Key Facts

Quality family homes for $32,700

Price includes all legal fees and closing costs

Sell a few weeks after purchase for $51,000

Immediate equity of 50% or more

Previously sold for $60,000 - $120,000

Fully managed, hassle-free passive investment

Positive cash flow $400 - $500 a month

Clear and free title from selling bank

Tel: +44 (0) 121 609 7095

ViceroyInvest

Property Investment for Everyone

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High Income and Profits from USA Foreclosures

** 600 Properties Sold in 1 Week **

1. Contents

2. Highlights of the Deal
3. USA Foreclosures
6. The Land Contract
7. The Deal - in a Nutshell
10. How You Make Your Return
11. Even Bigger Returns
12. Fees
13. Title Insurance & Legal Representation
14. How To Reserve
15. Priority Reservation Form
16. Frequently Asked Questions
24. Legal Disclaimer

Click to view on Google Maps

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2. Highlights of the Deal

- Massive discount on **Current** market value, providing **Immediate Equity up to 50% - or more.**
- Fully managed, no-hassle programme. The ultimate passive investment.
- Low Cash Outlay – just $32,700 (c. £21,100) is the full purchase price of each property.
- All legal and closing costs included in price.
- **Houses have previously sold for $60,000 - $120,000.**
- Typically 3-bed family homes with one year's guarantee. Ready to move into. Mainly in the mid-West of the USA.
- Strong, positive monthly cashflow of $400 - $500.
- Cash return of 14.9% a year.
- Break even in 6.7 years.
- Choice of exit strategies, all providing **outstanding gains**. People will queue up in the street to buy from you.
- 600 sold in one week!
- Excellent short-, medium- and long-term return on Investment.
- No complicated mortgage applications to worry about.
- All homes have a Clear and Free title.
- Gain extra profits as the US Dollar strengthens towards its historic average level.
- You will be helping families back into home ownership.
- Viceroy Invest is NOT charging any fees on this deal

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3. USA Foreclosures

When a property is repossessed (foreclosed) by the lender, it is known as Real Estate Owned (REO). Lenders (mainly banks) then sell it off for whatever they can get for it. The properties we are dealing with are REO properties situated in the mid-West of the United States.

- There are currently some 250,000 foreclosures a month in the USA.

Through contacts in the USA, Viceroy Invest has been able to secure a continuing flow of such properties, available to buy at $32,700 each. This price includes all legal fees and closing costs.

- For every 100 properties our contacts inspect, they accept only 5-10 into this programme. It is an important feature of the programme that every property should be of a good standard so you can receive a twelve months' warranty and various other guarantees which are described later.

When you decide to buy one of these properties, and transfer your purchase funds to the escrow agent, you will be allocated a particular home which is fresh onto the availability list. Because of the speed with which they proceed and the enormous discount to market value being achieved, you cannot unfortunately select a specific unit. These homes are being sold in massive numbers at bargain prices and you are covered by guarantees, to give you peace of mind.

A typical property in this programme, available now at $32,700 will have a current market value of $55,000 to $90,000 and have sold in the past, before the credit crunch, for $60,000 to $120,000.

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4. USA Foreclosures

Typical properties which have been offered in this programme include:

Address	City	State	Zip	Property Values
1219 S. Elliot	Evansville	IN	47713	$ 84,415.00
120 Hartford NE	Canton	OH	44704	$ 64,251.00
722 Euclid	Akron	OH	44307	$ 72,567.00
2035 Whitney Ave	Memphis	TN	38127	$ 58,984.00
2275 Shasta Ave	Memphis	TN	38108	$ 59,792.00
302 E. Missouri St.	Evansville	IN	47711	$ 61,281.00
2716 Spotswood Ave	Memphis	TN	38114	$ 58,984.00
450 Hallam Ave	Washington	PA	15301	$ 63,529.00
925 Herbruck Ct	Canton	OH	44704	$ 64,251.00
896 Sherman St	Akron	OH	44311	$ 68,310.00
1204 Grant St	Akron	OH	44301	$ 72,821.00

