

Apprentice Property Tycoon

Lesson 1

by

Malcolm Heath

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Welcome to the first lesson of **Apprentice Property Tycoon**.

Let me congratulate you on taking this first important step on your path to **total financial freedom through property wealth**. Just by signing-up for this lesson, you have marked yourself out to me as someone different.

Let's just say you've made a small impression on me *so far...*

Why is that?

That's easy to answer! So many people chatter and dream and talk and pontificate about getting wealthy 'one day'. They'll bend your ear for as long as you give them air-time about how this or that scheme is going to be the Big One for them – or how they 'never had a chance'.

Basically, they're either BRAGGING about what they're going to do 'one day real soon now' – or they're whining and moaning about how the deck is stacked against them and they never had a chance.

And in between all this bragging or whining, they DO NOTHING TO MAKE THEIR LIVES BETTER.

Meet them the following year and nothing will have changed. They will be a year older, just as broke and with no ideas for moving forward.

As the years pass, they get older and more bitter. The whining takes over from the bragging because they've run out of energy and enthusiasm. It's the country, or the immigrants, or the 'fat cats' or... well, pretty much anything other than *them* who is at fault.

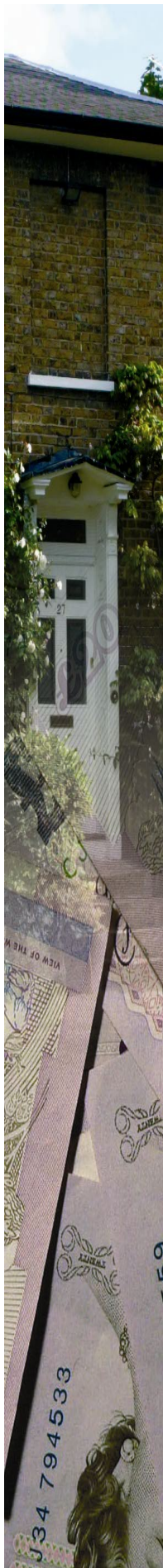
They have never even considered that *they* might have to change, that *they* might have to do something different.

Look, it's part of my arrogance I expect, but I believe that most people are 'flakes'. (If you've met a few yourself, you'll be nodding in agreement!)

In fact in my long and successful business career, I KNOW most people are flakes!

What do I mean by that?

I mean they chatter about wealth – but do nothing.



They buy books, CDs and attend seminars and then DO NOTHING.

At the very slightest hint of an obstacle or a difficulty, they fold completely.

Most do not even *start* something, let alone finish it. They are **weak and timid beyond measure.** Riddled with suspicion and negativity. A flat-broke ‘mate down the pub’ only has to say “Nah mate, that’ll never work” and... **they’re finished.** They roll over and throw in the towel right there and then.



I’m guessing you’re not like that as you have actually made a start, sent off for this course and are prepared to learn what it takes to make serious money out of property.

You’re not content to guess, or to shrug your shoulders in defeat. You’re actually willing to DO SOMETHING to make it happen for you and your family.

That’s good. At least it’s a start.

You have passed my ‘mini flake-filter’ test...

I’m not joking when I say you are special. (Make the most of this praise. As you get to know me you’ll realise that compliments don’t come easily!) Why do I say you are special? Did you know that 98 out of every 100 people who read this or attend property courses do nothing?

Just think about the implications of that for a moment...

Advice from people who have made *millions* in property, offering to take them by the hand and teach them all the inside tricks... and... to do this with **ALMOST NO RISK** to them whatsoever... and yet, they do nothing whatsoever.

Frankly, I find that jaw-droppingly incredible, but I’ve got used to it over the years. It’s just how people are.



Meanwhile, even as you read this, they will be driving past top-class houses (maybe on their way back to their own drab semi) and be consumed with envy. Maybe they'll think: "I wonder how they got *that* house? Wish I could live there..."



Don't you find that utterly incredible? 98 out of 100!

So believe me when I say you are special and that you've passed the mini flake test.

Your big test is still to come of course because, again incredibly, thirty out of every one hundred reading this lesson will NOT continue with lesson two!!!

That means they're not willing to 'risk' even a few pounds to learn a lifetime of property secrets from a property multi-millionaire. They consider that to be 'too expensive'. That's truly pitiful in my book.

