



EducatedInvestment ProgressiveProperty

“ProgressiveProperty save You time and make You money by building and managing a ‘hands-free’ property portfolio that You can retire on enjoying financial independence”.

ThePropertyPAP  
(Progressive Active Portfolio)

rev. PP-PAP140108



ProgressiveProperty

# ProgressiveIntroduction

Perhaps You are like many other people, You know property makes many people very wealthy and financially independent.

We have all thought about investing, so why is it that most of us never do anything about it?

We don't understand it either!

There is a way that You can create long term wealth for You and Your family.

Imagine for a moment, if you freed up more time to do things you love to do, with the financial independence to support a great lifestyle...

We would suggest that you read this pack having read about Progressive Property as a company and also about the Property Market and our views as to why we passionately believe in our product whatever the market is doing. You may have received these documents through e-mail or via post, If not then please request them from us.

For information on leverage, property markets and other related topics that might help you at this point, please go to [www.progressiveproperty.co.uk/markets](http://www.progressiveproperty.co.uk/markets) or request it here: [ask@progressiveproperty.co.uk](mailto:ask@progressiveproperty.co.uk)

Now that you are ready to see how you can become financially independent,

EnjoyReading...

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0001

# TheProductConception

## Progressive Active Portfolio (PAP)

This product has been designed for You based on our personal experience of the property market and most importantly: what works in reality.

The feedback that we have gained from a number of contacts and repeated business coaches and mentors, and from our own personal experience, is that the theory is reasonably straight-forward, but the practice difficult without years of experience and knowledge.

Progressive Property has bridged this gap for You.

Not everyone has the time to invest in learning how to go through the property investment process do they?

But most of us understand that **property is phenomenal for future cash flow**, security and financial independence.

# TheProductIntroduction

This product gives you **all the benefits of property investment** without most of the pitfalls.

Imagine no loss of Your time.

Imagine no stress or hassle, just the benefits of future cash-flow, a safe and secure financial future and a life that is the way You want it.

We look after the entire process for you involving and managing:

1. Property acquisition.
2. Negotiation of considerable discount.
3. Property survey and valuation.
4. Property conveyancing.
5. Property purchase.
6. Property refurbishment.
7. Property re-valuation.
8. Property letting.
9. Property management.
10. Property re-mortgage.

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## ProgressiveProperty

As You will well know if you have tried property investment yourself, these processes take time, energy, experience and knowledge.

“We save You time and make You money by building and managing a ‘hands-free’ property portfolio that You can retire on enjoying financial independence”.



# TheProductDetails

We will build You a property portfolio of 5 properties in a 6 year timescale that is 100% managed and maintained for that period.

As you will have read from our market analysis and company information, we buy You properties in the Peterborough area.

This is a very important and focused part of our strategy for You.

For more details on why we have selected Peterborough, for Your investment portfolio please go to the link below:

[www.progressiveproperty.co.uk/peterborough](http://www.progressiveproperty.co.uk/peterborough)

or view our 'Market Analysis' Media Pack.

[www.progressiveproperty.co.uk/markets](http://www.progressiveproperty.co.uk/markets)

The end result will be a **passive income of at least £50,000\*** per year on your growing portfolio.

This cash is tax free through re-mortgage and You do not have to do anything to earn this money.



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\*£67,000 at 8% growth  
Please see contract.

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# TheProductService

The cost to You for this service is broken down into 2 areas:

Portfolio service fee: £32,500

This fee covers the total running cost of your portfolio for a 6 year period.

This breaks down to only £104.16p/w

This service fee covers the **entire** management process (which can be very costly and time intensive) as mentioned on page 0002 and takes all of the management away from You, saving You valuable time, allowing You to live Your life as You choose knowing your financial future is secured.

How these costs are broken down can be seen below:

Total service fee	£32,500
Service Breakdown	
Acquisition of property at minimum 15% below market value	
Full management of refurbishment	
Management of initial purchase valuation and mortgage	
Subsequent revaluation procedure	
Management of Letting agent	
Management of Insurance and maintenance	
Total funds available in Barclays Portfolio "client account"	£30,000

SeePage 0004

We believe in performance related results, and in earning Your confidence. The majority of the service fee of £32,500 pays the management of your portfolio over the 6 year term.