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5. USA Foreclosures

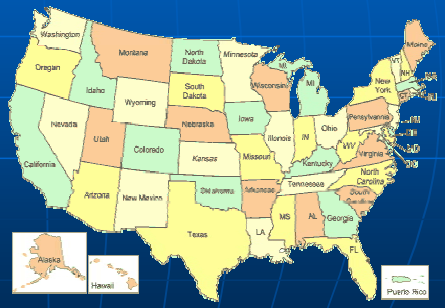
Within this programme, you buy properties at $32,700 each then sell them on to eager buyers, by means of a Land Contract, for an average $51,000.

The next section explains what a Land Contract is and why buyers are so eager to give you this large profit.

Where are the Properties

The properties are mainly located in the Mid West states of America:

- (MI) Michigan
- (IL) Illinois
- (OH) Ohio
- (IN) Indiana
- (TN) Tennessee
- (AR) Arkansas
- (NC) North Carolina
- (TX) Texas



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6. The Land Contract

Buying property at such knock-down prices is a fantastic deal, but buying low (by itself) will not guarantee you make any money. You have to have a strategy to capitalise on this incredible purchase price.

A "Purchase Contract" is an agreement between two involved parties that the Buyer will Buy and the Seller will Sell. In a Purchase Contract, title to the property passes to the buyer when the sale is completed. When you buy the property it passes with full and clear title to you on completion.

Fundamental to this programme, however, is the concept of a **"Land Contract"**.

A **Land Contract**, though still a contract with a Buyer and a Seller, is subtly different. The two parties are still committed – the one to Buy and the other to Sell – but it is used where the private seller grants a loan to the purchaser. Effectively, the seller becomes the lender as well. The main difference from a Purchase Contract is that with a Land Contract the title to the property does not pass to the buyer until the seller has been paid in full.

So if you sell your property using a Land Contract, you do not pass title to your purchaser until they have paid to you (in full) the purchase price money plus accrued interest that they owe you.

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7. The Deal – in a Nutshell

Once you have bought your property, and title has passed to you, you can (if you wish) do anything you want with it. You can sell it, let it, or even live in it - subject to immigration rules.

We would, however, recommend very seriously that you enter it into the Land Contract programme organised by our contacts in the USA.

When you enter your house into the programme, the managers find you a buyer - someone who will buy your house from you at a pre-agreed price. They will spread the payments (plus 10% p.a. interest) over an extended period, normally 30 years, meaning that you are effectively granting them a private mortgage.

The management company has adopted an innovative (and massively successful) approach to selling these properties. Aimed unashamedly at families who can comfortably afford the market rent, but cannot find sufficient deposit to buy in the current climate, they advertise a deposit of one month's mortgage payment (or similar) plus a monthly mortgage payment which is the same as the current market rent. This is done using dramatic "For Sale" signs.

"Own this home for $500 Down payment and $500 Per Month"

Potential buyers/occupants do literally queue up in the street to buy the houses. This programme is successfully putting families back into owned homes and helping to improve neighbourhoods.

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8. The Deal – in a Nutshell

What price can you sell at?

The price you sell at within the programme is calculated in a somewhat similar way to that used to value the freehold of commercial properties. It works like this:

- You establish the market rent of the property in its locality. In this programme it is likely to be $400 - $500 a month. Let's use $450 as an average.
- The purchaser pays you a monthly mortgage payment of that same amount. They are not a tenant; they are not paying you rent; but their monthly mortgage payment is the same as if they were paying rent. So they can afford it.
- Say it's $450. By calculating forward you find that, at 10% p.a. interest over 30 years, the $450 a month clears a repayment mortgage of $51,000.
- You can check this by typing "mortgage calculator" into Google. Enter 51,000 as the price, 10% as the interest and 30 years as the term. You will see the result is $450.83.
- That $51,000 becomes the price at which your buyer buys from you - a nice price, considering you paid $32,700 just a few weeks earlier!
- You then receive the $450 per month (less 10% management fee) for a period of 30 years. That amounts to **$145,800** net over the term of the mortgage. Remember you paid $32,700.