But as you know, I don't want those people anyway. I'm glad they drop out because they have proved themselves to be *total flakes* and they'd fail at the very first hint of a serious property deal.

But I do know one thing...

...if you're made of 'the right stuff' you could become a property millionaire using what I'll show you in this course.

IF you've got what it takes.

And that's a BIG 'if'. You have a major 'flake filter' test to pass yet!

A Word About My Style

I want to just say something about the style in which I will be writing this course.

My friends call me arrogant (and worse behind my back, no doubt).

Well, truth is, I've got little time for dreamers and flakes. I have a lot of hot knowledge to impart to you and I don't have the time (or the patience) to tip-toe around your precious sensibilities!



So I'll be writing this course a bit like how I talk. I want to give you the 'in the room with me' experience rather than feeding you a load of dry textbook theory.

You may find me blunt. You may find I've little patience for touchy-feely stuff. You'd be right on both counts. You know what? I don't care.

In fact, it's another little mini test for you. If you're a bit 'precious' – easily insulted, sensitive, shy and so on, **you're unlikely to make millions out of property deals.**

Let's face it, to make a fortune in ANYTHING you've got to have a bit of fibre about you, don't you think?

For the men that means you've got to have balls. For the women that means you've got to have some tough feminine grit.

Timid, weak people never make it big in life – they usually have to 'be supported' (that's putting it politely) by strong people who actually get out there, roll their sleeves up, fight the bastards and come out on top!

Oh, by the way, I'm not averse to using the odd swear word either.

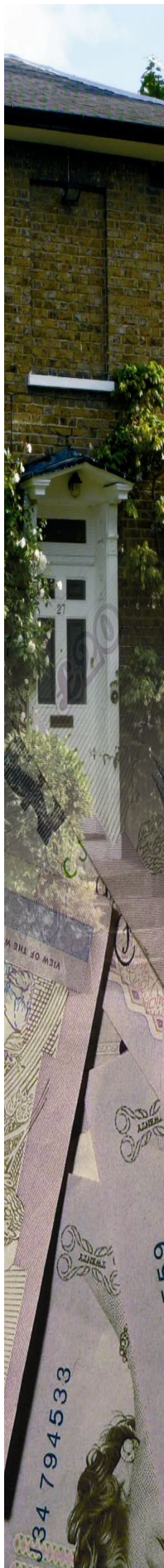
Would you believe I recently had a stiff note and a cancellation from a guy who took HUGE offence at my use of the word 'bastard' – he ranted on for nearly two pages about how upset he'd been to see that word in print.

Do me a favour! **I laughed loud and long at that letter.** Sheesh! *There's* a guy with his energy going in the wrong direction. I bet he didn't spend an hour with a pad and a pen working out how he might *make some money* instead of whining about his precious sensitivities!

By the way, have you noticed that in our society, these 'weak people' gang together to try and bring down the 'strong', often through the media?

I rarely read the trash which passes for 'news' in this country. It is laughable junk. Sheep fodder for the silly masses to consume. But if you DO read it, you'll notice how anyone living in more than a 3-bedroom scummy council house is described as living in a 'mansion'.

The masses are deeply envious of those who have made it through courage, determination, hard work and sheer daring.



What am I saying?

I guess I'm saying that when you get rich through property, don't expect a pat on the back from your friends, family or society. They will be pig-sick with envy and will seek to bring you back down to their level by whatever means at their disposal.

That's just a little pre-warning for you.

Want the truth?

When you've got the sort of money I have, you couldn't care a rat's arse what the morons think! Let them chatter. Let them pontificate. **You know you've made it and made it fair and square – and that's all that counts.**



Okay, you've just had an example of how I will be talking with you during this course. If you find this offensive, let's part company now – doubtless you have a flower-arranging class or two to attend...



But if you can stand my slightly abrasive 'street' style then you *may* be one of the 'Apprentices' I am seeking.

I say you *may* be one of them, but it's still unlikely even though you have bought this course. Let's face it, the odds are against it.

I believe 95% of people are dreamers and flakes – drifting their way through life, trusting in blind luck.