We have significantly reduced the up front fee to make it easier for you to invest in your future.



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At the end of the 6 year term, you will be required to re-mortgage and a fee of £12,500 per property, (£62,500) will be payable.

For a limited time only you could save money on this charge:

[click here now for special offer](#)

This significantly reduces your input costs, and pays Progressive Property from your profit rather than from your income.

We believe this structure creates a win-win scenario. We have a vested interest in your success, and we take our profit from your profit not your income.

We make our profit **only** when you make money from your property portfolio

[click here now to save £15k](#)

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# TheProductService

Portfolio fund: £30,000

You will need this to be available to use to purchase Your properties. This fund includes deposit, solicitors fees, valuation fees and refurbishment costs. This takes your property purchase through the 10 stages as mentioned on page 0003.

This money will be held by You in a designated portfolio account at Barclays Bank to which you can choose for us to have access. You receive monthly statements creating transparency through the whole process. **You gain any interest accrued**

This enables us to organise the purchase of a property at least once a year, cycle the money around and then return it to your account upon completion of the re-mortgage.

The result and end goal is to use this fund to buy you five properties in the timescale and return all (or what remains) of your £30,000 at the end of the term\*, so that you have not left any of your working capital in the properties, exclusive of the initial service cost.

This **significantly** reduces your risk.

## Typical example:

Purchase Price	£105,000
Revaluation	£130,000
15% Deposit	£15,750
Legal costs inc search fees	£1,000
Valuation Fee x2 (2 lots for initial purchase and re-mortgage)	£750
3 months mortgage payment whilst refurbishing	£1,500
Renovation Cost	£5,500
Contingency Fund	£5,500
Total Purchasing fund	£30,000
Contingency as % of purchasing fund	18%
Total Investment	£30,000



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You will have 5 properties with at least a genuine 15% discount,

completely refurbished and rented, growing in value that has cost you no money in deposits.

You will therefore need to have access to a total of £62,500.

This process is systemised & will be repeated once a year for the 6 year term to buy Your 5 properties.

If you want to learn the secrets of how we do this [click here now](#)

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\*SeeContract\*

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# BelowMarketValue

One of the huge benefits to You in this process is the initial saving.

We create You profit through sourcing your properties **Below Market Value** (BMV).

It has taken us many years to gain the knowledge, experience, contacts and an efficient marketing system essential to finding genuine BMV properties.

Our use of the following techniques enable you to **save £15,000 per property\***

- Refurbishment (uplift, in value).
- Repossession, divorce, chain break, debt, death and probate.
- Developed relationships with agents.
- Internet marketing system.
- Direct marketing system.
- Profile and social proof.

We have built such a reputation in Peterborough that many great deals find us. You benefit from the years We have invested.

In simple terms. You have instantly tripled your service fee of £32,500 by making equity of £15,000 per property: £75,000 across Your portfolio, before any growth has occurred.

We believe this represents huge value to our product and for You.

It significantly reduces your risk compared to our old model where we tested taking £85,000 as an upfront fee.

It is also significantly more cash productive than leaving your money in a bank or taking no action at all.

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\*On a £115,000 house

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# The Projections

Where else can You own £844,934\* worth of assets with none of your own money 'left in', fully managed for You, to give You Your time: our most precious commodity.

Projection is the part of investment that is the most speculative.

No one has a crystal ball when it comes to predicting property growth, and we aim to use all of our knowledge, experience and our realistic perception to help with Your projections for the growth of Your portfolio.

History tells us that property has on average risen 11.74% every year since the 1960's, and we believe history to be a good indicator of what will happen in the future.

We are also realistic in that this is an average figure and that growth has been very good as of late. We know that over time there is a very good chance that this will continue, but not necessarily indicative of what could happen on a year to year basis.

With all of this in mind we look at making Your calculations at a level we believe can be achieved realistically.

