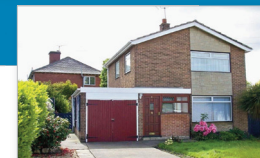




The Property Buyers



Building a *successful property portfolio*

Our Proposition

WHO WE ARE

- The Property Buyers Portal Established 2007
- Part of the Goldman Hunter group of companies, established 1994
- Professional Property Investors
- Headquarters based in Nottingham
- Experienced Property Buyers
- Investors in people
- Working with CML (The Council of Mortgage Lenders) towards a Code of Conduct

WHAT WE DO

- Develop territories that provide quality BMV properties
- Buy properties on behalf of Armchair Investors from professional backgrounds
- Develop portfolios for both Active and Armchair Investors
- Advise and develop financial solutions to building portfolios
- Property Management throughout UK
- Provide Insurance and Legal Services
- Complete "Cradle-to-Grave" portfolio building service

OUR RELATIONSHIP WITH YOU

- Trust
- Communications
- Individual
- Personal touch
- Accessibility
- Understanding your position, goals, aspirations
- Face-to-face meetings

HOW WE DELIVER OUR SERVICE

- Personal services
- Nationally listed website – #1 on www.google.com
- Technology
- Management (personal and property)
- National Media and PR company
- Strong market brand

WHAT'S IN IT FOR YOU

- A business model that will provide an income whether part time or full time.
- Training and Mentoring to develop your territory
- Tried and tested techniques that build you instant equity and future security.
- A territory that you can sell at 3x profit after 3 years.
- An area that is developed for you in conjunction with our expert buyers.
- Introduction to Investors both locally and nationally to secure finder's fees.
- Our very expensive experience of what works and what doesn't.

Baggy Tiwana, the owner of the business, wanted to prove a point that a portfolio could be built rapidly, and within less than a year developed one with an equity value of £1.25 million, rental income, and cash refinancing of £129,000, using tried and tested techniques. He already had a portfolio in excess of £21 million with a previous business partner.

The business model not only incorporates building portfolios for yourself but also for others, which

generates finders fees and now has further developed into running campaigns for passive investors who want a small number of properties within specific areas.

These separate campaigns are commissioned by the 'armchair investor' investing upfront fees for a mixed media and PR campaign which runs for one year, with a view of developing an individual portfolio of three properties with an equity minimum of £50,000 to £75,000. The resulting properties thereafter are yours or are passed to other investors.

This also allows for individuals to syndicate deals with investors they have developed relationships with adding further income streams.

This tried and tested formula has been replicated so that marketing monies are paid by armchair investors to secure dynamic incomes for a Property Buyer.

About Us

ThePropertyBuyers is part of the Goldman Hunter Group of companies. The companies span across all aspects of property:

- Goldman Hunter Developments Ltd
- Goldman Hunter Ltd

Construction

In the last 12 years we have built a reputation for building quality residential properties. Such properties being covered by the NHBC guarantee. Once built properties are then sold on to Investors for either the 'buy to let' market or for private home ownership. All new builds are sold off plan at 10% below market. Rentals show 7% returns - national average is 5% - and on resale once built, the properties have given a 5-9% return on money invested. The company provides support for investors who wish to develop land. Project management services will also be provided.

Refurbishment (GHL Property Services)

Our core business focus is the acquisition of property for the lettings market. Much of the GHL portfolio has been built through the Refurbishment of houses in disrepair, once refurbished the housing is let to Professionals, Students, and some to DSS. A portfolio of houses throughout Nottinghamshire, Derbyshire, Leicestershire, Yorkshire and areas of Scotland has now been built and is currently worth in excess of £18million.

Goldman Hunter Properties Ltd

This business focuses on the acquisition of property for investors. Properties are predominately bought through our www.thepropertybuyers.co.uk business. Once bought Goldman Hunter will refurbish the properties to rentable standard. These properties are typically sold to investors at 10% below market value. All properties come with the valuation carried out by a Chartered Surveyor. Our aim is to provide a 'cradle to grave' property solution which includes all aspects of property acquisition, maintenance and rental management.