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9. The Deal – in a Nutshell

Benefits for your purchaser

- Their monthly outgoing is the same as if they were renting.
- They are buying the property and after 30 years will own it outright.
- They only have to pay you a deposit equal to a month's rent. If they tried to buy the home with a bank mortgage they would have to put down 20% deposit (which they haven't got) and still might not get a mortgage.
- The $51,000 purchase price from you is still a discount for them of about 30% or more off the current open market value.
- The ability for families to buy a home rather than renting.
- That's why they are queuing in the streets to get their hands on one.

Benefits for You

- Once you've paid your initial purchase price of $32,700 you don't ever have to do anything again.
- The management company finds you a purchaser, collects their monthly payment and sends you 90% of it. They keep 10% as a management fee.
- You never have to worry about voids – the purchaser is buying from you, not renting – so it's their house. At least it will be in 30 years' time.
- You don't have to pay anything for property taxes or maintenance – it's not your responsibility. Your purchaser pays those costs. And insurance.
- A completely hassle-free investment.
- On an average payment of $450 a month you receive $405 a month net after paying the management fee - equal to $4,860 a year.
- On a $32,700 purchase price, that represents a 14.9% cash return a year.
- Even though you paid $32,700 for the property, you have sold it for $51,000 or more within a few weeks.

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10. How You Make Your Return

There are two clear ways you can profit from this investment.

1. You can hold on for the full 30 years (or less if your purchaser decides to settle in full at an earlier date) and pass the Title to them. At a monthly payment of $450 you will receive (net of management fees) a total of **$145,800** over the 30-year period.

This is far more than just 10% a year on your investment, however. It is 10% a year interest based on the price of $51,000 (not the $32,700 you paid for it) PLUS the repayment in full of the $51,000 selling price – NOT the $32,700 you paid for it.

Another way to look at it is in terms of cash payback. You pay out $32,700 and receive back $4,860 a year. After less than seven years you have been repaid in full and the annual $4,860 is then net income for the remaining twenty three years.

2. Slightly more complicated to understand (though easy to do because the management company do it all for you), is the second exit strategy.

There is a large and very active secondary mortgage market where you can sell your mortgage and make a profit on your investment. After 1 or 2 years, by which time your purchaser will have established a reliable payment record, you should be able to sell for 80% of the mortgage value – a 20% discount. For a $51,000 mortgage you should therefore expect to sell for (say) $40,800. Considering you paid $32,700 this represents a solid profit of $8,100 plus 1 or 2 years' mortgage payments as well, (up to $9,720) most of which will have been interest so you can therefore keep it. A tidy **54% return in 2 years**.

Double your money

After 3 or 4 years you might expect to receive as much as 90% of the mortgage value, amounting to $45,900 in this example. That's a great profit on your purchase price - PLUS a further $19,000 or so in mortgage payments giving you **a total profit of almost 100% on your investment.**

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11. Even Bigger Returns

As with most things in life, the biggest profits can be achieved by those who have the most to invest.

For members who can afford to buy 5 properties there is a slightly complex but very profitable strategy they can pursue. Although the concept is slightly complex, it is easy enough to do as the management company handle it all for you.

Assuming you could sell a loan note for 80% of its value after 1 year, and providing you were prepared to re-invest every dollar you received in income and profits, you could go from 5 mortgaged properties to 38 within a space of 7 years.

At the end of the seventh year you would hold loan notes with a **face value of almost $2 million and an annual positive cash flow of more than $136,000**. You could then, if you chose, do nothing further and simply draw the $136,000 every year.

To start this programme you would need to invest $163,500 (say £105,484), so it is not for everyone. But for those who have this amount of money to invest, and want a **high return on their money with little or no work, and no further investment**, this programme merits very serious consideration.

