12 Questions To Ask Yourself Before You Start In Property

by Peter Jones BSc FRICS

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Foreword

Hi,

I'm Peter Jones, chartered surveyor, author and property investor, and in this short e-book I want to explore twelve questions I think every investor should ask themselves when they begin their property journey and which they should ask themselves at regular periods and intervals throughout their property journey. These twelve questions will help them to make sure that stay on track and are still doing the things that they should be doing to maximise their returns and their business potential to the full.

In my opinion, if you answer these questions carefully – and ask yourself these questions regularly to keep on track – you will be much more successful than most investors who just go ploughing in.

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Here's to successful property investing.

Peter Jones

Peter Jones B.Sc FRICS

Chartered Surveyor, author and property investor

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About the Author

Peter Jones is a Chartered Surveyor, an author and a serial buy to let property investor.

He has been involved in property for over 30 years having graduated from the College of Estate Management, Reading University, and then qualifying as an Associate member of the Royal Institution of Chartered Surveyors in 1983, before being elected a Fellow in 1992.

By the age of 35 he w*as a Salaried Partner in a well*-respected firm of Chartered Surveyors, and was managing partner of their West End of London Office. His specialty was commercial property but during the recession of the 1990's his specialisation became redundant, and so did he.

Finding himself with no regular income, and with no savings, but with a wife and 3 young children to support, he borrowed some money from a relative and bought a house to refurbish and sell-on. That was the start of his own property business and, despite starting with none of his own money, he quickly assembled a multi-million pound property portfolio. He now owns over 70 letting units, and lives off the passive income they produce.

Peter is still actively involved in buying and renovating property, and regularly flips properties for profit.

Peter has written a number of successful property books. The first, An Insider's Guide to Successful Property Investing, was first published in 2000 and was one of, if not the very first, book of its kind which was written for what we'd now call buy to let investors.

On the back of its success he was invited to be a guest writer for Property Secrets, and wrote Spanish Property Secrets, French Property Secrets, and Portugal Property Secrets.

He is now a guest blogger for Property Secrets.

He has since written a number of other successful titles dealing with UK investing including 63 Common Defects in Investment Property and How to Spot Them, The Successful Property Renovator's Workshop, and the highly acclaimed The Successful Property Investor's Strategy Workshop in which Peter describes step-by-step how he built his own property portfolio, starting with virtually none of his own money.

Details of his books can be found at: **www.ThePropertyTeacher.co.uk.**

Peter has also written for Property Investor News, Property Auction News and Hot Property Alert, and has been a guest blogger for Progressive Property and LandlordZONE. He is also host of the Progressive Property Podcast.

Peter's blog can be found at **www.ThePropertyTeacher.co.uk**.

Please also *visit Peter's YouTube Channel* – The Property Teacher.

And his Facebook page www.Facebook.com/PropertyTeacher.

Question 1 – Why do I want to "do property" and what am I trying to achieve?

The first question is: "Why do I want to do property and what am I trying to achieve?"

Now that might sound a bit strange, perhaps you were expecting me to say that the first question should be what strategy should I follow or where should I buy my properties. No, at a very basic level we need to take a step back from that and ask "Why am I doing property and what is it that I am trying to achieve?".

The "why" is very important. Tony Robbins, the self-development and motivation expert will tell you that if you want to achieve anything, you are much more likely to achieve it *or* you are only going to achieve it IF you have a reason for achieving it. In other words, what we could call "the why".

This may sound obvious, but we need to know what we are *trying* to achieve before we start! Human nature being as it is, we are far more likely to keep *on purpose* and *on track* if we set ourselves specific targets to aim for.

Quite simply, we need to set goals – in this instance, property related goals. In my experience, these are usually related to financial needs. For example, many go into property because they want to have financial freedom. Others are perhaps worried about not having enough pension for the future or maybe they want to put the kids through university.

For others, their "why" may be non-financially related. Instead they may be needs of lifestyle, or practical needs, such as the need of a parent of a sick child or a child of a sick parent to generate an alternative source of income that allows them the time to be carers.

Whatever your reason is for doing property, you *will* have a "why". At any given time, you can recall your *why* and it will make it far more likely that you will stick with it because let's be honest, there are going to be bumps in the road. Property itself is very simple in concept, but not always so easy to do and it takes a bit of effort. So, if you know *why* you are doing it, you are more likely to keep going when you get the bumps in the road.

For this reason, we need to know why we want to achieve our goals, or even better, why we *need* to achieve our goals. My experience is that most investors' needs can be categorised under two

headings: a need for income or a need for equity. In practice, many of us have a need for both. To be as successful as possible in property, all investors should identify and quantify their particular needs and set a time limit for their achievement. They should then resolve to accomplish their goals no matter what.

Onto the second part of this question – “What am I trying to achieve?”

That might sound a bit strange because you might think it’s obvious what you want to achieve, but I meet lots of investors – particularly would-be investors – and when I ask them what they are trying to achieve in property they come up with something a little bit vague. For example, the may say “I just want to buy a few buy to lets” or “I’m just trying to increase my income” or “I’m just trying to create a bit of equity”. This is all too ambiguous.

You need to be very clear on what it is that you want to achieve from property. Why? Because when you can answer that question, it’s going to make it a lot easier later down the track when we start thinking about things like strategy, where we are going to buy our properties, in which areas and other particulars. That will all become far more self-evident because we will know exactly what we are trying to achieve in the first place.

So, if you haven’t already done it, grab a piece of paper, your tablet, PC or whatever you’ve got to hand and just start making some notes. Work out why you want to do property and then work out what you are going to achieve. And when you are writing down what you want to achieve, express it in terms of goals.

For example, my six-month goal is, my twelve-month goal is, my five-year goal is, my ten-year goal in property is… and so on to achieve this. Then you’ve got a track to run on and it will make decision-making in the future much easier.

Question 2 – What strategy do I need to follow to achieve what I want to achieve?

The second question that I think all investors should ask themselves is: "What is the strategy I need to follow to achieve what I want to achieve?"

Devising a suitable strategy to accomplish their goals is a step that many new investors often overlook. Instead, they aimlessly start to buy property without any consideration as to whether the property is the right property to achieve their goals.

In essence, there are three principal property strategies and these largely relate to the basic needs that we identified in the first question.

1. There's buying and holding to rent properties out (usually for income)
2. There's buying and holding properties for what we could call equity or capital appreciation.
3. And there's buying and selling properties. And when we sell on for profit, then that's essentially to make lump sums of quick cash.

Every strategy in property generally falls under one of these three main headings. We could have a really semantic chat about what a strategy is and whether there are other strategies, but I think these are the three that you should focus on. Everything else tends to come under those headings anyway – and if it doesn't fit those headings, then it's probably more of a technique. But as I say, we can talk about that until the cows come home but in my mind, these are the main three.

When you know what you want to achieve, which is Question One, you can then start to think about what the best strategy is to help you achieve what you want to achieve.

For example, if you want to create income, either to supplement your current income or to replace your current income and to allow you to spend your time doing other things, logic would suggest that you'd follow some kind of buy and hold strategy. Buy and hold a property to rent out; start to accumulate properties and create a portfolio that pays you passive income.