RELET

RELET is a franchised lettings business. Through our experience of property we have learned that a badly managed property can seriously damage your wealth. Many working professionals who enter the 'Buy to Let' market find that the majority of problems relate to the rental management of property; identifying tenants, referencing tenants, ensuring rental agreements are in place and rent is collected. The RElet business is managed by owner managers who themselves have property and understand the dynamics of Lettings Management. RELET manages investor rental properties and is developing a support structure on a national basis.



www.ThePropertyBuyers.co.uk

This is a developing network of property buyers who buy houses, flats, commercial property, and land in a 'Distressed Market'. The Property Buyers have at their disposal fourteen different methods of property lead generation. Properties are bought in the 'distressed market' eg: those being repossessed, marriage breakup, moving abroad, relocation, 'downsizing', in a 'broken-chain', probate, or releasing equity from their homes to sell and rent back. Typically properties are bought greatly below market value. The Property Buyers can range from individuals who buy properties for their own portfolios, to investors/buyer. This provides Goldman Hunter with a rich source of quality investment property.



Our Company, Vision and Values

COMMUNICATION

We will return any enquiry be it telephone, email or text message within 24 hours of an initial enquiry. We promise that the vendor will always speak directly with a friendly advisor and never a generic call centre.

FEES

We promise never to charge a fee and there will be no hidden costs – We will cover all legal fees up to £500 + VAT and any valuation costs.

OFFERS

All offers will be provided in writing and we promise to keep the vendors best interests at heart and ensure that they are kept informed of the progress. We will be honest and straight-forward with the vendor when discussing the value of their property.

RENTAL COSTS

If the vendor chooses to Sell and Rent Back their property to us we promise to provide them with an accurate rental figure dependant on market value in the area. The vendor will also enter in to a legally binding document known as an Assured Shorthold Tenancy agreement which means that they renew their contract every 12 months maximum. We guarantee to allow them to remain in their property for as long as they wish so long as the tenancy agreement is adhered to.

TRANSPARENCY

We promise to make available documents which show

1. Our power to buy quickly
2. Our Code of Data Protection
3. References written and verbal from previous clients and our banks, building societies etc which will show our transparency

HONESTY AND INTEGRITY

We promise to always ensure that we provide the most suitable option to vendor - even if it means not using The Property Buyers services but choosing a different route which may be more realistic to their needs.

The Property Buyers will above all be honest and professional.

PROPERTY VALUES

We buy below the value of the property. Buying this way means that we are able to not only cover our costs but also the vendors. Due to the fact that we can buy their house quickly there are no fees at all and the whole process can be completed within 3 weeks.

A valuation will be carried out by a well known and reputable RICS (Royal Institute of Chartered Surveyors) Surveyor.

We will not waste their time and will always ensure that we do the best we can for the vendor. All we ask is that the vendor be committed to selling the property to us before we arrange for a valuation to be carried out.

The Property Buyer

As a property buyer your main activity is sourcing property for you and investors as well as others in the buyers network – ways we do this are;

Visit Auctions

We all had to start somewhere and auctions are one of the best places to start looking for BMV properties. There are a number of different reasons that a property may be at auction and you can take the opportunity to pick and choose those that interest you.

Talk to Estate Agents

Explain your business to an Estate Agent and see if they are happy to work in conjunction with you as a cash rich investor. Make sure they are aware that you wish to do your own negotiations but assure them that you will help them in return by bringing them business – whether it be through selling or letting a property that you buy.

Online Private Sales

There are a number of private sellers who choose to advertise their properties online rather than through an estate agent. Many of these sellers would be interested in what we have to offer as a cash buyer but they may be unaware of what it is that we do. Not only is this an opportunity to chat to private sellers it is also an opportunity to pass a little more information over to home sellers.

Letters and Leafleting

If you receive information about properties for sale

from your local estate agents it is worthwhile sending a letter to the home owners detailing the services offered. Like leafleting this may not have an immediate reaction but the vendors may contact you a couple of months down the line when they have exhausted their options of the open market.

www.mypropertyangel.com and
www.mypropertyportal.com

- Access to hundreds of leads sent to you before anyone has had a chance to see them – we typically have a 24 hour lead time on these leads.
- First access to repossession data.

ADVERTISING

Our newspaper advertising is highly effective but also highly competitive and does fluctuate. Through our advertising specific patterns have become apparent within the property market and it has been noted that we receive the majority of our calls and emails mid-end of each month. Schools holidays you may assume to be a peak period but in fact business becomes quieter during these times. With our PR campaigns we find that the results are much more effective

Internet Leads

You will be sent emails from vendors in your territory who have contacted us via www.thepropertybuyers.co.uk. These emails will have all important contact details and will generally

provide you with a postcode from which you can do initial research before contacting the vendor. Again internet leads follow the same trend as newspaper advertising.