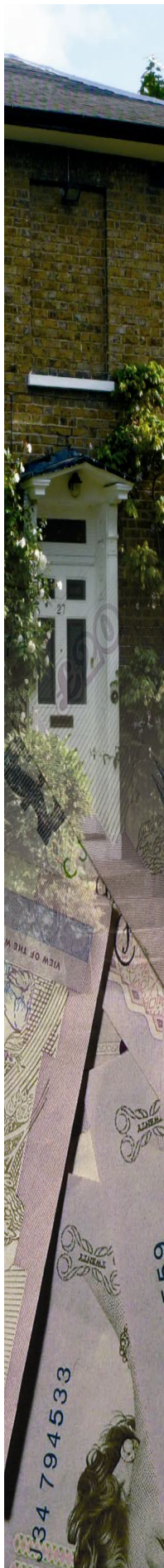
Many play lotteries and other games of chance to try and get wealthy, even though the chances of winning are tiny!

Imagine staking the future wealth and security of you and your loved-ones on the fall of a few coloured ping-pong balls...

But incredibly, this is the limit of many people's 'wealth building' plans.

What I'm proposing has nothing to do with luck. It's a *proven* concept. As one of my Apprentices, I will be training you in the *real* inside secrets used by those 'in the know' and reveal how YOU could get very wealthy through property.

I'm now hoping you have two questions in your mind.



You should have these questions in your mind and be looking for answers.

1. ***“Will this work for me? I’m not a property expert and don’t have a lot of spare money for deposits and fees and suchlike.”***
2. ***“Who are you? I’m hoping you’ve actually made some money in property and are not just waffling about it.”***

Question two is the important one. I hope you can see that. Why would you want to learn how to make a fortune out of property from a broke wannabe?

Beats the hell out of me!

After all, if I’m going to take you under my wing, you’ll want convincing that I walk the talk. That’ll be the easy part for me and you’ll be impressed.

Later in this lesson I’ll also tell you what I expect from my Apprentices because this isn’t ‘easy money for no effort’. Again, if you’re looking for pie-in-the-sky, magic riches for zero effort, read no further. That’s just a dream for the deluded masses.

They’re free to dream, but I reckon they’ll still be dreaming five years from now – just as broke, just as unsuccessful.

Although I’m making a start on training you to be a Property Tycoon, I want to say straight away that you probably won’t make the grade.

That’s okay. Most people reading this will not be good enough. I’m not making moral judgements. I just mean they won’t be what I’m looking for. **They won’t have what it takes to create a million pound property portfolio for themselves from scratch.**

Suits me. I’d rather they ‘skipped through’ this lesson then decided not to ‘risk’ a bit of money than waste my time.

That’s just how it is. I reckon that most people – really, a *huge* percentage – are like that.

So can I bluntly ask you, right now....

“Are YOU a Flake?”

I hope to get you bristling a little, and I’m sure you can see why. I wanted to eliminate at that early stage all the shy, sensitive ‘precious’ types and leave people who were a little more robust than that.



It restored my faith in human nature when you bought this course. At least you are alive and kicking – which puts you ahead of most people!

But you're not home and dry yet. You've only passed the mini-flake test.

You still have to pass the main 'Flake Filter' and that means...

...you won't get a sniff of an inside deal; you won't get a finger-hold on the real money; you won't get within twenty miles of any sources of ultra-lucrative deals and virtually unlimited finance until you've passed my 'Flake Test'.

And by the way – I still expect you to FAIL 'The Flake Test'.

I will remind you of that test in a moment.

But before we go any further, I need you to check if you are on the right course and hooked-up with the right 'guru'. So let me ask you an all-important question...

“Do you sincerely *want* to be a property millionaire in five years or less?”

Please don't worry about *how* you're going to achieve this. That's my part of the bargain. I'll be sharing that information with you in these releases.

And please don't start thinking up objections such as lack of capital, lack of knowledge and so on. That's for *me* to worry about, and *you* to learn about.

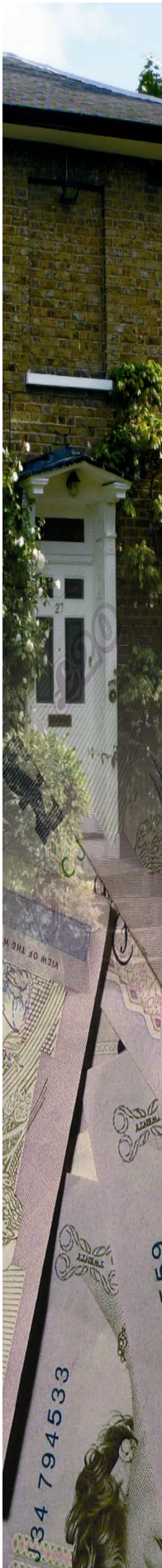
I'm asking you a straight question.

