
"4 Reasons Why Smart Property Investors Are Going To Make An Absolute Killing From Property Over The Next 24 Months"

By Vanish Patel
Full-Time Property Investor

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SUBTITLE:

"What 4 Specific Changes You Need To Make To Your Business In 2009/10 So That You Can Achieve Similar Results To Other Smart Property Investors"

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First A Little Bit About Me...

- Full-time business angel & property investor since 2001
- Founded the largest Property Networking Club in the UK
- Regular speaker at property trade shows
- Vanish Patel, 40, lives happily with his lovely wife Sandhya in Pinner, Middlesex



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4 Predictions Why 2009...

1. House Prices will continue to **FALL** in 2009/2010
2. Unemployment will continue to **RISE** in 2009/2010
3. Mortgage Financing will continue to be in **LIMITED** supply in 2009/2010
4. Global Recession will continue to **SUPPRESS** growth in UK Housing Market in 2009/2010

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House Prices

- <http://www.nationwide.co.uk/hpi/>
- <http://www1.landregistry.gov.uk/houseprices/>
- <http://www.rightmove.co.uk/>
- http://www.home.co.uk/asking_price_index/
- http://www.hometrack.co.uk/commentary_survey.aspx
- <http://www.hbosplc.com/economy/housingresearch.asp>