Use of Local Touch Marketing

Make use of local and community news letters, community centres, doctors/dentist surgeries for where to place leaflets. We have also experimented with the likes of beer mats in pubs and key fobs. Radio campaigns, bus back advertising and street advertising such as phone kiosks etc are also ways and means by which to expand the brand and become known in the local area. Much of the articles and PR work has been done for you and we would work with you to ensure that your PR Pack and those that influence local property decisions are known to you and you to them.

National PR and Marketing

Throughout the process of building your business we are undertaking National Newspaper, News, Radio and Prime time TV shows to constantly send The Property Buyers message out as the number one cash buyer in the country. Your business is not only backed by this but also extensive testimonials from major lending institutions, Solicitors, investors and those that have used our service.

Your Potential Income

We buy properties below market value and your income could be derived in a variety of different ways.

Buy and Sell - 244 Diamond Avenue

244 Diamond Avenue NG17 7NA	£131,000	4 Nov 05	Detached	F
114 Diamond Avenue NG17 7LR	£124,000	28 Oct 05	Semi-Det	F
222 Diamond Avenue NG17 7NA	£124,500	21 Oct 05	Semi-Det	F
244 Diamond Avenue NG17 7NA	£98,000	16 Sep 05	Detached	

House price information from www.email4property.co.uk

The detached bungalow was purchased from a couple who bought a house in Austria. They initially had a buyer – but were let down at the last minute. The house needed renovation, but decided to put it on the market privately.

A Typical Year

House Area	Valuation	Purchase Price	Rental PCM
Brown Avenue Mansfield	£115,000	£64,000	£500
Ambergate Nottingham	£170,000	£100,000	£920
Commercial Road Nottingham	£275,000	£120,000	£1,687
Edwalton Crescent Mansfield	£95,000	£56,000	£450
Savile Road Mansfield	£110,000	£64,000	£475
Wyton Close Nottingham	£56,000	£28,000	£300
Parkway Mansfield	£150,000	£80,000	£600
Recreation Road Mansfield	£100,000	£68,000	£450
Brunner Avenue Shirebrook	£110,000	£56,000	£425
Buttermere Avenue Nottingham	£245,000	£133,000	£725
Sycamore Mansfield	£110,000	£64,000	£475
Oak Avenue Mansfield	£115,000	£65,000	£500
Bracken Road Mansfield	£155,000	£102,500	£600
Hannah Crescent Nottingham	£165,000	£94,000	£600
Biggin Cottage Appleton Whisk	£170,000	£102,500	£625
Dalestorth Road Nottingham	£90,000	£53,500	£375
Downing Street South Normanton	£125,000	£68,000	£550
Total Purchase Price	£1,318,500		
Total Valuations	£2,356,000		
Total Equity	£1,037,500		
Total Rent	£10,257		
Mortgages	£7,499		
Gross Income PM	£2,758		

* Average of 56% below market value

* Please note that some of these properties have been sold and valuations, interests and incomes are dependant on market conditions

Case Studies

Case Study 1 - Retained To Buy Property

29 Bentinck Road, Sutton, Nottinghamshire

29 Bentinck Road was bought on behalf of an investor.

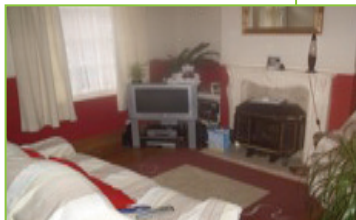
3 Bed Terraced House
Sold to Relocate to Scotland

Bought: £53,500
Valued: £72,000

Rental Income: £475pcm

Equity: £13,500

Bentinck Road was bought on behalf of an investor to build his portfolio. The property was on the market at £59,000 and we secured the property at £49,000 and the client paid a £5,000 + VAT procurement fee.



Case Study 2 - Buy, Rent, and Hold

10 Commercial Road, Bulwell, Nottinghamshire

Bought as unoccupied Retail unit, with two flats one occupied, and the other requiring complete refurbishment.

Purchase Price of unit: £120,000
Legal Expenses: £1,500

Refurbish Flat 1: £4350.00 inclusive
Refurbish Flat 2: £8200.00 inclusive

Rental Incomes – After completion of works

Shop: £10,000.00 + VAT pa
Flat 1: £4260.00 pa
Flat 2: £5100.00

Total Rental Income: £19,360.00

Revaluation of property: £275,000
Potential Sales Value: £250,000 to £275,000

Potential Minimum Gross Profit: £115,000

Case Studies

Case Study 3 - Buy to Sell to Investor.