SEVEN-YEAR PROJECTION

No. of Houses Initial Purchase				5			
Initial Purchase Cost/Investment				$163,500	£105,484		
	Y/E 1	**Y/E 2**	**Y/E 3**	**Y/E 4**	**Y/E 5**	**Y/E 6**	**Y/E 7**
B/Fwd Property Count	5	6	8	11	15	21	28
Cash Received in Year	$24,300	$29,160	$38,880	$53,460	$72,900	$102,060	$136,080
Loan Notes Sold end Year	5	6	8	11	15	21	28
Receipt for loan Notes	$197,880	$237,456	$316,608	$435,336	$593,640	$831,096	$1,108,128
Cash Available	$222,180	$292,596	$386,484	$515,580	$691,620	$938,076	$1,266,684
New Properties Bought	6	8	11	15	21	28	38
Cost of New Properties	$196,200	$261,600	$359,700	$490,500	$686,700	$915,600	$1,242,600
Surplus Cash in Hand	$25,980	$30,996	$26,784	$25,080	$4,920	$22,476	$24,084
Value of Loan Note Portfolio Plus Cash	$331,980	$438,996	$587,784	$790,080	$1,075,920	$1,450,476	$1,962,084

N.B. Some of the above transactions may be subject to tax depending on your individual circumstances

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12. Fees

The fees payable in this programme are summarised as follows:

Legal Fees and Closing costs on purchase:	Nil – included in price
Management Fees:	10% of monthly receipts
Eviction Fees (if ever required):	$600 each time
Fees on Sale of Loan Note:	3% of note price

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13. Title Insurance & Legal Representation

Title insurance

Title insurance is an insurance policy that protects the buyer or the lender against loss of their interest in the property due to any legal defects in the title.

Title insurance and services will be provided by Stewart Title Inc., one of America's leading title companies. They have been in the business since 1893.

Legal Representation

Legal and escrow services will be provided by Vincent & Rees, based in Salt Lake City, Utah. You will be asked to forward your funds via a bank wire to them. These funds will be held in trust until a property is assigned and has an address confirmation.

Please wire funds using the following banking information as:
The Vincent Group, L.C. IOLTA Trust Account
Chase Bank
185 South State Street
Salt Lake City,
Utah 84111
USA
Routing: 124001545
Account: 778864553

After wiring your funds, request a receipt of your wire and fax it to the number shown below. You will also be sent a confirmation of funding when your funds are received by the Escrow Agent.

Please fax back the receipt to: 001.949.242.2994

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How to Reserve

1. Reserving a Property

Call our office so we can provide you with a clear explanation of the opportunity and answer any questions you may have. When you are happy to proceed, please make a provisional reservation. A property Reservation Form will need to be completed and promptly returned to our office.

You will then be sent 4 documents which you should sign and return to our office along with a photocopy of your passport and driving licence.

You will then be asked to transfer your purchase price of $32,700 to the Escrow agents, Vincent and Rees, whose details are on the previous page. Once they have confirmed receipt of your money, a foreclosure home will be allocated to you.

2. Completion of Purchase

Completion takes place typically 45 - 60 days after receipt of your purchase money.

3. Incidental expenses

Once your purchaser has taken legal possession from you, they pay all property taxes and insurance. You should, however, expect to pay property taxes of $40 a month and insurance of about $40 a month for the period between your taking legal possession and subsequently passing it to your purchaser. This should be a maximum of 4 months at $80 a month = $320.

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Priority Reservation Form

Purchaser's Details	Joint Purchaser's Details
Title:	Title:
First Name:	First Name:
Surname:	Surname:
Address:	Address:
Town:	Town:
County:	County:
Postcode:	Postcode:
Daytime Tel:	Daytime Tel:
Mobile Tel:	Mobile Tel:
Work Tel:	Work Tel:
Fax:	Fax:
Email:	Email:
D.O.B.:	D.O.B.:
Passport No.:	Passport No.:

Number Houses: _____

ACCEPTANCE OF TERMS AND CONDITIONS

It is understood that the full purchase price of $32,700 is payable for each property before a specific property can be allocated. In the interests of efficiency I/we agree to utilise the services of the Title Company appointed by Viceroy Invest Limited.