It makes sense, doesn't it? We'll come back to that in a moment.

Or it may be that you want to grow your wealth and have some equity, or grow your capital or pension. You might buy a property and wait for the value to go up.

Whilst this sounds interesting, we have to question if this is a wise strategy.

Or, it may be that you need some lumps of cash in your bank right away. For example, if you don't have a lot of money to start in property and you don't much have much for a deposit, maybe you should be doing some form of buy and sell strategy. Flipping; buying the property cheap and selling it on. Or buying a property cheap, renovating and selling it on at a profit. Then you can keep the profit and use that for future deposits.

Now you can see why Question One is so important. Often, investors just jump into buying a property without even asking Question One. They don't know what they are trying to achieve so they just go out and buy a property.

Why do they do that? Because they've heard property is good. They read about it in the *Daily Express* or other, and they think I'll go and buy a property and rent it out. But it's not as simple as that. We need to be doing the right things at the right time and making sure the property fits our strategy – and our strategy will, more often than not, be dictated by our goals – or put another way, what we want to achieve.

One thing which really strikes me a lot of the time (particularly when I talk to those starting out) is how many investors want to create a passive income and replace their job income. They want to sack their boss and get out of their job, and quite often they tell me that they want to do that in the next six months or year. They also tell me that the way they are going to do it is by building a portfolio so they can take the income or net rent from the portfolio to replace their earned income.

The reality is though, that building a passive income through a property portfolio can be quite time consuming, and you're probably going to need multiple properties to be able to replace your job income.

For example, I buy cheap properties in the North East and typically a property will cash-flow at £200 a month – so, it takes quite a few properties to replace even an average income. Then you need to factor in irregular costs like repairs and voids (when the properties are empty between tenants).

I'll often say to an investor who wants to sack their boss by creating a portfolio, "Are you sure that's the right strategy? Perhaps if you want to get out of your job, a better strategy would be to do something like a buy and sell strategy. Buy some properties, flip them, sell them at a profit and then

you can put the money in the bank and maybe live off that while you then develop your portfolio. Or maybe do a combination of strategies. Do some flips, buy some properties, renovate them, sell them on, pocket the cash. At the same time, build your portfolio knowing that it might take two or three or even five years to actually build a portfolio of size to replace your income".

Buying rundown properties to do up and sell on is an extremely popular strategy with many investors and can be far more profitable, if done properly, than merely trading in property. To investors like the one above, I'll remind them that refurbishing can also be combined with a buy and hold strategy. Many investors will buy rundown property and do it up, and then hold the property. By doing so, they can add value, and therefore equity, and should then be able to let the property out at an enhanced rent and so enjoy an enhanced return. (My Special Report "10 Tips for Profitable Property Renovating" is available on Kindle at the end of this report if you would like to read up on this a little more).

What's important is that the three strategies above are not mutually exclusive, so it's well worth spending the time to think about what is the best strategy or (combination of strategies) to achieve what it is that you want to achieve in property.

Question 3 – How much time can I spend on my property business?

The third question that I think everybody beginning to invest in property needs to ask themselves is: "How much time do I have to put into my property business?" The answer to this question should, and can, affect their overall strategy and plan.

This is obviously quite crucial because behind the question is the implication that we are going to be taking action, and we need to have the time to take the right sort of actions which are going to help us build our property businesses.

You might be starting part time. I meet a lot of investors who tell me they have very little time because they are starting part time, and I understand this, especially if they've got a full-time job. (Particularly if it's a demanding full-time job which means they might not have much time to put into property).

If this is your case, I would suggest that the starting point is to think about how you're currently spending your time. Is there any time which you could call "wasted time", which you can take back to use for your property business?

Are you watching too much TV? Are you spending your time on *Facebook*? Instead of going on *Facebook* or watching telly, could you instead be on *Rightmove*; or ringing agents and making appointments?

What do you do at the weekend? Could you stop doing whatever it is you're doing at the weekend and just allow yourself just a couple of hours to make appointments to go and view properties?

The reality is that when you think about it, most people, even those who feel they don't have very much time could probably make more time to do that kind of stuff.

If you're really stuck for time, an answer could be outsourcing some of these property related activities. For example, rather than going onto *Rightmove* yourself and looking for deals, maybe at some point you could outsource this to a VA (Virtual Assistant) who could go through *Rightmove* and make appointments for you.

Or maybe, if you are really stuck for time, you could perhaps team up with a JV (Joint Venture) partner, an agent, deal packager or sourcer who could go and inspect the properties and find new properties for you. There is usually a way around the time conundrum if you really feel that you don't have a lot of time.

The key thing is to see how much time you've got and to make sure that you have enough time to be able to do the things that you need to do.

Again, "time" is one of those questions which is ultimately going to affect us when we think about what strategy we are going to be undertaking.

We were thinking in the last question "What's the best strategy to help me achieve what I want to achieve?" If you don't have very much time then you maybe have to adopt a strategy which is a lot more passive. For example; instead of taking on flips and overseeing project managing refurbs for example, perhaps it is a matter of buying a simple buy to let and letting it out.

Have a think about it in its wider context; think about what you are trying to achieve, think about what the best strategy is to achieve that, and then think about how much time you need for that strategy and how much time you've actually got.

The key thing is that most people, when I talk to them about time – even those who tell me they don't have very much time – usually have much more time than they think. They just have to use and manage their time more wisely.

Question 4 – How much money do I have for my property business?

Question number four is: “How much money do I have to put into my property business?”

As a general rule, the more time and more money that an investor can put into their property business, the quicker the business will grow and the more properties they will own.

How much money YOU have for your property business is a crucial question as it will impact significantly on the type of property that you buy, as well as the amount of time it will take to achieve your goals.

I meet a lot of beginner investors who assume they have access to very little money. I fully understand that, I started with none of my own money when I first began in property because I’d just been made redundant, and I didn’t even have any savings.

This poses the question; can we still get into property even if we have little money?

The answer is, of course, “Yes, absolutely, because there is usually a way”.

If you literally have no money to put into your property business then you will simply have to be more creative in putting property deals together. This may require you to find alternative forms of finance such as funding from a friend or an acquaintance or a relative, or by taking on partners, whether active or sleeping, or by using other forms of non-conventional finance such as money from property angels or even credit cards.

The way that I found to get started in property was to draw the equity out of my own home, and this could be a way to get you started too. Many would-be investors often overlook the fact that they have equity in their own homes that can easily be drawn down and used to kick-start their property businesses.

When I first started, many lenders were averse to investors using borrowed funds to pay the balance between the purchase price and a mortgage. However, things have changed, and as long as a lender can see where the deposit, for want of a better description, has come from (so they can satisfy themselves it’s not laundered cash), then they’re usually happy to accept funds borrowed from another bank (from equity) as a deposit.

Because I had been made redundant, I did some consultancy work so I could show the bank some earnings, and although it wasn't much, it was enough to get some equity out, which became the seed capital of my property business.

Another thing I did was to borrow a small amount of money from a relative which allowed me to buy my first refurb and flip project – a small terraced house in a nearby town which I renovated and sold on for a small profit.