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House Prices

<http://www.nationwide.co.uk/hpi/>

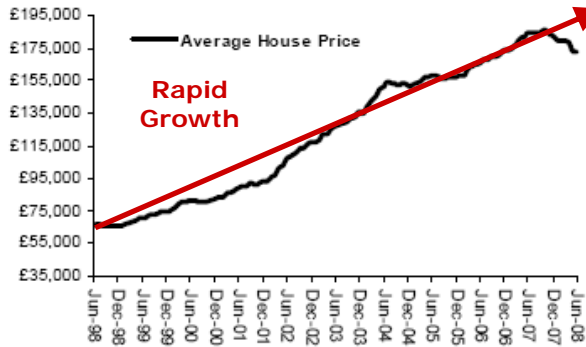


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House Prices

Average UK House Price

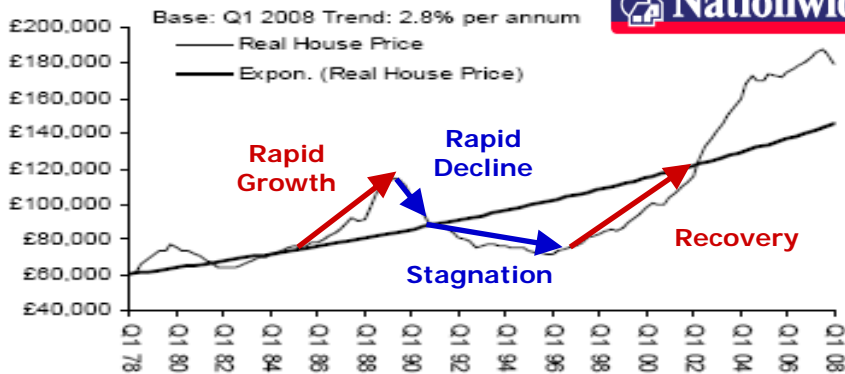


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House Prices

Long Term Real House Price Trend

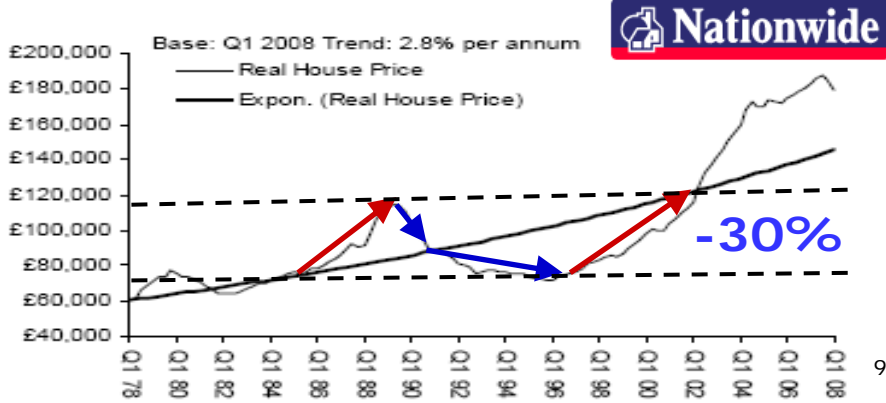


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House Prices

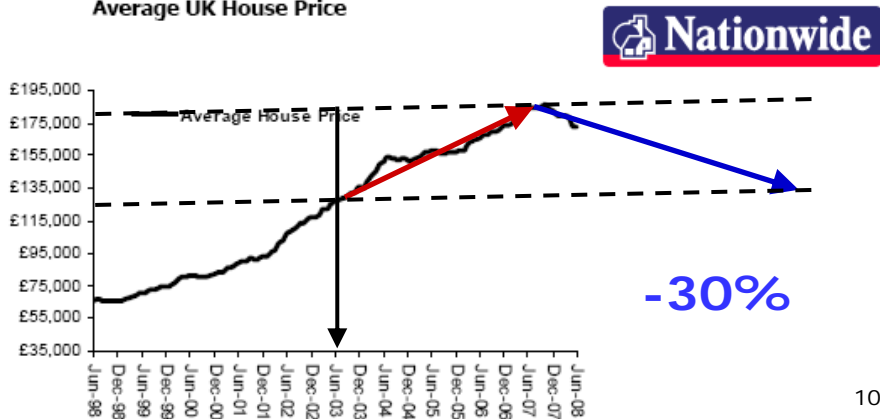
Long Term Real House Price Trend



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House Prices

Average UK House Price



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House Prices

Date	House Price	Projected	Difference	%Drop
Jan-04	£ 134,806	£ 132,000	£ 2,806	27.5%
Jan-05	£ 151,757	£ 146,400	£ 5,357	18.4%
Jan-06	£ 158,478	£ 160,800	-£ 2,322	14.8%
Jan-07	£ 173,225	£ 175,200	-£ 1,975	6.9%
Feb-07	£ 174,706	£ 176,400	-£ 1,694	6.1%
Mar-07	£ 177,083	£ 177,600	-£ 517	4.8%
Apr-07	£ 180,314	£ 178,800	£ 1,514	3.1%
May-07	£ 181,584	£ 180,000	£ 1,584	2.4%
Jun-07	£ 184,070	£ 181,200	£ 2,870	1.0%
Jul-07	£ 184,270	£ 182,400	£ 1,870	0.9%
Aug-07	£ 183,898	£ 183,600	£ 298	1.1%
Sep-07	£ 184,723	£ 184,800	-£ 77	0.7%
Oct-07	£ 186,044	£ 186,000	£ 44	0.0%
Nov-07	£ 184,009	£ 184,800	-£ 791	1.1%
Dec-07	£ 182,080	£ 183,600	-£ 1,520	2.1%



The HPI reached a high of £186,044 on Oct-07.

The HPI was £132,000 in Jan-04 (27.5% from this all-time high). 11

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House Prices

Date	House Price	Projected	Difference	%Drop
Jan-08	£ 180,473	£ 182,400	-£ 1,927	3.0%
Feb-08	£ 179,358	£ 181,200	-£ 1,842	3.6%
Mar-08	£ 179,110	£ 180,000	-£ 890	3.7%
Apr-08	£ 178,555	£ 178,800	-£ 245	4.0%
May-08	£ 173,583	£ 177,600	-£ 4,017	6.7%
Jun-08	£ 172,415	£ 176,400	-£ 3,985	7.3%
Jul-08	£ 169,316	£ 175,200	-£ 5,884	9.0%
Aug-08	£ 164,654	£ 174,000	-£ 9,346	11.5%
Sep-08	£ 161,797	£ 172,800	-£ 11,003	13.0%
Oct-08	£ 158,872	£ 171,600	-£ 12,728	14.6%
Nov-08	£ 158,442	£ 170,400	-£ 11,958	14.8%
Dec-08	£ 153,048	£ 169,200	-£ 16,152	17.7%



