Yes	?
"Can you handle an unlimited quantity of deals?"	Yes	?
"Do you offer a referral scheme for me to earn a passive income by referring other people I know to you for their 100% financing requirements?"	Yes	?
"Do you offer me special incentives as I do more deals with you?" Absolutely! We offer FREE consulting with property experts to help you do even more deals which of course is in our best interests too, discounted rates on a wide range of products and services, preferential front row seats at Vadesha Properties events and workshops and much, much more!	Yes	?
"Do you offer me educational training and case studies to help me learn how to do more deals?"	Yes	?
"Do I pay you ONLY rates and charges as you've stated earlier?" WARNING: Beware, a lot of the cheaper companies out there will offer very cheap deals to get you interested and then once you've agreed to go ahead they'll add on legal fees, entry fees, exit fees, admin fees and all sorts of other fees to really build their profit. Watch out for this.	Yes	?

Continued on next page...

How To Use 100% Financing To Purchase Bargain Properties (continued)

Advantages Of Closed Bridging The No Money Down Way...

1. True **no money down** deal...
2. You'll know the amount of remortgage money you will get before you complete on the property as the valuation will have been carried out before exchange...
3. **Grow your portfolio as fast as you want** no need to worry about the deposit - buy an unlimited number of properties using other peoples money...
4. **Save on stamp duty** as compared to a gifted deposit. With this method you only pay stamp duty based on the purchase price not on the valuation...
5. **Interest on full purchase price deductible against income from rent...**

Here are some quick points to remember:

1. You'll need to get the property at least 17% below market value if you want to buy it 100% no money down. If you don't get it that much BMV and you don't mind putting a little bit of money down then this will still work very well for you in exactly the same way as described above.
2. We charge a **fixed** 1% of the funds lent (minimum £1,000). So in the above example our charge would be just £1,000. This is very reasonable (search on Google and you'll see people charging twice that). We decided to pitch low because we would like to have a steady stream of deals to work on. The only other cost you will need to cover is your insurance.
3. **Tax Advantage:** by acquiring the property with 100% finance you will benefit from having 100% of your mortgage interest payments allowable against your rental income for income tax purposes.

4. To ensure the deal goes through smoothly I **insist** all applicants use my mortgage broker and solicitor. This is because we cannot afford cock ups or delays due to inefficient solicitors or mortgage brokers and to keep costs as low as possible for you (by passing all my closed bridge business through the same people). My team are so efficient now, we can literally get a deal done and dusted in under two weeks!

Here is a list of some of the properties I have recently helped property tycoons community members purchase using very little and often absolutely none of their own money.

In fact, most of these deals involve cash back which means they not only got a property for no money down—they also got cash back from the bank on top!

Deal 1: Doncaster. Purchase price £73,500. Remortgage from the bank of £76,500. Instant equity = £13,500. Cashback = £3,000. **Total profit = £16,500.** Completed May 2007.

Deal 2: Staffordshire. Purchase price £82,000. Remortgage from the bank of £89,250. Instant equity = £15,750. Cash back= £7,250. **Total profit = £23,000.** Completed May 2007

Deal 3: Lancashire. Purchase price £82,000. Remortgage from the bank of £85,000. Instant equity = £15,000. Cash back= £3,000. **Total profit = £18,000.** Completed May 2007

Deal 4: Northants. Purchase price £47,500. Remortgage from the bank of £63,750. Instant equity = £11,250. Cash back = £16,250. **Total profit = £27,500.** Completed May 2007

Deal 5 Andover: . Purchase price £140,000. Remortgage from the bank of £141,453. Instant equity = £24,962. Cash back = £1,453. **Total profit = £26,415.** Completed May 2007

Deal 6: Birmingham . Purchase price £95,000. Remortgage from the bank of £110,000.00. Instant equity = £19,411.76. Cash back = £15,000. **Total profit = £34,411.** Completed May 2007

Deal 7: Yorkshire . Purchase price £70,000. Remortgage from the bank of £84,150. Instant equity = £14,850. Cash back = £14,150. **Total profit = £29,000.** Completed June 2007

Deal 8: Coventry. Purchase price £125,000. Remortgage from the bank of £131,750. Instant equity = £23,250. Cash back = £6,750. **Total profit = £30,000.** Completed June 2007

Continued...

How To Use 100% Financing To Purchase Bargain Properties (continued)

And here's another thing, these deals are not isolated cases either. Dozens of property investors (nationwide) are using our 100% finance service to purchase bargain properties using little or none of their own money.

I mentioned that fact because a lot of property investors say things like "the deals aren't out there anymore" or "it's too hard to make the rentals stack" or even "you can't do no money down deals anymore".

Well the fact that I help around one property investor every day purchase a property using little or no money should prove the negative thinkers wrong :)

Here's what to do when you have a deal in mind:

- Go to www.property-finance.com
- Fill in your name and email address to be taken to the next page
- Read all about the service and then fill in the form near the bottom of the page to send us the information we need to help you get started...

The information we need from you is pretty straightforward—here's the list to help you (remember these questions relate to the property you want to get 100% financing on):

Your Full Name

Your Email Address

Your Phone number

Market value of property

Purchase price

Expected monthly rental income

Property type

Is it ex council?

Freehold or Leasehold?

Is the property habitable?

When is the purchase date?

- Our mortgage broker will call you and explain the next step, including the best lender to use for the transaction.

- Our lawyers who are fully versed with closed bridge transactions will get cracking with search's and contracts. The difficulty for most lawyers lies in the fact that you are applying for a remortgage on a property you do not (yet) own.

This is why you need to use lawyers who know what they are doing!

If you do not have a deal in mind yet, please feel free to email me directly with any questions you may have about our No Money Down financing service—
nomoneydown@hotmail.co.uk

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

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E-mail: deep@property-networking.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.tycoons-forum.com

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

Since then, I have helped 65,705 property investors build successful property businesses. Our Property Tycoons Community forum has become the most popular website for property investors of all skills and experiences to learn how to get started in property, how to find bargain properties and how to buy bargain properties using little or none of your own money. Visit www.tycoons-forum.com to join us today. I look forward to welcoming you aboard!"

Parmdeep Vadesha

Our June 2007 Member Of The Month And Charity Donation

This month our Property Tycoons Community member of the month is Dave Coughlin!

I have known Dave on and off for around three years now. The fact that we met at a property seminar tells you a little something about the secret to Dave's success in property—he understands the need to continually educate himself about the new trends in property investment.

Dave studied at Leicester University where he met his future business partner Maz. A little birdie also tells me Dave later studied Chemistry at Cambridge University!

Dave and Maz have gone on to purchase around 150 properties in the North West of England. If you read the local Manchester and Liverpool newspapers you may well have spotted their full page advertisements—a testament to their presence in their local market.

You will find Dave always ready to

give a helping hand on our www.tycoons-forum.com forum, where his experience and knowledge have helped many of our newer (and experienced) investors make more money in property with less risk...

That's why our Property Tycoons voted Dave our 'member of the month' this month. Well done Dave!

To listen to me grill Dave Coughlin for an hour about how he became so successful in property general then visit the FREE downloads section of the Tycoons forum:

<http://shmyl.com/vacoson>

Click the "property related audios" section to listen to the online version (I'll be posting up the audio soon).

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 personally donate 10% of the Property Tycoons forum subscription revenue each month to the charity nominated by our member of the month. This month I'll be giving away £951 to Dave's nominated charity.

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

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

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