Property millionaire in a few short years, or not?

Yes or no?

Is this something you'd like to achieve, IF you knew someone who would guide you and IF you could do it with very low risk?

There's no right or wrong answer to this question by the way, but you do need to ask it. Not everyone who quits after lesson one is a flake. Many quite simply are not interested in getting wealthier, and are not interested in property. Fair enough.



But please don't read any further until you've decided on *your* answer, because this is not for everyone, I freely admit. You may have sent for this lesson out of 'curiosity' – after all, it was free so you've not yet made any serious commitment.

Imagine This Dream Life

If you need some help answering the question, imagine yourself five years from now.

You no longer work. Most of your time is yours to do with as you please. Whilst not 'super rich', you have many of the things enjoyed by millionaires – a very decent house (£750K+), a top of the range car (or two). You can take exotic foreign holidays and help out your friends and family (if you *really* must!).

You are totally free from the 9-5 grind.

No boss, no job, debt-free and enjoying a superb lifestyle with lots of free time.

Does that appeal?

Well there *is* a way you could achieve this and it's not some silly fantasy.

Maybe you've received 'business opportunities' in the past which promised lots of money for no effort – usually through some unworkable Internet scheme, MLM idea or whatever. **Notice how those 'opportunities' always request that you send them a lot of money to discover their 'secrets'?**

Ever asked this question: "If those secrets really work, how come you're asking ME for money and not using them yourself?" You know the answer. It's because they DON'T work! Usually those letters are sent out by broke people trying to scam a few quid out of other broke people.

Losers scamming losers! Pitiful.

But you do know *one* thing that works like magic and has done for decade after decade...

Property.



It's gone up 11%+ a year on average since 1945!!!

And that's just UK property.

No wonder so many of the Times Rich List have made their money from property.

Since 11% doesn't sound wildly exciting, your first lesson begins with the awesome power of compounding. If you had put just £1,800.00 into property in 1945, that would now be worth a cool **ONE MILLION pounds!!!**

That's the power of compounding for you.

Do you own your house? If so, you'll have seen some fantastic gains over the years.

Ever wished you'd bought TEN houses instead of one, all those years ago?

How much would you be worth now?

The point I'm making is that property is not some pie in the sky fantasy. You *know* huge fortunes are made in property – this is not something you have doubts about. What you *don't* know is how YOU can get on board. That's where I can help.

But maybe you think you're 'too late' for the property boom. Maybe you think it's passed you by and sure, if you'd bought twenty years ago you'd be worth a mint – but now? Well, maybe (you think) the boat's already sailed...



The uninitiated masses and the comics they read (called the ‘newspapers’) chatter about a ‘house price crash’.

I don’t know whether to laugh or cry at their stupidity.

I could almost believe there was a giant conspiracy to keep the ‘little guy’ in poverty and ignorance. But I don’t think it’s a conspiracy. I honestly don’t believe the newspapers know any better. They just regurgitate whichever bit of ‘shock horror’ tittle-tattle they think will lull the masses even deeper into slumber.

It sells papers, which sells advertising, and that’s all they care about. (In my opinion, having to put ‘news’ into a newspaper is a first class pain in the bum for them. They’d rather just sell you fifty pages of adverts!)

In 2000, they said house prices were ludicrously over-inflated and that a ‘big crash’ was just around the corner.

Prices rocketed.

In **2001**, they said the same thing.

Prices soared.

2002 – A crash is due ‘any day now’. (They went up...)

2003 – A ‘big correction’ is imminent. (Still going up...)

2004 – “Stand by for disaster.” (And up...)

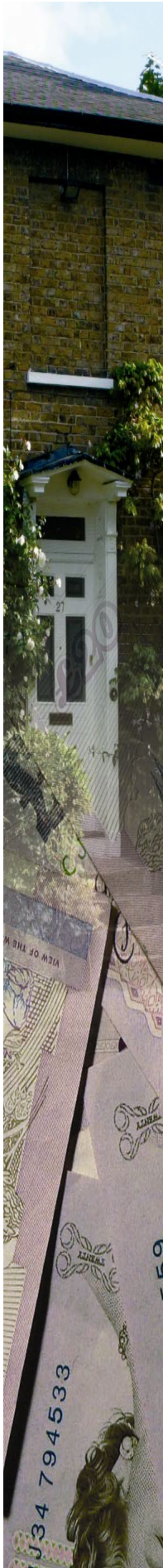
2005 – “Is the end in sight for UK property?” (Apparently...NO!)

