



## Introduction to Building up a Property Portfolio

What would it take for YOU to be financially free?

Do you want to:

- **Secure your retirement income**
- **Invest in property**
- **Help your children start on the property ladder**
- **Be financially free so you can work less, play more & inspire?**

### Why become a Property Investor?

Growth of Property:

Govt figures predicted for next 20 years: 7.6% per annum

Govt actual figures for last 20 years 11.74%

**Real increase likely to be between these two**

The secret is: **£1 million worth of property = Income for Life**

At Financial Freedom For Doctors – we can arrange for you to develop a property portfolio – **Passively!**

Property Types: Best rental yield & ROI (return on investment) is consistently greater from small units – 1 or 2 bed flats

Purchasing Property:

Deposit – 15% (may need higher % to get best deals at present)  
Bank's Portion of mortgage is 85% - but the whole amount appreciates at say 8.5%

The (time – consuming) process for doing it yourself:

Source below market Value (BMV) properties  
Become an expert in your area  
Get to know 1km square really well  
Know about planning applications, which properties have been for sale for a while, etc  
Leafleting, adverts in paper – all pick up BMV deals.

Greg Ballard, who is speaking tonight on line at 8pm BST Wednesday 16<sup>th</sup> July, can do all this for you. The fee appears expensive at first, but when you add up 5 years worth of management fees, letting agents, organising the refurbishment etc, even professional property investors invest with him.

**Example Property – 1 bed flat in the South East:**

On market at £85,000  
True Value £100,000  
We pay £75,000

Deposit £11,500 from your fund  
Valuation Fee £500  
Solicitors fee £750  
Purchase cost total £12,500

Lender provides 85% which is £63,750

Bank has Financed 85% of your new business!

Refurbish Cost £3,750  
Revaluation £500  
Solicitor £500

New Value £100,000

Remortgage at 85% of new value = £85,000 – property is free!

Other examples:

**1 bed flat**

On market at £100,000  
True Value £120,000  
We pay £85,500  
Refurb £4,229  
Profit £30,271

**2 bed flat**

On market at £120,000  
True Value £150,000  
We pay £108,000  
Refurb £6,500  
Profit £35,500

**System:**

Buy Below Market Value  
Refurbish

Rent  
Refinance

Greg Ballard can also cover:

Re-financing  
Capital gains Tax  
Income Tax  
Inheritance Tax

**Building up a 5 year Portfolio:**

	Purchase Price	True Value	After 1 Year	After 2 Years	After 3 Years	After 4 Years	After 5 Years	After 10 Years
Prop 1	75,000	100,000	108,500	117,723	127,729	138,586	150,366	208,386
Prop 2	81,375	106,375		115,417	125,227	135,872	147,421	204,304
Prop 3	88,292	113,292			122,922	133,370	144,706	200,543
Prop 4	95,797	120,797				131,064	142,205	197,076
Prop 5	103,939	128,939					139,899	193,881
Total Value			108,500	233,139	375,878	538,892	724,597	1,004,189
Growth			33,500	76,764	131,211	198,428	280,194	559,786

To do this passively your need:

UK Resident  
Good Credit Rating  
Understand the time scales involved  
Can provide the up front fee & the cash flow

So where am I in this process with my own investment?

Property no 1 is rented out at the predicted rate £490 per month

Refinance is awaited (deferred from 6 weeks before credit crunch to 6 months – July)

On line for next property approx September 2008.

To find out more:

<b>Sign up</b> on <a href="http://www.FinancialFreedomForDoctors.com">www.FinancialFreedomForDoctors.com</a> - give your Email address
Attend Greg Ballard's <b>teleseminar</b> on Buy to Let Property Portfolios – the Passive Way
On Wednesday 16 <sup>th</sup> July 2008-06-29 At 8pm BST (summer time)
Click on the link in advance so that you know which page to go to, how to telephone the US line number cheaply (1-2p per minute), and what number to telephone.
Bookmark the page so that you can come back to later today.
As an alternative to telephoning, you can listen through your internet connection, but will not be able to ask questions verbally – only via the box on the webinar website.