Your case may be that you *do* have some savings or it may be that you've got old endowment policies for example, or you can access your pension. Now I'm not an IFA and I can't advise you what to do, but I can ask the question – if you are able to access that money, would it make a greater return if it was put into property? The answer is most likely yes, but obviously I can't give any advice on that.

Usually when we think about it, though, there are ways and means of increasing the amount of money that we have access to.

Since I started in property about twenty years ago, using JV funds has really taken off. Many beginner investors are using JV funds and accessing JV funds to either get themselves started or to accelerate their progress. And their joint venture partners are often people they already know, like family or friends for example, who will fund deals.

Often you already know your JV partner but until you tell them you are going to do property, it probably won't have occurred to them to offer you the money.

Or perhaps you'll find your JV or business partners at network meetings, either property network meetings or business network meetings; this has become much more mainstream and much more common.

The reality is there are ways and means of making sure that we have more money (or access to more money) than perhaps we could imagine.

When you start, it would probably be a good idea to actually sit down with your tablet or, if you are a bit like me, a bit old fashioned, with a pad of paper and a pen and actually work out how much money you've got.

If it doesn't look like you've got that much, then start thinking about some of these other sources of finance and jotting them down and making a conscious decision to actually go and access some of these other funds that are out there. Set it as a goal, if you like or as a task.

Make a list of everyone you know and let them know, conversationally, that you are now a property investor and see what happens. I'd be amazed if you told everyone you know what you are doing and no one offered you money to invest for them at some point.

Because the money is out there, there's no doubt about that, the money is absolutely out there. Quite often we don't get it because we either don't look for it or we don't ask for it.

And often that's because we don't believe that WE can really get it.

Question 5 – What type of property fits my strategy?

Question number five is: “What type of property fits my strategy?”

Again, a simple question but the answer can have profound implications for an investor’s business. Now hopefully if you follow through on the previous questions, you will think about why you want to be in property, what you are trying to achieve from property, how much time and how much money you’ve got to put into property, and what is the strategy that you want to actually follow.

When you know the strategy that you want to follow in property, you can then start thinking about the type of property that you might need to buy. This is so important because I meet so many investors who just go off and buy randomly; they don’t really think about why they are buying at all, they certainly don’t buy with a strategy in mind, they don’t buy with their overall outcome or what they are trying to achieve in property in mind.

It’s rather like, “Oh there’s a property, it’s one close by so I can manage it, or it’s in the street which I know or is just around the corner”. Or, worst of all, “It’s the type of property which I’d like to live in”. This type of random buying doesn’t really work because this is not working towards finding the right type of property.

As a general rule of thumb, if you want to buy property for income you probably need to look for cheaper properties. The reason for this is because generally speaking, cheaper properties return a high yield. That is because mathematically speaking, the return on a property is the rent divided by the purchase price or the value. So you can imply from that and you can see from the maths that basically cheaper properties give you more money back. You get more money for your money from a cheaper property.

If you’re buying property and you’re buying perhaps because you want to create equity or capital, you might want to buy properties where there is a better chance of it going up in value.

Now to be honest with you, I don’t really see that as investing. If you’re hoping that the property is going to go up in value, then that’s speculating rather than investing – but if that’s the route you want to go down, then you are probably looking for more expensive properties.

Why? Because it’s the more expensive properties that tend to go up in value.

Ultimately the type of property you are going to buy is going to depend upon your strategy, but please be advised that what I've just told you is only a guideline and not a rule.

Generally, if you find yourself steered towards a buy and hold strategy for long-term equity growth, the chances are that you will be looking for higher value, lower yielding properties in a decent area and which provide the best prospects for future capital growth.

On the flip side, if you are steered towards a buy and hold for income strategy, it may well be that high yielding, lower value properties in less prosperous locations make more sense as they will receive a greater proportion of income for the money spent, and a greater cash-flow.

And, if you are buying to renovate and then sell for quick cash profits, it's likely you'll be looking for properties in areas which appeal predominantly to owner occupiers, and not properties which appeal mainly to tenants.

Today, a popular strategy for income is to buy property for serviced accommodation. It can give a really good return if you buy in the right place and set up the right business systems to advertise and run them.

Other investors buy properties to convert to HMOs which can give a higher return than single lets IF they can be kept occupied.

If you want to do HMOs (houses of multiple occupation), you might be looking for large terraced houses or large semis for example, or large detached Victorian villas; double-fronted villas with two bays that you can split into rooms to let out separately. These would need to be of a decent size and the accommodation needs to be (or must have the potential to be) arranged to make it work.

Or perhaps if you are wanting to do, for example, commercial conversions, you've obviously got to find redundant pubs or disused office buildings.

Ultimately, the strategy that you want to follow is going to very much determine the type of property that you are going to be looking for.

Question 6 – Where will I find the properties that fit my strategy?

In question five we were thinking about what type of property to buy, so the natural next question is: "Where are you going to find those properties? Where are you going to buy them?"

Most people will assume that they are going to invest near home and that's fair enough, why not. If you can invest near home it's going to save you time travelling to find the properties and you may already have local knowledge.

You'll know where the expensive properties are which you don't want to buy, where the cheap ones are for single lets, where the university and hospital are and so where to buy for a HMO – and where the really, really cheap, too poor to buy and scary properties are.

Perhaps you already read the local newspaper so you'll know where the new shopping centre is going to be built, or where the new school is going to go, or where the new roads are going to be, or if any areas have been earmarked for demolition or redevelopment. You'll know all that and that could be really useful information to help you decide where you are going to buy your properties.

What's more, if you are thinking of buying properties and managing them yourself, then you'll probably want to buy nearby so that you can actually get to the properties and do all of the stuff, like repairs, etc. yourself.

That's probably the subject of another e-book because personally, I don't like the idea of managing my own properties and I always suggest you don't manage your own properties. In my opinion, your time is better spent doing other stuff like finding deals.

The question is, do we need to buy properties near home?

No, we don't – and in fact, it all depends on your strategy anyway.

It may be that your preferred strategy doesn't actually work where you live. After all, if you live in a relatively prosperous area with few cheap properties then you may have to look outside of your area if your strategy is to find high yielding property which produces a good cash flow.

A good example of this is the investors I meet who want to do buy to lets in London; the yields in London are so low that buy to lets are very tricky. I know London is a big market so I don't want to

be too general about it, but generally speaking, buy to lets don't really work in large parts of London because the yields are just too low.

I'm not saying that you can't buy a property and stick a tenant in because you clearly can.

But if you want to follow the Buy Refurbish Refinance model (BRR) and recycle all or most of your money out of the deal, London isn't great for that – the figures usually don't stack up. Incidentally, recycling your cash out of a deal means you can buy again and again and build your portfolio with a limited pot of money, so it *is* worth doing.

Does that mean that anybody in London can't do buy to lets the BRR way?

No, but it might mean they have to do them somewhere else. For example, many London investors buy in the Midlands, Manchester, Liverpool, Leeds, Newcastle, etc.; away from home.

Is that possible and can one do that?