2006 – “Millions face equity shortfall in looming house price crash.”

2007 – And ever upwards

2008 – Looking like a small correction, but then upwards again.

Yawn, yawn, yawn. Year after dreary year the hacks knock-out their columns of doom. **They are either very stupid or are part of a secret cabal to keep you broke and misinformed.**



Listen, very few people know that to get wealthy in property, you only get into deals which are 'bubble proof'. By that I mean deals where you don't CARE if prices rise or fall, because you make money anyway!

Do you honestly think property tycoons sit around twiddling their thumbs waiting ten years for the next bull property market?

Do you think they sell their properties after they've gone up a bit and then just hang around for a couple of decades until they can get back in at lower prices?

Wealthy property tycoons *couldn't care less* which way the market goes because they're *always* in the property game.

Putting it very simply, if prices are crashing, they're snapping-up cut-price property as fast as they can, knowing with 100% certainty (not even 99%) that the turn-around will come.

Whilst the masses are panicking and diving for the lifeboats, the savvy investors remain calm and pick-off lucrative deals for pennies in the pound.

If prices are soaring and it looks like they're about to peak they...

(What's your answer? I'm wondering if you think 'sell' at the top of the market? That's okay, you're a novice at the moment so that's the answer I might expect. It's wrong! Which is why I have to train you.)

They BORROW lots of money against their insanely over-valued property and BUY MORE PROPERTY!

Wealthy property tycoons almost NEVER sell property. Why on earth would they? There's only one reason to sell and that's if it's a dog for some reason or other. All other property is used as a *lever* to buy more.

And where do you think they go to buy their property? High Street Estate Agents?

Do me a favour! Those are for the masses to buy the home they want to live in. Houses are sold to these people at absolutely top dollar – the very, very HIGHEST price for a house in that bracket. Then there are *huge* estate agent and legal fees running into thousands upon thousands of pounds, and... the masses *rush* to buy these 'deals'.



Look, don't get me wrong. If you're after a 'nice little home' for you, your partner and the 'kiddies', then by all means go down to your friendly local estate agent and pay top-whack.

In thirty years, IF you've paid off your mortgage, you can call the place your own. You can then leave it to someone when you die.

This is not what I'm talking about. This is not how property 'tycoons' operate. This is not what this course is all about.

Those on the inside often have access to an 'inner circle' of deals which the general public never get a sniff of. And why should they? The general public aren't interested in property investing - they want a 'nice little home'. And here's another secret...

Property Tycoons often buy at 10%, 15% even 30% UNDER market price, thereby locking-in an automatic immediate profit for the themselves! No wonder they get so wealthy from this.

And another thing... where do Mr and Mrs Average go to borrow money? Usually one of the 'Big Name' High Street lenders, who will happily lend them a large chunk of money at high interest rates as long as they control most of the equity in the property.

Do you think the big players go to the average High Street lender?

No prizes!

They have access to almost unlimited money to fund their projects. They buy five, ten even fifty properties at a time and borrow millions if they need to.

The lenders are actually *desperate* to compete with each other to lend the money on these profitable deals. Between thee and me – they can't stand dealing with the average Johnny Lunchbucket 'home buyer'. They'd far rather deal with the professionals (it's the same amount of hassle but ten times the profit.).

That could be YOU. If you learn the inside secrets you'll walk the talk and get access to real finance. They have literally hundreds of millions to lend. You will NOT have to go 'cap in hand' to some doofus mortgage broker, begging for a loan against your salary.



That, my friend, is for the poverty-stricken, shuffling masses.

There is no shortage of *money* – the shortage is *deals*! That's where you can score, big time. **I can show you exactly where to source the sort of deal normally reserved for the very wealthy** – and where to get almost unlimited finance. And of course, you'll start small like I did and with very low risk. (Please don't think you will be doing million pound deals from day one!)

Okay, I've gone on longer than I intended.