I/we fully understand that Viceroy Invest Limited is not a financial adviser or a legal or tax adviser and is in no way responsible for my financial circumstances.

I understand if a reservation is cancelled prior to signing of the contracts then Viceroy Invest Ltd will retain an administration fee of £500+ VAT per property to cover any administration costs.

I/we have read and agree to the terms and conditions expressly set out in the Viceroy Invest Limited website and the disclaimer attached to the downloadable e-brochure. I/we wish to proceed with the purchase(s) of a house in the USA foreclosure programme.

Signature: _____ Date: _____

(Purchaser(s) _____ Date: _____

Please return this reservation form to Viceroy Invest Limited, West Midlands House, Gipsy Lane, Willenhall, West Midlands, WV13 2HA, United Kingdom.

Click here to download the Reservation Form

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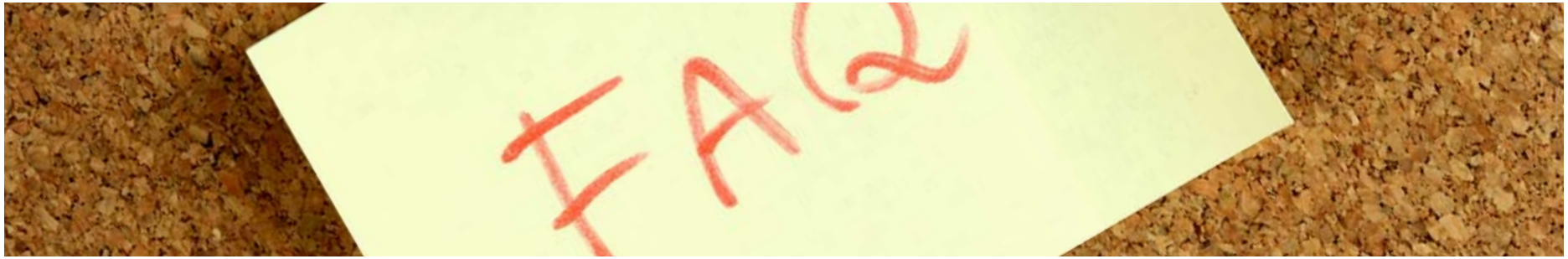
16. Frequently asked Questions



1. What exactly is a foreclosure property?
2. How do I know the property will be in good condition when I buy?
3. How do I know these properties are not in slum areas?
4. What guarantees are given?
5. What form does the exchange guarantee take?
6. Can I choose the property I buy and its location?
7. Why are the properties only in certain states?
8. How does a Land Contract differ from a Purchase Contract?
9. What do you mean by free and clear title?
10. What is title insurance and why do I need title insurance?
11. How do I pay for a property?
12. What is Escrow?
13. Do I need to have an American bank account?
14. Do I have to travel to America to open a bank account?
15. How do I open an American bank account and what are the requirements?
16. How long will it take to get a (Tenant) Owner in the property?
17. What checks are made before a candidate can qualify as a purchaser?
18. What if my (Tenant) Owner stops making their monthly mortgage payment?
19. What if the Tenant (Owner) damages the property?
20. Who pays for property insurance and the yearly property taxes?
21. Do I have to use the recommended management company?
22. Can I just rent the property instead of having a (Tenant) owner?
23. What do you mean when you say your mortgage is seasoned?
24. What is the secondary mortgage market?
25. Who will buy my mortgage from me?
26. How do you choose the appropriate exit strategy?
27. Will any of the profits be subject to tax?
28. How should I repatriate my money?

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17. Frequently asked Questions

1. Question: What exactly is a foreclosure property?
Answer: In the UK, foreclosure is more commonly known as repossession. This occurs when the owner of the property has not kept up mortgage payments secured on the property and the bank or mortgage company evicts them and repossesses the property.