Yes, of course, and in this day and age with the internet, Google, Rightmove and all the other websites and apps, it can be quite easy to especially do rudimentary research about an area online. Its relatively simple to come up with a shortlist of areas and then just go and visit those areas.

Even better if you have JV partners or if you find a deal packager or an agent who will work with you in an area away from home that can make all things possible.

But the key thing to think about is what type of property you need to buy to achieve what you want to achieve – in other words, to be able to undertake the strategy that you want to undertake. Then think about where you are going to buy those properties and where those properties are actually located. It's not just necessarily a case of where that type of property is located, but you need the right type of property at the right price to make the figures work.

That's why we do our homework and that's why we make our money as property investors – because we are prepared to put in the effort to find those areas where it does work.

How far you can go in your search will, of course, depend on how much time you have to put into your business. This is where an investor can find that they have conflicting needs and it's better to identify them from the outset. It may be, if they have very little time to put into the business, they have no option but to delegate the task of finding suitable properties to a third-party; either a JV partner or an agent, or by using the services of an investment company.

I live just outside Nottingham, but I invest in Newcastle in the North East. If geography isn't your subject, I'm 150 miles away and it takes me 3 1/2 hours each way to drive – it's nice on the train.

Sometimes people say well, why do you do that? Why did I invest in Newcastle and not Nottingham? There are historic reasons why, which I won't go into now, but the reality is I'm actually glad that I did do it away from home because I know that if I'd invested nearer to home, I would probably have meddled.

I would probably have felt obliged to manage my own properties, I might even have felt obliged to try and do stuff like basic repairs – and I cannot do DIY. For me, there are lots of advantages of having the properties away from me. Ultimately all I am interested in is the figures and the income. I am not in love with property for property's sake so it doesn't bother me whether they are on my doorstep or a hundred miles away or two hundred miles away. It doesn't matter to me; it's just an asset for producing income.

Essentially, I don't know where you are and I don't know what your aspirations are but have a think about what you are trying to achieve, have a think about what strategies work in your local area. If any of those strategies suit you, great. And if the properties are the right price even better, pursue a strategy nearer home.

But if common sense tells you that you can't do what you want to do near home, then find somewhere else to do it. And perhaps find a JV partner located in that area who can help you do it. Or choose a strategy you can do near home.

Ultimately it all comes down to that. Either choose a new area – or choose a different strategy – those are your only two realistic options.

Question 7 – Have I got the right plan to find and buy my property?

Question seven is: “How do I prepare the right plan or have I got the right plan to go out and find the properties that I need to buy?”

By now, if you’ve followed the other steps, if you’ve been through the other questions, you’ll have thought about what it is that you are trying to achieve from property. You’ll have thought about the strategy that you need to adopt to achieve whatever it is you want to achieve in property. And you’ll have thought about the type of property you need to buy in order to achieve whatever it is you want to achieve in property.

We now need to go and find the properties – and buy them.

There are many ways that investors can find property. They can use estate agents, bespoke property investment providers, auctions, newspaper adverts and so on.

If you’ve read my other e-books, you will know that I’m not a big fan of just going down to the estate agent. We need to be much more strategic than that and we need to start by going to the estate agents in the right area which may or may not be where we are based.

There is a lot of stuff that we need to be thinking about but in practice, how do we put a plan together to find properties?

Well the first thing is we need to think about how much time we’ve got. In a previous question, I urged you to think about what you may be able to give up; is there any TV you can stop watching, for example, in order to give you more time.

You may then want to plan in your activities, and I’d actually make a physical schedule on a piece of paper or on a spreadsheet, actually showing how you are going to do this. This might include:

* Research on Rightmove

* Making appointments with agents – and making sure that you make appointments with all the agents in your area

* Making appointments to go and view the properties.

How many viewings you need to do before you buy a property will vary a lot depending on what you are doing, where you are doing it, how much experience you've got, how much money you've got and how much time you've got. By and large, as a general rule of thumb, the more experienced you are at buying properties the less number of viewings you'll need to do in order to buy a property.

That's because you'll get a far better idea of what you are looking for when you are doing your initial research and the agents will get a far better idea of what you are looking for before they put properties to you.

But you might start off by doing forty or fifty viewings before you buy your first property. Those forty or fifty viewings might result in maybe ten offers, of which maybe one or two or three may be accepted. And that would be a pretty good hit rate.

So make the plan and schedule the time into the diary. If you don't do that, guess what's going to happen? Absolutely nothing.

While you are doing all of that by the way, and we'll be thinking about this more with the next question, you should also be talking to your mortgage broker about raising finance so you can have a decision in principle to put before the agent. This effectively puts you in the place of a cash buyer.

As such, think about a clear plan. Start putting down on paper or in a spreadsheet what you are going to do, what you are going to do every day of the week, what you are going to do every week in the month and what you are going to do every month in the year until you achieve your property goals.

And before you start feeling very overwhelmed and thinking I don't know if I can do this, just remember – a general principle of success which I have found to be true in my thirty-five years in property is that small things done consistently are going to be the things which actually create the results for you.

A small thing might be that you schedule twenty minutes a day to go onto Rightmove to look for properties in your area. It may be as well as that twenty minutes, that you have five minutes ringing agents to make appointments. That could be a simple thing you can do most days.

Maybe, and this is probably a good thing to do, you actually chunk all of the viewings onto a Saturday; a Saturday morning – or if you are going to do twenty viewings, then all day Saturday.

That would be a plan – and if you just do that and if you do that diligently for the next six months, guess what? You will do deals.

You won't just do one, you'll do many deals.

So there we are. Think about the plan, think about the best way to put it together and then once you've made the plan, the absolutely key thing is to take some action and actually follow through. Otherwise, nothing is going to happen.

Question 8 – How do I get the best finance for my property deals?

Question eight is: How do I get the best finance for my property business and my property deals?

We've already touched on some of this in an earlier question but what I want to say here, and make the point and stress it, is that in order to do this and in order to have the best chance of success in property, we need to appoint a really good mortgage broker; if not a really great mortgage broker.

Please be aware that not all mortgage brokers are the same; some will specialise for example in buy to let, others might be more on the commercial side and specialise in HMOs. Find the right broker for what you are trying to do.

Also remember that not all brokers are the same in terms of what they are able to do or what they can achieve because some are good and some aren't so good. Every broker can fill in a form and send it off to Birmingham Midshires, but that's not what we are after – we don't want somebody who is just a form filling, pen pushing type of person. We want somebody who is hopefully entrepreneurial.

The best type of broker is probably somebody who is investing for themselves as well because then they will understand exactly what you are trying to achieve.

The other thing that the broker needs to understand though, is what YOU are trying to achieve so that they can plot a course and can start plotting which lenders to take you to. Not all lenders, believe it or not, like each other, and so a good broker will know which order to approach them in.

Every lender will restrict the amount of money that you can borrow. So, for Lender A, you may be able to borrow on three properties, on Lender B they may say you can borrow two million. Both lenders will have restrictions and they will state it either in terms of money or numbers of properties. But if Lender B doesn't like Lender A and you've already borrowed from Lender A, that could be a problem. A great broker would know to take you to Lender B first and then go to Lender A – because ironically, Lender A doesn't have a problem with Lender B. It's sounds complicated and yes, it can be, but that's why you want a broker.