With the national average historically at 11.74% and the predicted growth advertised by the CEBR at 5.5% we look at making projections based on growth of 8% per year. To view these figures you can view the following sites:

[www.communities.gov.uk](http://www.communities.gov.uk) [www.cebr.com](http://www.cebr.com)

The following table show the predicted growth rates at the 3 figures given above, based on our average property sourced for You and just 1 property bought:

	Purchase Price Year 1	True Value	Value Year 2	Value Year 3	Value Year 4	Value Year 5	Value Year 6	Total Growth
CEBR Prediction 5.50%	95,000	115,000	121,325	127,998	135,038	142,465	150,301	55,301
8%	95,000	115,000	124,200	134,136	144,867	156,456	168,973	73,973
Historical Growth 11.74% (Actual)	95,000	115,000	128,501	143,587	160,444	179,280	200,328	105,328

example figures

## Progressive Property

As you can see in the table the results are good, most people will achieve these kinds of results in their own property that they live in.

Using the law of compounding and the Progressive strategy, look what happens to your portfolio in 6 years without you having any time involvement in the process (next page).

Property has been growing strongly for a number of years, and many areas have well exceeded the average of 11.74% in some years.

Visit [www.cebr.com](http://www.cebr.com)

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\* At 8% growth pa

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# The Projections

The end result is an asset base significant enough in size to fund your retirement, no matter how young or old you are!

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	Purchase Price	Value	Value Year 2	Value Year 3	Value Year 4	Value Year 5	Value Year 6	Value Year 7	Value Year 8	Value Year 9	Value Year 10	
Prop 1	95,000	115,000	124,200	134,136	144,867	156,456	168,973	182,491	197,090	212,857	229,886	
Prop 2	102,600	124,213		134,150	144,882	156,473	168,990	182,509	197,110	212,879	229,909	
Prop 3	110,808	134,150			144,882	156,472	168,990	182,509	197,110	212,879	229,909	
Prop 4	119,673	144,882				156,472	168,990	182,509	197,110	212,879	229,909	
Prop 5	129,246	156,473					168,991	182,510	197,111	212,880	229,910	
							<b>Total Growth Yr 6: 287,607</b>					<b>Total Growth Yr 10: 684,109</b>
							<b>Total Value Yr 6: 844,934</b>					<b>Total Value Yr 10: 1,241,432</b>

	Value Year 11	Value Year 12	Value Year 13	Value Year 14	Value Year 15	Value Year 16	Value Year 17	Value Year 18	Value Year 19	Value Year 20	
Prop 1	248,227	260,805	289,532	312,695	337,711	364,727	393,905	425,417	459,450	496,207	
Prop 2	248,302	268,166	289,619	312,789	337,812	364,837	394,024	425,546	459,490	496,357	
Prop 3	248,302	268,166	289,619	312,789	337,812	364,837	394,024	425,546	459,490	496,357	
Prop 4	248,302	268,166	289,619	312,789	337,812	364,837	394,024	425,546	459,490	496,357	
Prop 5	248,303	268,167	289,621	312,790	337,814	364,839	394,026	425,548	459,492	496,359	
							<b>Total Growth Yr 15: 1,266,750</b>				<b>Total Growth Yr 20: 1,924,310</b>
							<b>Total Value Yr 15: 1,824,077</b>				<b>Total Value Yr 20: 2,481,637</b>

example figures

The law of compounding and results due to leverage really come into their own as the portfolio grows over time.

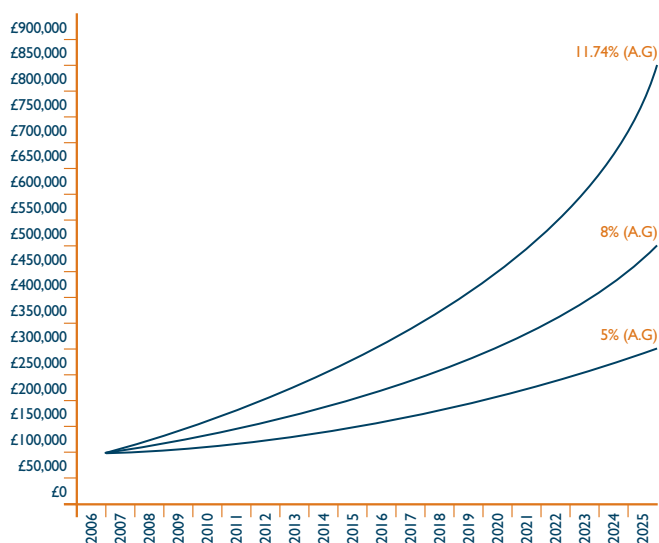
This compounded growth is your financial future.

