

**"How To Buy
Property With
Genuine Discounts
of 15-20%+"**



By K Damian Qualter BA MBA
Managing Director www.BuyProperty4Less.com

How To Get The Best Results From This Lesson

To really get the best out of this lesson it is important that you print it out and keep the entire lesson together in a file for future reference. I have left plenty of space for you to make notes. **Remember that the information I am going to give you literally cost me thousands to learn.**

If you have any questions please don't hesitate to contact me directly at

damian@buyproperty4less.com

Dear Fellow Property Investor,

May I take this opportunity to thank you for subscribing to my 7 Day course

Property Investment Made Simple

Once you have read the course thoroughly you will have the knowledge of a professional property investor, and have the ability to forge your own successful investment deals.

There's a simple reason for writing these lessons which I'll tell you about later.

I started investing in property less than 5 years ago. I've made hundreds of mistakes which have cost me dearly, but luckily I have learned from those mistakes.

When I set out I had no one to advise me, or to discuss investment ideas. I learnt the hard way, but my goal was to own £1m worth of property in 5 years. Over the past 29 months I have blown that initial goal out of the water, building up a property portfolio worth over £5.5m (with over £1.5m worth of equity) from scratch. I'm not telling you this to boast, but to convince you that anyone with determination and ambition can build their own successful portfolio with minimum risk.

Through my own property investments and helping countless BuyProperty4less members to buy successfully, I have built up a wealth of knowledge on the subject of the investment property market. People who know me in the property game often come to me for help and advice, or sometimes just a second opinion about a particular deal.

Property Investing Is Simple

**"Buy the right property for the right price
in the right area"**

"If it's that simple, why isn't everyone doing it?" I hear you cry.

The reason why people don't do it is simple- they do not have the depth of knowledge about the industry with which to make an informed decision.

That is why I have decided to spill the beans and uncover some of the myths of property investing. I don't like the cliquy arrogance of the industry which has always made it difficult for the average guy/girl to get ahead.

In these lessons I'm going to teach you some of the fundamentals which other companies only discuss on their expensive courses. (I'm not knocking courses by the way, I think they're great - I happen to be a bit of a course junkie myself!)

All I ask is that you sit down and read this information thoroughly - it has the power to transform your life.

Probably the two questions I am asked most often are:-

- 1. Why does the developer give a 15-20% discount?**
- 2. How do you know the discounts are genuine?**

Why do developers give discounts?

For many different reasons, which include:-

- They need a percentage of off-plan sales to obtain funding
- They want to sell property in various 'releases' - The earlier the release the greater the discount
- They want to push-through investor sales to help hit sales targets

TOP TIP: Many large PLC house builders often offer substantial discounts around their yearly and half-yearly financial reporting periods to achieve sales targets. Remember bonuses are only paid if targets are reached.

- They want to sell the last few remaining units when the development has completed
- Developers have not had the chance to prepare glossy sales brochures or open expensive on-site sales offices
- Sales have slowed down to end-users

How To Know Discounts Are Genuine

All new developments that I take on for clients, I have formally valued by a RICS surveyor. Since we work very closely with our mortgage broker, we instruct a surveyor on the panel of the lenders who may be used once we obtain a mortgage.

I have been doing this for a number of years so I have a gut feeling with regards to correct pricing. It is only when I am fully happy with the scheme that I would then pay for a valuation to take place. Therefore we know the pricing and discounts are genuine.

What makes the best type of property deal?

The first thing I look at is the numbers. **Do the sums add up?** If the rental figures do not add up it goes straight in the bin.

If you know the monthly rental there is a simple calculation you can do to see how much money you would borrow-

$$\text{(Monthly Rental Income / Interest Rate) x 12 / Interest Cover}$$

"But, I'm rubbish at maths!" I hear you groan.

Let's do a simple example using some real life calculations:-

Anticipated Rental: £800pcm

Interest Rate: 5.5%

Interest Cover: 125%

Amount of Mortgage Required: £135,000

- $800 / 5.5\% = £14,545$
- $£14,545 \times 12 = £172,540$
- $£172,540 / 125\% = £139,632$

Therefore the mortgage company would be happy to lend on this deal.

What type of person makes the best type of investor?

Investors come in all shapes and sizes, - and I don't mean just physically!

Each person has their own unique personality made up of:-

- How much risk they are willing to take
- How long they want to wait before the property is completed
- If they want to buy or sell at completion
- How much capital they have available
- If they want to buy only in UK or abroad
- If they want property close to their homes or anywhere they can make a good return
- Are they in for long term growth or short term profit

As you can imagine I come across many different types of investor and it's important for you to be honest at the outset to have any chance of success in property. You must admit weaknesses and concentrate on strengths.

The reason I have been successful with my clients is I force them to answer these questions **honestly.**

Once you have a profile of a client then you know what sort of investments would interest them.

How do I get started?

If you are really serious the next step would be to call my office and have a candid chat either with myself or one of my staff. Don't worry we're not pushy. We genuinely want to help clients invest successfully.

Jot down any questions you may have and all it takes is a quick call to see if we can help.

Our number is 08450 637 638.

If you want us to call you just email

newclient@buyproperty4less.com

Let us know a convenient time and someone will call you back.

In Lesson 7 I'll explain

- **How to work with me personally on a 1-to-1 basis**
- How to access our deals BEFORE our other 15,657 clients even see them
- **How to get access to my team of advisors**
- How to raise capital and release equity

Get ready to receive my **FINAL** lesson tomorrow.

Happy Investing



As I'm sure you'll agree the main thing you need to make money from investing in property are the right contacts.

I can bet you that the contacts I've built up over the last 5 years are some of the best in the business.

When I started investing I knew no one and learnt the hard way, making many mistakes along the way. I have built up a small select clientele who know that to get ahead and save thousands in the process they need to have someone who has experienced it all and can handpick the prime property investment deals there are out there.

My "Dream-Team" of advisors includes

- One of the UK's leading Mortgage Brokers
- One of the UK's "Top Ten" tax advisors
- The North-West's leading law practice
- The No.1 furniture provider for BTL property
- Some of the most successful letting agents

I'd like you to answer this question:

If I could do 2 deals per year like the one I mentioned in Lesson 1 - How big a portfolio could I have in say 5 years and what would it be worth?

What figure do you get?

What difference would it make to my lifestyle?

As I mentioned earlier in this lesson I want to work with a few select clients who want to get ahead in the property business.

I do all the hard work finding you property and doing the deals. You reap the rewards.

I'll personally introduce you to my dream team of advisors who I hand-picked, purely because they are the best in the business.

You'll receive each property deal exclusively via email BEFORE it hits my website. You can choose the best plots before they're snapped up by other investors.

To find out more about my platinum and platinum mentor services please click the following link below

<http://www.buyproperty4less.com/platinum-membership/>

Yours in Property



K Damian Qualter BA MBA