The HPI dropped 17.7% in 2008

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House Prices

Date	House Price	Projected	Difference	%Drop
Jan-09		£ 168,000		
Feb-09		£ 166,800		
Mar-09		£ 165,600		
Apr-09		£ 164,400		
May-09		£ 163,200		
Jun-09		£ 162,000		
Jul-09		£ 160,800		
Aug-09		£ 159,600		
Sep-09		£ 158,400		
Oct-09		£ 157,200		
Nov-09		£ 156,000		
Dec-09		£ 154,800		



The HPI dropped
___% in 2009

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House Prices

Date	House Price	Projected	Difference	%Drop
Jan-10		£ 153,600		
Feb-10		£ 152,400		
Mar-10		£ 151,200		
Apr-10		£ 150,000		
May-10		£ 148,800		
Jun-10		£ 147,600		
Jul-10		£ 146,400		
Aug-10		£ 145,200		
Sep-10		£ 144,000		
Oct-10		£ 142,800		
Nov-10		£ 141,600		
Dec-10		£ 140,400		

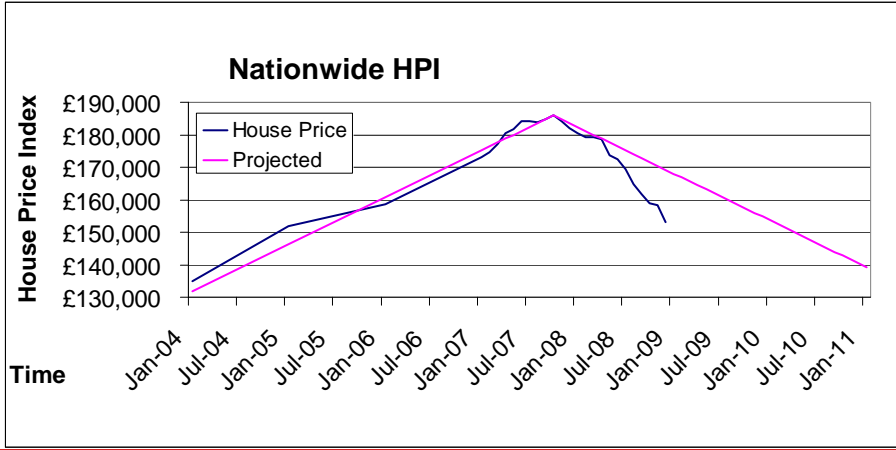


The HPI dropped
___% in 2010

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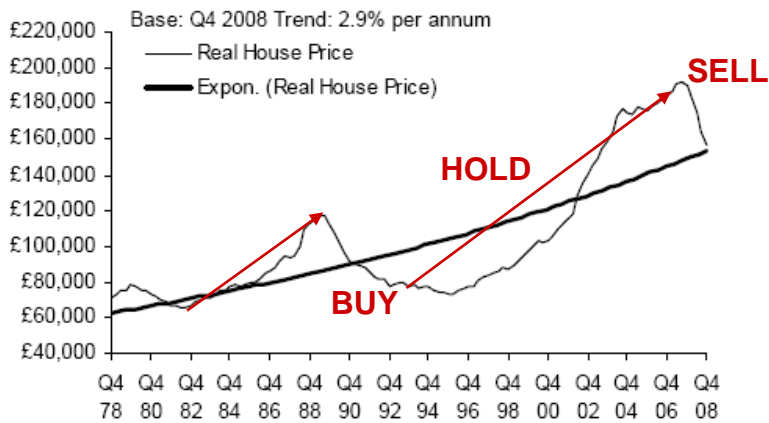
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House Prices



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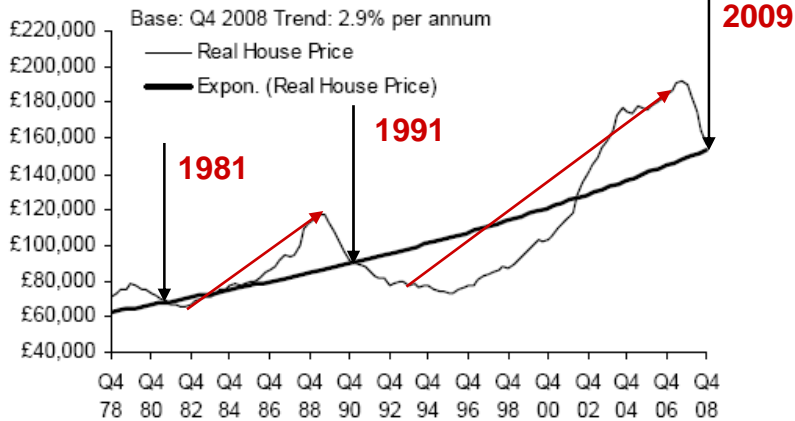
House Prices