On that point, because it's complicated and because you want a good broker, I'd say never quibble about their fees. I would pay my broker in gold if they asked for it because I know that they

are going to get me the finance I need in order to build my business. What's more, in five-years' time I'm not going to be lying in bed worrying about the fees I've paid my broker. I'm going to be lying in bed thinking about the size of my portfolio.

It's not about fees. Don't quibble about the fees; just get the best person because the best person will help you build your business.

What about the question: Is there money out there?

To some extent the mystique that used to surround financing investment property is a thing of the past and for most would-be investors, obtaining investment finance is now relatively straightforward since the introduction of buy to let finance.

There is over a thousand buy to let products out there, around 1200, so if you are thinking about vanilla buy to lets – there's plenty of choice.

There's also loads of choice for the buyers who want to buy into a limited company. There's not quite so many products as for an individual, but there are plenty of products so that shouldn't be a problem either. And if you want to do something more commercially minded like HMOs, there's loads of products for that as well. The money is out there.

Even so, in these post-credit crunch days, it can be useful for investors to apply for finance in principle before identifying a property. If nothing else, this will give the investor confidence knowing that their efforts in finding a suitable property will not prove to be a waste of time, and it can also be helpful during negotiations to be able to show that they are a serious buyer who can act quickly.

But what if you are thinking that you don't really have any money to start with. Well, if you don't have any money to start with, see if you can raise some money. What about making a joint application with somebody who has got some money?

A lot of the buy to let lenders for example will allow joint applications from separate individuals on one application. So, maybe if you haven't got enough to get yourself started, maybe if you team up with somebody else or team up with another couple of people, they might have the funds to be able to pay the deposit and you can all take out a mortgage together.

Also consider a gift from a parent or a grandparent. A lot of lenders will accept a gifted deposit as long as the money originates in the UK, as long as they can see where the money has come from and as long as the money comes from a close relative such as a parent or a grandparent.

Or, what about releasing money from your pension? What about selling some stuff? There are loads of different ways that we can raise money to get ourselves started. And if all else fails, maybe, it just means taking on a JV partner; somebody who has got money but who hasn't got time. We can provide the time and source the deals, they can provide the money and the finance. You'd be surprised how many people are looking to get a decent return on their money.

Quite simply, don't let money be a stumbling block to you – sadly for many people it is, but it shouldn't be.

Question 9 – Which business entity should I buy my properties into?

Question 9 is "Which business entity best fits our needs" or, put another way, "Which business entity should I buy my properties into?".

Before buying a property, investors should consider how they are going to hold the property. In the old days there would have been quite a lot of debate; do we do it in our own name? Jointly with a partner (whether a business partner or soul mate)? Through a pension (although this is largely limited to commercial property)? Or do we do it in a limited company? Or in LLP?

But because of section 24, and if you are wondering what section 24 is let me give a very quick recap – in the budget just after the 2015 election, the *then* Chancellor George Osborne, (by the way he's no longer Chancellor, he's gone but he's left us all this trouble), said that going forward the ability to offset mortgage interest against rent would be phased out by 2020/2021 – we will no longer be able to offset any of our mortgage interest against the rents when calculating end profit for tax purposes (although there will be a 20% tax credit available).

Not great if you are buying properties.

The thing is though, the main effect seems to be if you buy properties in your own name.

Why do I say that? Because it seems, at the moment, as things stand at the time of putting these questions together, that it doesn't actually affect limited companies. So the obvious answer for most people is probably to buy their properties in limited companies.

If you have already bought properties, don't panic. I know of people who have been able to incorporate and move their properties into a limited company. But this isn't straightforward; it's not right for everyone, and you need specialist advice. But it can be done.

The thing you need to worry about there is you could, because it's a deemed transaction – even if the properties are in your name and you are moving into your limited company and because the limited company is a separate entity – pay capital gains tax. You could also pay stamp duty. Having said this, I know people who have taken advice from accountants who in turn have taken advice from HMRC on the best way of doing this, and they have been able to incorporate by moving their

properties across without paying any tax. I'm not an accountant so please don't contact me asking me how you do it, but do get in touch with a property accountant who will be able to help you.

Coming back to the point – what is the best entity? Well for most people who are doing vanilla buy to lets, the answer is likely to be buying properties in a limited company.

Now I say probably because I've got to give the usual caveat; I don't know what your personal financial situation is. You've got to sit down with your accountant and check that it really is the best way for you. For some people, it might not be, but probably for ninety-nine percent of investors going forward, it probably will be. But remember, I'm not an IFA or an accountant so get somebody who knows what they are talking about to check for you.

Of course, that's a very simple way of looking at it. But it may be, for example that you want to create a legacy and leave all of your properties to your children. Perhaps then you should be thinking about some kind of a trust, or buying your properties in a limited company and the shares are held in a trust. Whilst it sounds quite complicated, there will be ways and means of doing this if it's right for you. However, as an investor the one thing I would be wondering about is the ability of the trust to borrow against the properties I buy, because I'll almost certainly want to mortgage them.

What about LLPs? Would we ever buy in to an LLP? Well, possibly and I know that if you are doing serviced accommodation, for example, there can be arguments for using an LLP. (Again, I don't know anything about that because I'm a surveyor and not an accountant).

What about if we want to do flips? The received wisdom, even before Section 24, was to use limited companies for flips because that was the most tax efficient way for most flippers.

So again, for ninety-nine percent of investors who are starting out, particularly those who are doing simple single lets / buy to lets, then buying in a limited company going forward is likely to be the best way.

Check with your accountant.

Before you worry about it, what I will tell you though is that it's relatively easy to raise finance for buy to lets in a limited company. I've always bought all of my properties into a limited company – and I've never had any problems raising finance against them.

However, you might be wondering, "Does the bank need to see three-years trading by the company?" No, because they know the company is just a shell vehicle to hold the properties. Having said this, they will look at your stats; your earnings, your wage slips and how much money you've got

as an individual. Essentially, they will check you as an individual but the money will get lent to your limited company.

The bank might want you to give a personal guarantee as a director. I know some investors who get a bit nervous about this, but the reality is, if you want the money you'll have to do it.

On the other hand, if you bought the property in your own name and not a company, there is an implicit personal guarantee any way – you contract to pay back the loan, so I don't think it makes a lot of difference.

It really is all very straightforward. There are buy to let lenders out there who will lend knowing that you are going to buy through a limited company so that's not a problem. There may be less lenders than there are lenders who lend to individuals, but there are still plenty of buy to let products that are geared up for limited companies.

With this in mind, the entity which most of us are going to be thinking about is a limited company. Once again, do talk to your accountant and solicitor and take their advice from the outset. If you find that you have made a mistake later it may not be the end of the world, but there can be costs involved in changing ownership between the different entities.

Question 10 – What will my exit strategy be?

Question ten is: “What will my exit strategy be?”

I suggest considering your exit strategy right from the very beginning.