Maybe now is a good time to give you my credentials again because it's important you know a little about who you are dealing with.

Who Am I?

Firstly, the name on this course is a pseudonym. It's me, just a different name. Why? Because I'm a 'name' in the city and a 'face' in the media.

Endless column inches have been written about my successful property deals and one of the big drawbacks about getting very wealthy is that you lose your privacy – so it actually becomes harder to do deals.

If that seems odd to you, let me give you an example...

Let's say you run a chauffeur-driven car service and one day a vaguely familiar guy comes and asks you for a quote for six limos to go from London to Edinburgh. Nice job! You tell him £700 for each limo and rub your hands in glee. Now supposing that before you gave your quote, you realised the guy was George Soros. What's the quote now? £1,400 per car? £1,800? You get the idea. **If you're a 'face' the price goes up.** The rich and famous have always known this.

I don't want my competitors to know what I'm up to otherwise soon everyone will be doing what I'm doing and you'll receive about twenty similar mailings! (If George Soros suddenly announced he's buying gold, half the world would buy too!).

Also there are quite a few people 'in the know' about how to make REAL property wealth and they will be pretty pissed-off if they knew I was spilling the inside secrets like this.

Now my credentials.



I've been involved in property in one way or the other for the last 24 years. During that time I have accumulated my own *personal* fortune of around £80 million (depending on current market prices for my assets of course). That's not some pie in the sky 'assets' figure on the balance sheet of some dodgy company. It's my own personal fortune.

Personally and through my businesses, I've transacted or facilitated an astonishing one point three BILLION pounds in property deals, including houses, flats, apartment blocks, entire developments of 100+ units, football grounds, commercial units, factories. You name it, I've done it. In the last year alone my property business was involved in £300 million+ of property deals!

More importantly, I've helped hundreds (literally) of others to make terrific money in property using my methods. Yes, I freely admit I've taken a slice of the action and they've been delighted to pay me.

Just one of my 'Apprentices' built himself over £1.5 million of property portfolio (half a million equity!) in just 12 months. That is quite do-able.

Apart from my personal property dealings, the businesses I'm involved with have also generated £100 million profits for the 'Apprentices' who have used my methods. Let's be clear here, they get the lion's share of the profits. I get a small slice (usually about 5%, sometimes less) as a 'thank you' for showing them my inside secrets and holding their hand.

More on my credibility. First, please know this is not a new venture for me and you won't be my first Apprentice – by far! I've shared this with selected people from all over the UK over the last few years and **they have made millions upon millions of pounds out of my secrets.**

The vast majority of them were complete property novices when they became serious about property wealth, so don't start worrying that this is too high-powered for you. Sure, they'd bought and sold one or two houses of their own (to live in) but had never done an investment deal. Maybe that's a bit like you? They were green and totally 'wet behind the ears' before I showed them the way. **Many of them also had no spare cash in the bank when they started.**

Second, I am a multi-millionaire with all the trappings which go with that lifestyle. I'm not here to impress you – I'm here to convince you because I want you to read these releases knowing that I walk the talk and am in a position to deliver on my promises.



I fly first class and I own many properties. Yes I do have a mansion. Yes I do have a large, luxury foreign home. Yes I do have a Bentley.



I have staff and servants. The works! I take holidays at £20,000 per person. I really do live the ultimate superstar dream lifestyle and every single penny came from my property businesses.

I used *exactly* the same techniques I will teach you in these releases.

Oh yes, and I started from scratch too – just like you will. No silver spoon in my mouth. No hand-outs. No rich dad leaving me a fortune. My first house was a 2-bedroom terrace up t'north. Very exotic, right?

I soon realised that by converting the attic and renting to students I could cover my mortgage twice over!

I started from humble beginnings and built my empire, just like many other successful property tycoons – now you can learn how to do the same.

But remember, you still have to pass the Flake Test. It's now time to remind you what that is, just to make sure you're on the right course.

What is 'The Flake Test'?

Having passed my mini Flake Test (sending off for a freebie – which, let's face it, is hardly a major test of character!), you now hit the Big Pay.

Assuming you like the look of this course and can stand my style, you'll want to carry on with the whole course.

The *real* Flake Test is this. You'll never make a Property Tycoon if you can't take all 6 lessons of this course and get yourself a basic education.

That's the Flake Test, and 95% of people will totally, utterly fail to achieve this simple task.

