

Why America?

We believe that the US is one of the best property markets to invest in for these reasons:

Exchange rate – It's simply *the time to buy!*

The current exchange rate is exceptional for the British & Irish buyer. The Pound has not been as strong against the Dollar for 26 years, and the Euro is at an all time high. You have not been able to buy as much property for your money for more than a quarter of a century. If when you come to sell, the pound has reverted to the rate from a few years ago, you would not only be making money from any appreciation in the value of your property, but also from the currency exchange. The savvy European investor knows that now is the time to buy in the States!

Stable interest rate

The likelihood of your mortgage payments significantly rising is very low, and provides you with a very stable environment in which to invest.

One of the world's most stable economies

America is extremely unlikely to be hit by hyper-inflation, or subject to any military coup! The US economy is as predictable as it gets, enabling you to plan with certainty.

Sophisticated investment market

America is home of the free market, and is the only country in the world that has financial products as sophisticated as those available in the UK. Many mortgage companies are competing for your business, giving you a healthy array of options at good prices. 80% mortgages for foreign nationals, and options such as refinancing, are seen as standard, unlike many emerging property markets. This helps investors get better returns on investment and allows them to build portfolios quicker. Did you know it is also possible to defer paying capital gains tax in the States if you reinvest the proceeds of your sale within a certain time period? America has a flexible investor friendly environment that encourages success.

Ease of investment

There is no language barrier, the links between UK, Ireland, and the USA are strong, and British and Irish investors have been reaping profits in the USA for many years. Not only that, but investing in the States within a mature legal structure, provides the investor with a great deal of certainty and safety. The service culture prevalent in the States also makes the process of investing so much simpler. Investing in the States is a tried and tested route to profit and property investment success.



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Luxury Homes in Minnesota

145% Guaranteed Return on £10,000 in only 13 months

It is very rare that we have overseas properties to recommend to our clients. Because however great the deal, you still have to put in a very large amount of your own cash, typically 30%.

An ideal opportunity to add US property to a portfolio for £10,000 (or £12,500!)

An American *Rent-to-Buy* property bought at 25% under list price, up to 90% Loan-To-Value mortgages, profit taken after as little as 13 months, guaranteed exit plan, all for less than a mid-size car. Impossible? Not at all.

On Offer

These single-family houses are new-build, most with garage. The houses are distinctive, giving each small estate character: each house is detached and freehold and on a good-sized plot of land. They all have a living room, two bedrooms, a bathroom, a fully-fitted kitchen with all white goods included, solid wood flooring throughout (or good quality carpet). Because of the current difficulties in much of the USA with the sub-prime market, we are able to introduce our clients to these properties at highly advantageous prices.

Among the advantages for the investor are:

- The tenant takes care of the property because they are planning to buy it
- The profit and time scale is known at the outset
- The risk of voids is minimised

Why Minnesota?

Because Minnesota is **not** a Boom & Bust market!

It is a great time to invest in the US, if you know where. The state of Minnesota has maintained consistent steady growth for the last 36 months. Whilst prices in other markets Stateside are retreating, Minnesota is still appreciating and there's plenty of room for more...

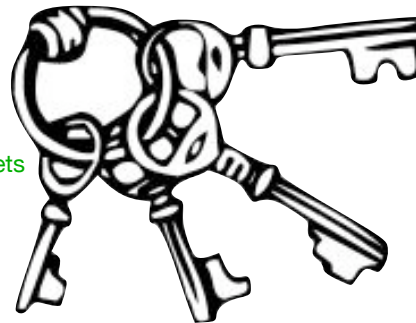
Minnesota is undervalued

Minnesota has a buoyant employment market

Minnesota has the infrastructure to support growth

Minnesota has the key supporting fundamentals

Minnesota is a centre for agronomy and alternative energy



THE
HOMEkeys
P R O G R A M

We only have 18 of these properties, and a list of pre-vetted tenants, who are waiting to move in. They are situated in towns between St. Cloud and Baxter in Minnesota, a distance of 70 to 135 miles northwest of Minneapolis/St. Paul (the "Twin Cities"), which lies 400 miles West of Chicago, and 400 miles South of Winnipeg, Canada. As Minneapolis/St. Paul sprawls further outwards, more people are settling in these areas. The quality of life is good, and this deal is affordable.



The Deal: Total Cost to you £10,000
includes:

Reservation Fee	PAID
Introducer's Fee	PAID
Deposit (10%)	PAID
Broker Fee	PAID
Mortgage Arrangement Fee	PAID
Valuation Fee	PAID
Closing Costs	PAID
Management Fee (12 months)	PAID

The Deal: In Detail

The US lender will give a 90% mortgage on a valuation of \$175,000 (£87,500 at exchange rate on 5th September 2007). This is a genuine valuation. The loan amount is therefore \$157,500 (£78,750 at exchange rate on 5th September 2007).

Rental Demand

Rental demand is strong: – tenants are waiting to move in. The Rental more than covers the Mortgage.



Appreciation

Capital Growth (2001-2006): 85%

Built in Exit Strategy

With this option of a Rent-to-Buy mortgage, the tenant can buy the property in 12 months. You **must** then sell to the tenant at the current market valuation at time of purchase.

NB The tenant is responsible for all repairs during the year. You will receive a cheque for \$49,000* (£24,500 at exchange rate on 5th September 2007) A 145% return on your investment capital!



* Typical figures quoted

The following services are also included:

- Lettings Services
- Property Management
- Mortgage Arrangements (subject to qualification)
- Tenant Supervision
- Home Repairs