I know that before you own even one property, you might be thinking it’s a bit premature to even be thinking about how I get out of the business when I’ve hardly got into the business, but even if you are intending to hold property for the long-term, you should think about your exit strategy before you start looking for your property.

It may be that you don't intend to exit at all, for example, you may want to leave your properties to your children. Even so, you will need to talk to your solicitor and accountant as to the best and most tax efficient way to do that.

It’s worth thinking about your exit strategy at the very beginning because if you try and change things down the line, when you already own a few properties, it can get very messy and very expensive.

So what are our potential exits? Well, I know a lot of investors who will tell you that their exit is essentially death; that they are going to buy properties, they are going to hold them, they are never going to sell them.

Thinking back to our earlier question, we are probably going to be doing that through our limited company, but of course, your limited company may be owned through a trust so you still need to think about that.

Yes death is certainly an exit. But it might be that you want to wind up your property holdings in 10 years’ time and take your profit and retire to the Caribbean. If this is the case, you will need to think about how you are going to achieve that. What will be the most tax efficient and cost-efficient way of disposing of your property assets at that time?

Once again, your exit strategy will depend upon what you are trying to achieve.

If you are doing simple flips then you are probably going to exit every time you buy a property because you are just going to sell it on.

But the profits from the flips might be held in a limited company so you need to think about how you release your money from the limited company if you plan to stop trading in the future, because there will be tax implications.

Maybe you are going to put together a property company, fill it full of rental properties and then sell the company, or maybe you're going to sell shares in the company. This would give you the option of doing a partial disposal – by selling some but not all shares. Or you might want to arrange a phased disposal of your shares over a number of years so as to make maximum use of your CGT allowances.

Or you could sell the whole company – sell all the shares, for example.

Or you could just sell the properties out of the company, wind the company up and then take the cash out of the company – obviously you'll need to discuss that with your accountant and plan for that because there are all sorts of tax and administration implications which you'd need help with.

There's always going to be different things that we can do to exit but the key thing is that you start to think about this right from day one. It can be very difficult if you set it up in one particular way only to find ten years' later that you wished you had done it another way; as it might turn out to be very, very difficult to change.

So think about your exit strategy; think about what it is you want to achieve and of course, make sure the two go hand in hand and that you have the proper structure in place to make it happen.

Thinking back to an earlier question, you'll want to decide whether you are going to buy properties in your own name or in a limited company. Ninety-nine percent of the time, particularly if you are holding the properties, you are probably going to want to buy them in a limited company.

And actually, if you are going to be flipping you probably want to do that through a limited company as well, because if you do it in your own name, the profit from a flip will be charged at income tax.

Now it sounds a bit strange because when you are flipping you'll be adding value; one imagines it would be capital gains and you'd be able to take advantage of a capital gains tax allowance. But this is not the case. HMRC will very quickly say that if you are flipping regularly then it's actually a trading income. Then they'll charge you income tax and you won't get a CGT allowance.

If instead you flip through a company, you'll be charged corporation tax which is much lower than CGT anyway, and cheaper than income tax.

Question 11 – What are the tax implications of owning buy to let properties?

Question eleven is: “What are the tax implications of owning (buy to let) properties?”

Let’s now think about the tax implications of owning property and starting a property business. To some extent we’ve already covered this in part when answering some of the other questions, but essentially what we need to be thinking about right from day one is how do we mitigate tax.

Now don’t get me wrong, I’m not against paying tax. We all need to pay some tax, but we don’t want to pay more tax than we have to and there’s going to be ways and means of helping us to do that.

Let’s go back and summarise clause 24, or section 24 as it’s sometimes known, of the Finance Act 2015. Section 24 restricts the amount of mortgage interest that we can offset against our rent when we are calculating profit for tax purposes IF WE OWN THE PROPERTIES IN OUR OWN NAME, and by 2020/2021 we won’t be able to offset any interest against our rent, although we will get a tax credit for 20% of our mortgage interest.

As such, the tax implications on that are pretty huge. This is why in an earlier question I suggested that ninety-nine percent of investors in 2018 are thinking about putting their properties, and buying new properties, into a limited company as it’s probably a very sensible move for tax purposes.

I also said in the last question that an exit strategy for us could be death. If that’s the case then we need to be thinking about inheritance tax; how can we mitigate our inheritance tax? Well, one way of mitigating inheritance tax is to finance against our properties regularly.

I often hear a lot of investors saying to me that they want to pay down the mortgages on their properties, as if that’s some kind of virtuous thing. The thing to remember is, if you end up with a large portfolio which is completely mortgage free, you’re leaving your Estate a large tax bill. You might pay down your mortgages but the main beneficiary will be HMRC. So what’s the point?

Would it not be better to finance those properties when you can, take the money out and enjoy it as long as you are not putting the structure at risk?

If there's enough equity that you can spare some for yourself, then by taking the money out and effectively using it as disposable income, then you will be reducing your inheritance tax bill when you eventually go.

And by the way, because you can't pull out one hundred percent, no bank (at the moment) will lend 100% of the value of the property, you will still be leaving some for your heirs so you needn't feel guilty about that.

I'm not necessarily saying that this would be right for you. YOU need to think about what's right for you but this is certainly something which many investors do. They refinance, they spend the money because it's effectively disposable income for them, and by doing so, they are then reducing their inheritance tax bill.

Of course, the question is how are we going to make sure we mitigate tax?

The answer is that we are going to talk to a good property accountant. There are good property accountants out there and part of your role as a property investor is to go and find them and talk through your individual circumstances.

Remember, how you choose to hold your properties may well have tax implications not just upon disposal but during the period of ownership, so do take advice from your accountant and solicitor.

In the meantime, if you want to read up on property tax yourself, I can recommend a couple of worthwhile authors – Iain Wallis, you'll find him on Amazon and Carl Bayley who can be found on www.taxcafe.co.uk.

Question 12 – How active or passive do I want to be in my property business?

The last of our 12 questions is how active or passive do I want to be in my property business?

Now this is absolutely fundamental and it's worth planning this from the outset, (a bit like it's worth planning what our exit is going to be) and it's worth thinking about how active you want to be and how much involvement you want in your business.

When you first start the chances are that you might be starting your property business while you're still employed. In this case, you are probably going to be part time in property rather than full time and so I'm assuming that you are going to need some help.

There may be various roles that we would normally do in the property business ourselves but we have to get other people in to help us just because we are stuck in our full-time job.

An example of that could be help sourcing our properties, for example. Maybe we rely upon deal packagers or friendly estate agents to help source our properties. But maybe when we transition from being in a full-time job into being full-time property investors, the temptation will be to take on more because we've got the time to take more on. We may even want to go as far as getting right stuck in.

In my opinion, this is a bit of a danger. I sometimes meet some investors who say to me I'm going manage my own properties and I'll look at them and say, "Why would you want to do that?"

We didn't get into property surely to create another job – particularly a job where we are managing tenants, which is essentially what managing properties means.

There are definitely pros and cons to managing properties yourself. Sometimes this comes down to personality type. Some people feel comfortable attending to minor repairs, dealing direct with tenants and chasing up rent payments. On the other hand, some personality types do not. Really, it's not really the properties that need managing, it's more likely the tenants that need managing, and that can be a thankless task and not something I personally look forward to.