Don't get me wrong, the material is easy and even a delight to study as I'm sure you now know. Dare I say it, it's even fun (if you enjoy pain!)

No, the point is, that 95% of people will receive these materials each month and... DO ABSOLUTELY NOTHING. By that, I mean they'll break open the



packaging for this module, skip-read the contents (they won't even be reading this sentence) and put it aside for 'later'. Time quickly flies by during which time they've had important stuff to do like watching telly and drinking with their pals.

Lesson two materials will arrive and they will not even open the package. Instead, it will be stacked on top of the 'lesson one' materials for 'a rainy day'. And so it will go on.

Six months later, they'll stumble upon the pile and hardly even be able to recall what the course was all about or why they enrolled.

My friend, I'm not fooling here! This is EXACTLY what will happen. But here's the kicker... It's EXACTLY what I want. It's my ultimate 'Flake Test'!

I have honed this to perfection...

I'm left with the one in ten people (you?) who are *serious* about becoming property millionaires; have actually *studied* the materials I send and are prepared to move forward into creating their own lucrative portfolio, often starting with no cash in the bank.

So are you still on the right course? Are you prepared to actually DO something to make your dreams of property wealth come true?

It's not that hard and I'm not demanding a lot from you. Maybe two hours a month to read the module through a couple of times? That's not a lot, surely? But, as I say, that will be *way* beyond what most people are prepared to do. They want property wealth NOW, right this minute. And they want to do precisely NOTHING to achieve it. They're not interested in reading or learning – that's a big yawn. **They expect to make big money in property based upon their almost zero experience!**

It's utterly crazy when you think about it. Would you try to make money in fine art without knowing a SINGLE THING about paintings?

Would you try to make money as a wine importer without knowing ANYTHING about wine?

No you would not.





So why do so many people think they ‘know it all’ when it comes to property? I’ll tell you why. They’ve bought and sold one or two drab, squalid houses for themselves and their families to live in, and so they think they are property experts! Sad but true.

That’s like trying to sell fine art because you’ve “seen a few ‘old master’ pictures on Christmas cards” or importing fine wines because you’ve “drunk a bottle or two in your time.”

So here’s how it will go. Assuming you are getting this in instalments, 100 people get this lesson. Only 70 carry on to lesson two. The other thirty are so terrified and timid they simply *dare* not risk a few quid to hear what a property tycoon with £80 million clear might be able to help them with. By lesson 3, another ten will have dropped out. These are the ones who ‘need’ the money for fags, booze and the National Lottery. Another ten drop out the next lesson. These are the doofuses (dooffi?) who have received 4 modules and not even opened them. They think to themselves: “I may as well cancel because I’m too busy watching sport on telly and washing the car to even open those packages, let alone read them.”

You think I’m joking around here? I’m not!

By the end of the course I will be left with maybe 10 people out of the original 100. It is those ten who are made of the right stuff.

Will you be one of them? You say “yes” right now, but you have a few lessons to go yet and life has a habit of intruding on our plans for wealth and freedom!

Why The ‘Basic Training’?

Now maybe you’re wondering why I need to train you from the ground up in property basics. Why can’t I just shunt some super deals your way today and let you get on with it?

I’m sure you know the answer.

Listen, the people who make REAL money in property talk a certain jargon and exude a certain confidence which gets them the real deals. I’m talking deals with immediate £30,000 cash-back on completion and maybe £30k immediate equity gain leading to a £100k equity gain in a couple of years. That’s PER DEAL. So do ten of them and you have a million in equity in two years! And you’ve taken £300k cash-back. Does that sound like any High Street ‘sheep deal’ you’ve ever been involved in? No it doesn’t. In fact your average ‘Mom and Pop’ High Street Estate Agent has never even *heard of*



these deals! For the last two decades they've flogged the same tired houses to the same tired people and banked their 2%. Hey-ho, it's a living I suppose.

Face it, there are the masses; and the Estate Agents for the masses; and the Banks for the masses; and the Building Societies for the masses.

The masses are all out there imagining they are 'in the property game' (chortle). Some people even have a Buy To Let or two and, short of chomping on a cigar and swaggering a little, they think they're pretty hot property tycoons, all things considered!

Most haven't even done that! All they've done is bought and sold a few houses to live in – and they consider themselves pretty sophisticated players!