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# The Projections

This chart visually represents property prices over the next 20 years based on the 3 levels of Annual Growth (A.G)



At the end of investment period Your portfolio, **Your total portfolio value is worth £844,934 at 8% growth; up at nearly £1 million.**

We would suggest that this should realistically give you £50,000 per year tax free realisable in 2-3 year increments.

For example: You could remortgage and release £150,000 every 3 years. You could also organise your mortgages so that you could remortgage a property every year.

From years 6 onwards You can start releasing cash from Your portfolio tax free.

This model has been designed to give you the optimum number of properties for Your money for a long term return on Your investment.

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To compound the amount of money you would like to earn for your retirement, you can purchase multiple places on our PAP product.

You can enjoy all the future cash flow and long term investment benefits without taking any time out of your life. This is what we think makes our products so attractive.



# Your Return On Investment

As shown on the previous page a growth rate of 8% will create growth in your portfolio at over £50,000\* per annum.

Imagine what that will look like for you...

The best way to access this money, in our opinion is through re-mortgage.

We would recommend this course over selling because:

- ☑ There would be no disposal costs.
- ☑ Your property would remain tenanted meaning there would be no gap in rental income.
- ☑ You would still have the benefit of holding an appreciating asset allowing future re-mortgages and so therefore further profits.
- ☑ You would not pay capital gains tax as it is classed as further borrowing by the inland revenue as long as no disposal is made in the future, which in our opinion has no benefit, in most circumstances.
- ☑ You would continue to own your asset:  
Selling it will make you 60% of your gain (40% taxed) and then someone else will benefit from your growing asset.



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Clearly mortgage payments would increase with every re-mortgage, but history has shown us that rents rise widely in line with values over time as a function of incomes and interest rates.

On average, rental values have risen every 4-12 years over history.

Therefore the rental income on your properties should have increased sufficiently over time to offset the extra payments.

Contingencies can also be set aside to accommodate potential increased payments from your re-mortgaged funds.

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\* £67,594 at 8% growth pa

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# Benefits To You

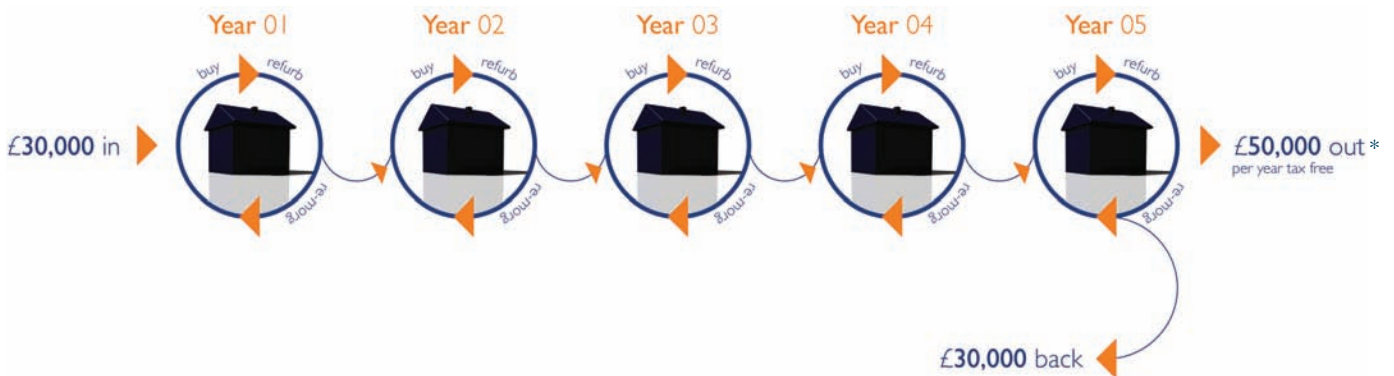
End result

You make over £50,000 (£67,000 at 8% Growth) per year on your growing portfolio. This cash is tax free. You do not have to do anything to earn this money.