In my own property business, I've made it a rule for me not to manage tenants. (I've got all sorts of stories around when I tried managing tenants, and it didn't work).

Then again, your decision may be influenced by finances. After all, some managing agents can charge as much as 15% plus VAT, which will be a substantial amount of money for a sizeable portfolio. But I would suggest not really going down that route unless there's a particular reason why you think you might want to do that.

Instead, why not think about what it is you are trying to actually achieve from property and then think about how you can best allocate your time.

Personally, I like the idea of being as passive as I can be. I like the idea of the income coming in; income that is collected by my managing agent and who then sends the income to my bank account. I can then keep a check on my banking app once a month to make sure everything is happening as it should be.

I do talk to my agents; it's not completely passive but I might talk to them once a week or maybe twice a month depending upon what is happening, to keep tabs on everything and check all is ticking over. As it happens, it doesn't have to be any more complicated than that, particularly for dealing with simple let buy to lets.

However, if you are going to engage in a strategy like commercial conversions, HMOs or particularly serviced accommodation, then you are probably going to have to be far more active and you may actually be creating a business and not a passive income. It's for this reason that you need to have clear what it is that you are trying to achieve. Think about that and then you'll think about the strategy which best supports what you are trying to achieve.

If you haven't got very much time you're probably going to have to rely upon help from others. If you have got time then be careful to guard your time. I think that your time as a property investor is best spent doing two things:

Number one – finding deals.

Number two – finding sources of finance.

Those are the two things which I think you should be concentrating on as they are far more valuable to you than saving on the fee that you will pay a managing agent to manage your properties.

If you are determined to manage your own properties, then that pre-supposes that you are going to buy your properties where you live. But what if your strategy doesn't actually work where you live?

For example, what if you want to do buy to lets in London and the yields are so low it's really not worth it? If you free yourself from that then you'll be able to buy properties further away and this means you'll make more returns from your money and will be able to do it using less of your own time.

To summarise: When considering how active or passive to be in your property business you'll need to contemplate your position carefully in the light of the other questions. If you need to be more active than passive for financial reasons, then this would imply that you are looking for properties that are nearer to home rather than out of your area. Conversely, if you wish to be more passive than active, your choice of properties, and your choice of areas in which to look for them, will be greater as there will not be the need to buy property within relatively easy travelling distance of your home.

There you have it, twelve questions which any would-be investor should think about and answer for themselves before they even think about looking for a property.

The underlying theme is that thinking of the basics, and undertaking proper planning and preparation in advance, is the difference between the haphazard generation of average to poor returns, and a successful, properly organised, high yielding, tax efficient business.

How I Bought £2m of Buy to Let Property in in 4 Years and How You Can do The Same.

When I started back in year 2000 I bought £2m of property in 4 years, and that was with starting from scratch and using none of my own money.

"Why did you use none of your own money", you may ask, "Is that even possible?" Well, yes, it is possible, I did it. And I did because I had just been made redundant, and I had no savings.

Ironically, when I started out as an investor I was broke and barely employed - I was working part time as a consultant doing the dross jobs my peers didn't want to do, and I was paid a pittance for my troubles. That's why I literally had to start with no money of my own.

I now have property with a combined value of over £5m. Not bad considering I started with nothing, other than the house I live in.

But I'm not saying any of this to boast. I just happened to stumble across a system for buying investment and buy to let property that works, a system that has been used probably by every successful property investor.

And I'm going to share that system with you.

Looking at the market now, there are many similarities to when I first started, and many experts agree that if you want to be financially free using property, now is the best time in years in which to buy.

The same techniques and strategies I used then STILL WORK JUST AS WELL TODAY. In fact, I am still using them to buy even more property now.

That means that, if the experts are right, this is the perfect opportunity for you to do the same as I did and put together your own multi-million pound property portfolio, should you want to.

Or perhaps you'd just like a few buy to lets to supplement your income or to help with your pension?

Whatever your reasons for buying and investing in property I can help you to put together your portfolio much more quickly and simply than I did, and I'll show you how in a moment.

But why do you need my help? Surely buying property is easy?

Good question, so let me ask you a question in return:

"If property investing and buy to let is so easy, why do so many people get it so wrong?"

I meet a lot of people who jump into investing but who just don't get it right. I'm often surprised that so many people will commit to spending such large amounts of money, but spurn the chance of getting help and advice first.

In my experience, when things do go wrong it's often because of one or more of the following three things.

Firstly, many people think that buying a buy to let investment is like buying their own home.

It isn't!

Buying an investment property isn't anything like buying your own home, but many investors treat them both the same.

Big mistake.

Perhaps being a nation of home owners makes us a bit complacent and makes us think we know more than we do? After all, a little bit of knowledge is a dangerous thing, especially when it comes to spending large amounts of money on investment properties.

There is a fundamental truth about property investing which I discovered in my role as a consultant and it explains why some investors make it, while the majority don't.

And it's this: "Anyone can buy a property, but not everyone buys the properties that are right for them".

In my opinion, that is the difference between success and failure, or the difference between doing okay and doing very well indeed.

Do you think successful investors buy "the house next door", just because it happens to be the house next door so it's easy to manage? Do you think they buy a property just because it looked cheap? Do you think they'd buy a property just because they could get a discount from the developer?

No, of course they don't.

They have strict buying criteria based on investing fundamentals, and which fit the system I discovered, and which I am going to share with you.

They know exactly which properties they need to buy to attain their goals; they know how to find those properties; and they take the necessary steps to acquire them at the right price and on the right terms.

Anything less than that and they won't buy. It's as simple as that.

Unlike the unsuccessful majority, they don't just happen to stumble into deals. Successful property investors know their strategy, they have a plan, and they take actions that are consistent with their plan.

It's not down to luck that they are successful. They have planned for success. And I will show you how you can plan for YOUR property success.

Secondly, many people try their hand at property investing without really knowing what they want to achieve from property. Sure, they may have vague ideas like 'I want to get into property' or 'I want to be a property investor' or 'I want to buy a few properties', but it's all a bit wishy-washy.

They might think, “I know what I want, I want to make some money from property”. But does that mean make some income from cash-flow, or by building up equity, or even by making cash lump-sums from developing and trading?

Each answer would require following a different strategy and buying different types of properties, possibly in different locations.

Unless you are clear on why you want to buy, the most likely outcome is you won’t get the results you hope for.

Third, if you don’t really know what you want to achieve, then how can you choose the right strategy to achieve what you want to achieve? And if you don’t have a strategy, how can you possibly buy the properties that are right for you?

The truth is that you can’t!

After all, if you don’t really know what you want, then any property will do.

And as we’ve already seen, buying any old property is a sure way to fail.

Believe me, I’ve seen it happen far too many times.

Many investors ignore or don’t understand these basic truths and principles and, far from being financially free in property, they end up stressed and wondering why they can’t make it work.

The good news is I'm going to show you how you can use the system I discovered to put together your own cash-flowing portfolio, and avoid all of these mistakes.