Ha ha! Honestly, the real property tycoons are *laughing at you* with your Building Society top-rate mortgage and your 10% deposit.

You might not like this, but so far you've been a 'Muggle' of the property world. If you don't know what a Muggle is, read Harry Potter. You are just fodder for the merry-go-round which feeds the banks, building societies, lawyers and insurance companies.

I'm going to be a bit provocative here because I'm going to need to wake you up a bit if you're going to make serious money from property.

They LOVE people like you and millions of others. They rub their hands in glee when they see you walking through the door with that hang-dog 'lend me a fiver' expression on your face.

Take the Estate Agent – he or she is in the business of selling you 'market price' property. Decoded that means the **absolute top-dollar most expensive price they can extract from you for that pile of bricks** (remember, they work for the *seller*, not for you.)

Hey, I've got an idea! Why not walk into a High Street Estate Agent and ask them for a 30% discount on a couple of properties?

Watch their looks of blank amazement. See them smile nervously as they wait for the punch line! But those in the know routinely get **massive discounts off properties**. I mean, ask yourself, why on earth would you want to





buy a FULL PRICE property? There's no money in that as far as I can see.

I will be revealing to you why vendors would sell you property at a huge discount (there are literally hundreds of thousands of such properties) and how you can access them.

They'll also stiff you for a whacking FOUR GRAND on the sale of a £200k property. Well, those tacky little sheets they produce costs a lot of money you know...

How about Building Societies?

They LOVE lending you money at a decent interest rate – that's AFTER they've trawled through your life history, pawed through your sad wage slips to see if you can scrape together a mortgage repayment, flogged you some life insurance, charged you an 'arrangement fee', locked you in with penalties and so on.

Yes they love it. The more the merrier. Bring it on!

Okay, I'm sure you're starting to get the idea that what we are going to do is NOT the normal, standard stuff that everyone does. But in order to get into those inner circle deals, you've got to know what you're talking about. The pros can spot a property newbie from fifty paces and you won't get near the best deals walking and talking like a moron. Naturally I'm going to be holding your hand, but I can't do that forever. You're going to have to stand on your own two feet at some point and walk, talk and act like a property expert.

And that means... you have to learn your craft.

And that means... you learn the basics of property (much of it Muggle World stuff) so that you have a thorough and complete grounding. And I humbly suggest that right now you know about enough to fill half of one side of the average postcard. **Sorry, but you aren't going to be a property millionaire with so little knowledge.**

That's why I insist on your taking the first 6-lessons of this primer **as a bare minimum**. People with money and deals want to talk with you like you know something about property, not like you've just walked in off the goddamned street looking for a jumble sale. They won't have time to waste with you down the line because at that point there will be **deals to be done and money to be made**.



Fair enough? If that's too hard for you, then goodbye and thanks for reading. Another flake bites the dust. If you'd rather watch a bit more TV, read a trash newspaper, have a meal out with pals – that's your decision, but it's goodbye to your dreams of property wealth.

Why? Well surprise, surprise, those who've made a few million in property were prepared to NOT watch TV for a night or two, tell their mates to ****-off and go drinking without them; say "NO" to yet another meal with tedious Terry and his permanently half-pissed wife Judith.

God I love writing these releases. If you were here I'd actually slap you around a little....

Seriously though, you get what I'm saying. Contrary to what the trash tabloids spew-out, the wealthy actually ****ing DO something to make their money and if you want mansions, Bentley's, first class flights and all the trappings then YOU are going to have to do something too. Right now that means **vowing to do the next five lessons of this course** and learn the basics thoroughly.

Can you do that?

Great! That marks you out as special again and I hope you will become a Property Tycoon.

What I expect from you at this stage is fairly simple. **Take the next five lessons of the course and read each one at least twice.** That's two hours per month or half an hour a week. Not a lot, really.

For my part, I promise to give you the most extraordinary, kick-arse property course you'll ever have read, written by someone who really has 'been there, done that'. If you enjoyed this lesson (and let's face it, it's different!) then you're going to *love* the rest of the course.

We'll make a start next lesson with the proper training. You've seen my style, we've got to know each other a bit, it's now down to you to continue or give up on your dreams. I'll see you next lesson.

All the best

Malcolm Heath

PS PLEASE no 3-page letters in green biro on lined paper about how "shocked, appalled and offended" you are by my language and style.