Just imagine now what this could do for your life.

And remember, if You want to earn over £100,000 (£134,000) per year tax free passive income, simply purchase additional PAP products.

The model below shows how progressive turn your £30,000 deposit into 5 properties, generating £50,000 per year tax free and your £30,000 back to you:



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\* £67,594 at 8% growth pa

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# YourNextStep

The process to invest in your future with us is easy and simple. Now one of our mortgage brokers will make contact with you and have an informal chat.

The aim of the conversation will be to make sure that you are eligible for a competitive mortgage and get a Decision In Principle (D.I.P) so that we can move quickly forward together.

You will need to have a relatively 'clean' credit file and hold a UK passport.

A Barclays Portfolio Account will then be opened in your name with a signatory from Progressive Property so that we organise the purchase and service your properties.

The benefit of doing it this way is that you can track exactly what is being spent and where, which will be documented on your monthly statement.

The order & sequence of events from application to completion is shown below:



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All transactions will run through  
Your portfolio account.

You receive any  
interest gained.

This also keeps your time  
input to a minimum.

You have full control over  
your investment account.

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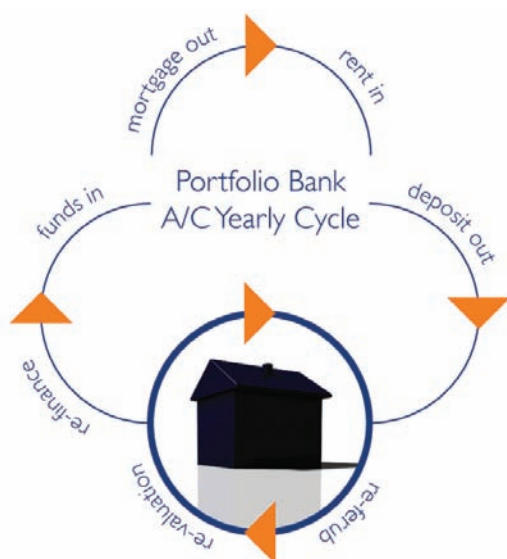
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# YourNextStep

## Outline Purchasing process

The buying process will be undertaken as follows through the Progressive Buying System:



1. Receipt of portfolio management fee and activation as a suitable progressive member
2. Property sourced at least 15% below market value (BMV)
3. Decision In Principle (DIP)
4. RICS surveyor instructed on lenders panel for valuation
5. Solicitor instructed
6. Mortgage offered
7. Exchange of contracts
8. Completion
9. Tradesmen start work
10. Refurbishment completed  
Tradesmen paid
11. Tenant Sourced, Tenancy Agreement (AST) signed
12. Retainer taken & tenant housed
13. RICS surveyor instructed on lenders panel for re-valuation
14. Property Re-financed & deposit re-paid back into account



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# TheEndResult

## Who should join?

We believe that anyone can make a secure future for themselves through property investment. In order for us to work together as a team there are certain entry criteria that you will need to meet.

We have built our business model around proven success and personal experience and believe this to be the best way to achieve a balance of financial freedom whilst keeping your time input to a minimum.

We are looking to build a long and fruitful investment together.

As can be seen in our terms our relationship will be a minimum of 6 years. We have spent much time and experience researching who we work best with. It is impossible for a new investor to buy with such efficiency, potential and long term profitability without using our system.

If you consider yourself to be one of the following then you are likely to be a great candidate to invest in Your future:

### A Professional

Perhaps You are a Doctor, Dentist, Lawyer, Accountant, Surgeon, Public Servant, Police Officer, or other professional.

- You work in the city.
- You have great knowledge of investment but do not have the time to pursue property investment yourself.
- A business owner.
- An entrepreneur.

### An Investor

Like many others You already have property investment experience and realise the time and effort involved to make it work. Perhaps you have been 'sold' property by companies that did not perform as promised.

### A Home Owner

If you own a home then the chances are that you have enough equity to make your money work for You.

This is exactly how both Mark and Rob started. You can do the same. You would be surprised how many people do not realise the potential they have in their house.