9 Nicholson's Row, Shirebrook, Mansfield.

Fast required due to a 'Broken Chain'

Purchase Price: £92,500
Sale Price: £105,000
Valuation: £125,000

Profit after fees £10,550

The rationale of selling to an investor is to sell quickly. Many of the properties bought to sell to end user (retail) tend to take anything up to three months. After paying out interest and not knowing for certain the buyer will 'fall out', investors tend to be quicker, more commercial about their operations and the opportunity of buying property with equity means everyone wins in the deal.



Case Study 4 - Buy Land and Develop :

Grange Court, Grange Street, Derby

The site was bought without planning permission for £250,000 and consisted of 4 Large Town houses. However we spoke to planners before proceeding with the purchase to ensure the opportunity of planning. The site is approximately 0.2 acres.

Planning was sought for 14 two bedroom flats – the final planning consent was for 10 two bed flats and 2 one bed flats. The site was revalued at £330,000.

Cost of site development:

Total Cost to develop including finance, legals and marketing costs | £750,000.

Sales Value: | £1,440,000

Total Gross Profit from Site: £440,000



Case Studies

Case Study 5 - Buy Refurbish and Rent Newgate Lane, Mansfield

This project entailed the purchase of 4 derelict Shops and Offices - No planning at site.
Planning obtained for 4x2 bed flats , 1x3 bed and 1x1 bed flat.

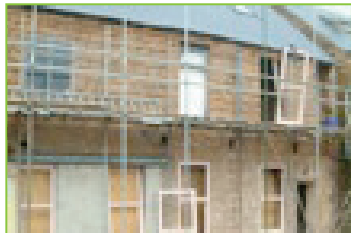
Purchase Price: £85,000
Refurbishment Costs: £265,462

Valuations

1x3 Bed £110,000
4x2 Bed £90,000
1x1 Bed £75,000

Total £545,000

Gross Profit £195,000
Rental £2,700pcm



Testimonials

Lenders

"The Loughborough Building Society has worked in partnership with Baggy Tiwana of www.ThePropertyBuyers.co.uk part of the Goldman Hunter Group for nearly 6 years. As a small Society we need to have absolute confidence in our commercial borrowers and this means looking at business plans and company organisation as well as actually going out and looking at properties. In the case of Baggy we have been impressed by the standard of both the organisation and the condition of the properties. Since taking out their first loan with the Loughborough the company have been completely professional in their dealings with the Society and their business has prospered."

Stephen Peete, Chief Executive,
Loughborough Building Society

"Dudley Building Society has an excellent business relationship with Mr. B. Tiwana. I wish all borrowers, particularly property landlords, were as thorough and professional with their affairs."

Geoff Caves, Chief Executive,
Dudley Building Society

Solicitors

"I have acted for Baggy Tiwana of the Goldman Hunter Group 177 Forest Road West Nottingham as solicitor in connection with many transactions over the years. I have always found the company to act in a professional manner, I consider them to be trustworthy and I have never heard a complaint concerning their business"

Ian Jakes, Jakes & Co Solicitors

"I have acted for Mr B S Tiwana with somewhere in the region of over two hundred transactions since 1997, relating to the acquisition and mortgage of investment properties over a wide area, and I am very pleased to be able to recommend him for being hard working, conscientious and reliable and known for the professional approach in business matters. Having struck a deal he is always anxious to honour that deal within the time scale agreed at the outset, and will go to considerable lengths to ensure that the finance is in place for when the same is required. He has gained in that period of time considerable experience in renovating properties to a high standard and dealing with Tenants and have proved to be more than capable in this respect."

Mr C P Westalke, Clayton Mott Solicitors

Professional Sportsman

As a professional footballer I began to think of retiring at the age of 33 and with this in mind I realised that the pension I had was not going to be suitable for me and therefore decided to set myself up for the future in a more reliable way.

I first approached Baggy when he had just started building his property business, and at this point he was too busy to deal with my request of helping me set up my own property portfolio. When I realised that he had accumulated his own portfolio of £14 million I knew I had to speak to him again, and this time make him listen. I approached him again and within six months I had amassed a portfolio of £800,000 and now after 12 months it has increased to £1.3 million with more in the pipeline.

Joining Baggy and GHL has been the biggest and most exciting step I have taken to securing the future for myself and my family.

Michael Johnson, Captain,
Derby County Football Club

Our Business Proposition

A Win Win Proposition...

For Franchisees

- An exciting new business
- An asset based future security
- An excellent income potential
- A new challenge in life
- A lifestyle business – working the hours you want to

For The Property Buyers

- A chance to expand the network
- Economies of scale
- The increased distribution of our services to clients

What's Next?

If interested call

Baggy Tiwana on
07971 241 120

to discuss your future further.