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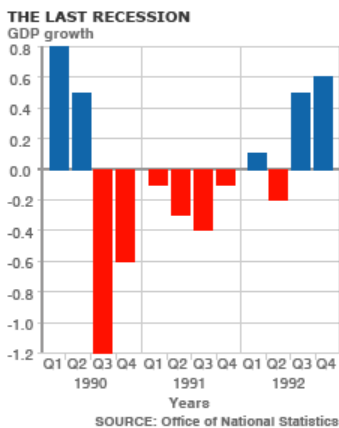
House Prices



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Unemployment



Do You Remember The Last Recession?



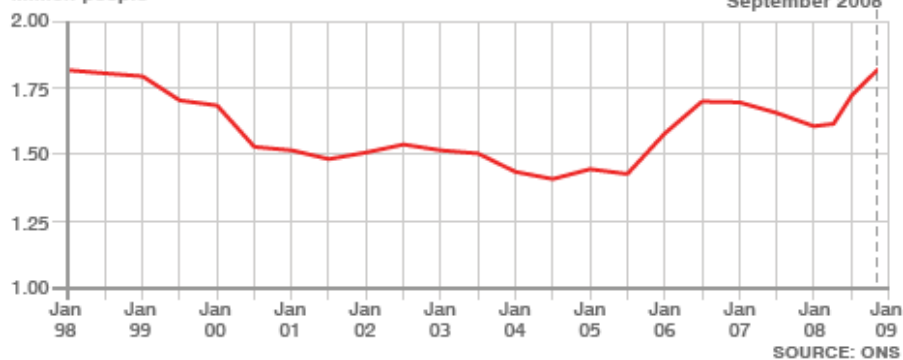
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Unemployment

UNEMPLOYMENT OVER THE LAST 10 YEARS

Million people



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Unemployment

- Will rise from 1.5 million in Jan-05 to 3.0 million in Jan-12
- Repossessions will peak at 75,000 in 2009
- Home Ownership will be considered risky
- Rent collection will become more difficult
- Void period will also increase
- Must think about cashflow management

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Mortgage Finance

How Many Sources Of Finance Do You Have Access To?

How Many Institutions Of Finance Can You Name Starting With The Letter A?

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Mortgage Finance

Abbey National plc
Abbey National Treasury Services plc
ABC International Bank plc
Access Bank UK Limited, The
Adam & Company plc
Ahli United Bank (UK) plc
Airdrie Savings Bank
Alliance & Leicester plc
Alliance Trust Savings Ltd
Allied Bank Philippines (UK) plc
Allied Irish Bank (GB)/First Trust Bank
Alpha Bank London Ltd
AMC Bank Ltd
Anglo-Romanian Bank Ltd
Ansbacher & Co Ltd
ANZ Bank (Europe) Ltd
Arbuthnot Latham & Co, Ltd

ABN AMRO Bank NV
Akbank NV
Allfunds Bank SA
Allied Irish Bank plc
Alpha Bank AE
Anglo Irish Bank Corporation plc

**28 Lenders of Finance
Starting With The Letter A**

ABSA Bank Ltd
American Express Bank Ltd
Arab Banking Corporation (B.S.C)
Arab National Bank
Australia & New Zealand Banking Group Ltd

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Mortgage Finance

www.fsa.gov.uk/pages/library/other_publications/banks/index.shtml



www.fsa.gov.uk

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4 Property Business Actions Step

- 1. Buy (distressed property), Hold & Wait.**
- 2. Rents to the lower price point of the rental market.**
- 3. Fund Your Property Business From Non-UK Lenders.**
- 4. Recovery will take at least 5 years so learn to think long term and be patient.**

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Questions From The Audience



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