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# Decision

Now that you have seen the terms and made Your decision to invest with us, You will need to say **Yes** to the following:

- I want to be financially secure and independent.
- I have a long term investment mindset.
- I am a UK resident/I know someone who is who will invest for me.
- I have available a total of a minimum of £62,500 to invest either in cash or available in equity in my property that I can re-mortgage.
- I am happy for Progressive to fully manage my property portfolio for 'the term'.
- I understand the terms and conditions of our investment together.



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# Sitting On An Asset?

So many people who have invested with us have accessed their money through re-mortgage of their existing home.

Many people did not even realise they could do this and the extent of the asset they were literally sitting on!

The major benefit of this strategy is that Your income and savings are not impacted in any way.

If you have a property with sufficient equity in it You could use the following strategy to invest without increasing your out goings:

A Typical example:

## Your Property:

Property Worth £250,000  
Repayment mortgage of £100,000 at £700pcm approx  
£150,000 equity

## Your Re-mortgage:

New mortgage of £212,500 (85% of £250,000)  
New Interest only repayments of £1,100pcm approx  
Old mortgage paid off leaving £112,500 (less fees)

## Investment Strategy:

Bank Contingency of £25,000  
PAP fee £27,500  
Deposits £30,000  
Bank increase in mortgage payments for 6 years: £28,000 → £30,000

With no change to Your current circumstances  
You can set up your long term future for life.

To speak to an independent FSA mortgage broker  
[click here to email us Now](#)

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# Affiliate Program

Progressive Property have a set affiliate programme that we believe is of huge benefit to You.

Imagine helping your friends and loved ones to a better life and receiving cash by doing so.

We pay very generous commissions for referrals, we have such belief in our business and products that we think you will love to tell your friends.

We have various systems for setting you up as an introducer or affiliate so that You receive cash straight into your bank upon sign up

Click here Now: [Affiliate](#)

# Joint Ventures

We take your email privacy very seriously indeed.

Our philosophy is that less is more. You will only receive e mails from us when we believe that we have something that could be of real value to You.

If you are interested in creating a joint venture partnership with Progressive Property then please get in touch.

We believe that business is built on partnerships and we will always listen to your ideas around business development and how we might be able to help each other.

Together, we can help each other to great success.

For more information on the details of the programmes please visit [www.progressiveproperty.co.uk/affiliates](http://www.progressiveproperty.co.uk/affiliates)

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## Feedback

We highly value your input, comments, suggestions and feedback for our improvement.

If you have any suggestions for us please visit our website [www.progressiveproperty.co.uk/feedback](http://www.progressiveproperty.co.uk/feedback)

Where you will receive the choice of a free personal development e-book.

or email us at [tellus@progressiveproperty.co.uk](mailto:tellus@progressiveproperty.co.uk)



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## Mark&Rob'sFinalNote

Our aim is to provide the optimum product to save  
You time and make You money through Property  
Investment.

If there is anything else you need to know regarding The Progressive Active  
Portfolio [PAP] then do not hesitate to give any of us a call where we will be  
only to happy to help.

If you would like to join a tele-seminar to find out more then please  
register online at: [www.progressiveproperty.co.uk/tele-seminar](http://www.progressiveproperty.co.uk/tele-seminar)  
or call us now →

If you would like to arrange a meeting with Rob or Mark (or Rob and Mark!)  
then please book online at [www.progressiveproperty.co.uk/meetme](http://www.progressiveproperty.co.uk/meetme) or call  
us now and we will be happy to.  
Contact us at: [ask@progressiveproperty.co.uk](mailto:ask@progressiveproperty.co.uk)

We wish you the very best of luck with your Investment future and are very  
excited about the opportunity to work together with You.

[www.progressiveproperty.co.uk](http://www.progressiveproperty.co.uk)

MarkHomer

RobMoore

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# “The 44 Most Closely Guarded Property Secrets”

We've been told by other investors that we're mad for giving away our secrets...

Learn the secrets for yourself: how we bought over 20 properties in one year with almost no money Now:

[www.progressiveproperty.co.uk/secrets](http://www.progressiveproperty.co.uk/secrets)

and why we want to share the secrets with You Now...

(but only if you want to make serious property profits)

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