2. Question: How do I know the property will be in good condition when I buy?
Answer: All of the properties go through a rigorous inspection by the management company prior to being purchased from the bank. Out of every 100 properties they view, only 5 to 10 will meet their strict criteria and be placed in stock.

3. Question: How do I know these properties are not in slum areas?
Answer: The management company does not buy property in undesirable areas - all the properties are in good working class neighbourhoods. The selection process is rigorous in its assessment of both the condition of the home and its location.

4. Question: What guarantees are given?
Answer: Your property is guaranteed to be in a 'move-in' liveable condition. If it isn't, either the problem will be fixed quickly or the property will be exchanged for another one.

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Frequently asked Questions

5. Question: What form does the exchange guarantee take?
Answer: If the property cannot be sold on to a (tenant) owner within 120 days the programme will swap the property for another similar one without question.

6. Question: Can I choose the property I buy and its location?
Answer: Due to the rapid turnover of property within the live stock it is not practical to offer this. Once a property has been allocated to you, however, you have a three-day inspection period prior to committing. All the properties come with a 1-year home warranty and are guaranteed to be in a 'move in' liveable condition.

7. Question: Why are the properties only in certain states?
Answer: Not all states have the same opportunities. The programme managers have chosen the mid-West states for the amazing opportunities they offer the investor, the excellent cash flow that is available, and the prices at which they can purchase the homes direct from the banks.

8. Question: How does a Land Contract differ from a Purchase Contract?
Answer: A Land Contract is a purchase contract between a buyer and a private seller of a property, where the Seller holds the title (or deed) to the property until all agreed payments have been made in full. A Purchase Contract is a binding agreement between two or more parties with legal capacity to purchase real property where the title or deed is transferred from the seller to the buyer upon execution of the contract.

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Frequently asked Questions

9. Question: What do you mean by free and clear title?

Answer: "Free and Clear Title" means a title that can be sold free and clear of any disputes, liens or encumbrances.

10. Question: What is title insurance and why do I need title insurance?

Answer: Title insurance is an insurance policy that protects the buyer or the lender against loss of their interest in the property due to any legal defects in the title.

11. Question: How do I pay for a property?

Answer: The full funds for each property you purchase will be handled solely by the appointed Escrow agent. All funds should be wired / transferred directly to the Escrow agent.

12. Question: What is Escrow?

Answer: When you put money in Escrow it is held by a neutral third party (called an escrow agent) who works for both the lender and the borrower. The Escrow agent's role is to carry out the instructions agreed upon by both parties. The money is released when all the terms of the agreement are met. Escrow can be involved in anything from multi-million dollar buildings to purchases made on online auction sites.

13. Question: Do I need to have an American bank account?

Answer: Yes, all U.K. Buyers will need to have a U.S. bank account.

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Frequently asked Questions

14. Question: Do I have to travel to America to open a bank account?
Answer: No this can be done without the need for you to travel to the USA.

15. Question: How do I open an American bank account and what are the requirements?
Answer: There is a simple form that you will need to fill out and you will be required to supply copies of your passport and driving licence as proof of ID. We can assist you with this process.

16. Question: How long will it take to get a (Tenant) Owner in the property?
Answer: This process typically takes 30 to 90 days. Properties are mainly purchased in areas with a high demand for rentals to try and minimise this period.

17. Question: What checks are made before a candidate can qualify as a purchaser?
Answer: Each candidate will be fully vetted by the review committee. A full credit check is performed, including their ability to pay without it being a burden; their employment status is checked and also their employment history; proof of regular payments is required from their landlord if they were previously renting. References are taken up and phone numbers verified. A check is performed to ensure they are who they say they are.

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Frequently asked Questions

18. Question: What if my (Tenant) Owner stops making their monthly mortgage payment?

Answer: The programme managers provide a service which currently costs $600 to remove the (Tenant) Owner. There are clauses within the contracts that allow this to be accelerated - typically 45 days or less. In the unlikely event of this occurring, the managers will work with you and find a new Tenant (Owner).