And if, like me, you are starting with little or none of your own money, you can still do this!

Having built my own property portfolio from scratch, and starting with virtually none of my own money, I’ve constructed my very own ‘course in a book’, all in one easy-to-absorb volume (although it is big – 178 pages of A4), so that you can have all the information you need at your fingertips.

I’ve called it **The Successful Property Investor’s Strategy Workshop** and in it I tell the story of how I built my portfolio and I’ll show you exactly how you can do the same.

It’s not rocket science. Anyone can do this, but you have to go about it the right way.

Indeed, you can copy my model, if you want. That’s why I’ll show you everything I did, right and wrong.

Everything I did right, so you can do the same.

And everything I did wrong, so you can save time and money and avoid the mistakes and pitfalls.

I’ve even included real-life examples of actual properties I’ve bought, so you can see how it all works in practice so that you can do the same.

It took me years of trial and error to learn the system (the best part of 4 years, with many sleepless nights and much wasted time and money) so let me save you from all of that by sharing my experience with you.

The Successful Property Investor's Strategy Workshop is available as an e-book to download now and to read on your Mac, PC, iPad or tablet, for only **£29.97**.

Or it's available in hard-copy, as a manual in a 4-ring binder, for just **£49.97** inc. p&p.

If you're serious about property you'll find this small investment to be invaluable.

So if you'd like to know more about how I put together my property portfolio, and how you can do the same, please go to: **www.ThePropertyTeacher.co.uk/kindleoffer** for full details.

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As a 'thank you' from me for buying, **The Successful Property Investor's Strategy Workshop** I've put together two special bonuses for you, each of which are worth at least £49.97, and which I know you'll find extremely helpful.

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"**How to Always Get The BEST Finance For Your Property Deals" – top tips from a top UK mortgage broker.**

First, you'll receive a free copy of "**How to Always Get The BEST Finance For Your Property Deals**".

This an MP3 audio file of an interview I conducted with one of the UK's top experts on buy to let finance, in which he covers many of issues around buy to let, and gives his top tips for successfully raising ALL of the finance you need.

I have considered selling this as a product in its own right for £49.97 because it contains so much great information but, when you order your copy of **The Successful Property Investor's Strategy Workshop**, you will receive it as FREE gift from me.

Special FREE Bonus Number Two

"Your 'Must Know' Answers to the Top 14 Most Common Property FAQs" – Audio file download.

An audio file download, **value £49.97**, containing the 14 top Property FAQs, with 'must know' tips and information, based on the questions YOU ask me.

Whenever I meet and talk to fellow investors, the same questions always come up, time and again, including:

***Where will I find the best property deals?**

***What if my strategy doesn't work where I live?**

***Where should I be buying, and how do I find my properties?**

***Should I buy at auction?**

***How much should I gear up, and how much borrowing is safe?**

***Should I still be using interest only mortgages, especially if tax relief on interest is to be limited?**

***How do I structure my property business, and own or hold my properties?**

***What if the market crashes in the future?**

***What is the most tax efficient way to own property?**

And many more.

In fact, I cover, and answer in detail, the top 14 questions I am always asked.

You'll receive this Audio Download as a **FREE SPECIAL BONUS** when you order your copy of The Successful Property Investor's Strategy Workshop.

So to order your copy of **The Successful Property Investor's Strategy Workshop** e-book, and to start building your own property portfolio, please click here now:

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I know that the information in the **Successful Property Investors Strategy Workshop** is of immense value to all property investors. All I'm ever interested in is value-for-money, and that applies whether I'm buying (especially property), but also whether I'm selling.

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Here's to successful property investing

Peter Jones
Peter Jones B.Sc FRICS
Chartered Surveyor, author and property investor

www.ThePropertyTeacher.co.uk

PS Don't forget, for your copy of my best-selling e-book **The Successful Property Investor's Strategy Workshop**, PLUS the special bonuses including the audio file of my interview with one of the UK's top buy to let finance Experts, please go to:

www.thepropertyteacher.co.uk/the-successful-property-investors-strategy-workshop

How to Get Your Free Special Report - "The Five Capital Value Power Plays of Successful Property Investors"

Since the down-turn of 2007 average UK property values have recovered in many parts of the UK over the last few years.

But the problem with looking at averages is they don't tell the full story. More recently in London, parts of the south east of England, and in a few other select areas, property values have stagnated whilst in the Midlands and the North they have continued to increase, albeit more slowly than we have seen in the past.

But despite what the press and the doom and gloom experts and economic think tanks tell us, I am convinced that in the long-term property values across the UK will continue to increase. That might sound like a very bold statement but this isn't based this on wishful thinking but on sound property fundamentals.

So wouldn't you like to make sure that you are in the best possible position to make the most of the ongoing upturn?

As a thank you for reading this Kindle eBook I'd like to give you a FREE copy of my Special Report - In my short e-book, The Five Capital Value Power Plays of Successful Property Investors.

In it I will show you amongst many other things:

Firstly, just in case you aren't convinced, I will prove to you, by reference to those property fundamentals, why there is an inevitability that property values generally will continue to increase.

By the way, this isn't the usual stuff you hear about "population growth" – there's another driver of property values which is arguably more important, but no ever talks about it! ;

Second, I'll show you why we could be in for a big jump in values in some regions over the next decade. And I'll tell you where.

And thirdly, I want to show you how to buy now in order to make the most of a rising market, so that you can see your equity (which is effectively your wealth) grow exponentially.

In fact, I'm going to show you why by doing just a little more due diligence BEFORE you buy you can increase the returns from each of your investment properties exponentially.

Of course, a question I can't answer is, "When are property values going to increase and by how much?" To a large extent the answer is in the hands of the banks who control the credit the property market desperately needs if sales are to be maintained and prices pushed upwards.

But if we know that values will continue to increase, as they must (I will show you why in detail) surely it makes sense to take full advantage now?

I don't know about you but too often I've found myself missing out because I've only woken up to opportunities too late in the day whilst others, who were in the know and who were fully prepared, have prospered. Having the proper knowledge and education is the key to NOT missing out.

That's why I am going to show you in your FREE copy of "The Five Capital Value Power Plays of Successful Property Investors":

*The factors that drive property values and why these are all pointing towards a jump in prices. These aren't the ones you usually hear about like the lack of new development or an increasing population. Important though they are there are other factors which have a more profound effect on property values.

*Why property in the UK is not overvalued despite claims by some that it's 20% over-valued.

*Why interest rates aren't at an 'artificial level' and what this means for property values.

*Why trying to crash the market is a dumb idea!

*The Five Capital Value Power Plays used by many successful investors and how just a few minor 'tweaks' can change your outcome by millions of pounds (it probably sounds unbelievable but it's true, as I'll prove to you)

*The ultimate 'recipe' for property success

So please download your **FREE copy of "The Five Capital Value Power Plays of Successful Property Investors"** NOW so that you can fully appreciate and understand the opportunity in the UK property market.

Just click here and go to: **www.ThePropertyTeacher.co.uk/freereport** and enter your name and email details in the box provided and I'll send your copy over to you.