19. Question: What if the Tenant (Owner) damages the property?

Answer: This is a very common question. In the managing company's experience of managing thousands of investment properties all across the USA, this happens in fewer than 5% of cases. When it does occur, it is typically by a Tenant, not a (Tenant) Owner.

20. Question: Who pays for property insurance and the yearly property taxes?

Answer: Your Tenant (owner) is responsible for paying all the bills associated with the property: the property insurance, property taxes and all utility bills.

21. Question: Do I have to use the recommended management company?

Answer: Although we do recommend a particular management team, this is your property and you are free to choose any management company and/or strategy that you like. We are, however, available to assist you in any way possible.

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Frequently asked Questions

22. Question: Can I just rent the property instead of having a (Tenant) owner?

Answer: We recommend the (Tenant) Owner strategy for the reasons we have explained. However, this is your property and you are free to go in any direction you choose. If you decide to rent to a typical renter, you may need to do some minor cosmetic upgrades such as paint, new carpet, etc.

23. Question: What do you mean when you say your mortgage is seasoned?

Answer: The term 'seasoned' simply means that the mortgage has been established for a period of time (typically 12 months or more) and has a track record of payments. The longer a mortgage has been established the more it becomes seasoned.

24. Question: What is the secondary mortgage market?

Answer: The secondary mortgage market is big business not only in the United States but also around the world. Mortgages are bought and sold just like commodities. Each mortgage has a value on the secondary market and that value is based on the time the mortgage has been running (seasoned) as well as the time remaining on it. The optimum time to sell a mortgage note on the secondary market is around 4 years, when it is deemed to be well seasoned and the optimum price can be obtained.

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Frequently asked Questions

25. Question: Who will buy my mortgage from me?

Answer: There are many large institutions and private investors who specialise in buying mortgage notes on the secondary market. The management company can source these buyers for you and bring you their offers to purchase your mortgage, allowing you to release your cash from the **deal and realise your profits.**

26. Question: How do you choose the appropriate exit strategy?

Answer: As an investor, you must have a number of exit strategies in mind and always be willing to adjust. The programme gives the investor several profitable options to exit their investment.

27. Question: Will any of the profits be subject to tax?

Answer: Interest received (though not capital) may be taxable, as may the profits on sales of loan notes. As everybody's personal circumstances are different, we have not attempted to show the effects of taxation in our examples.

28. Question: How should I repatriate my money?

Answer: We recommend using a currency transfer company as their charges are normally lower than those of high street banks.

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24. Legal Disclaimer

Viceroy Invest Ltd, their representatives and any joint agents give notice that: -

Whilst Viceroy Invest Ltd does its utmost to verify the contents of any printed or electronic formatted document, they have no authority to make or give any representations or warranties in relation to any property. Any particulars provided do not form part of any offer or contract and must not be relied upon as statements or representations of fact. Any areas, measurements or distances are approximate. Any text, photographs and plans are for guidance only and are not necessarily comprehensive.

It should not be assumed that the property has all necessary planning, building regulation or other consents and Viceroy Invest Ltd has not tested any services, equipment or facilities.

Purchasers must satisfy themselves by inspection or otherwise. Any particulars or plans provided were prepared from preliminary plans and specifications before completion of the properties and are intended only as a guide. They may have been changed during construction or finishes could vary. Prospective purchasers should not rely on this information but get their solicitor to check the plans and specification attached to their contract.

It is encouraged that due diligence be exercised by each individual purchaser. Viceroy Invest Ltd is not providing financial advice under the regulations of the Financial Services Authority. We recommend that before making any decisions based on the information provided, that you should consult with any specialist advisors introduced to you by Viceroy Invest Ltd or take independent legal and financial advice.

Your home is a risk if you do not keep up repayments on a mortgage or other loan secured on it. Mortgages are subject to status. Mortgage offers are also dependent on your financial circumstances at the time of application.

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