



HMO / Multi-Let Opportunities



United Kingdom



OVERVIEW

- “Off the Shelf” HMO with none of the usual hassle of owning an HMO – complete “armchair investment”
- 10+% plus natural gross yield per annum
- 15% plus annual “return on investment” with mortgaged purchases
- Typical rent £75 per room per week
- £800 (3 bed) - £2,000 (8 bed) per month gross rent
- Instant Income - return starts on day one
- Fully Renovated and Fully Furnished to exceptionally high standards
- Perfect investment to provide you with regular monthly cash flow to supplement or replace your income
- Long term capital growth from today's low values
- UK investment with outstanding achievable net yields
- Rental Guarantee!
- Specialist HMO developer and management company identify the properties that will deliver the best yields and then manage them for you as well
- Much higher annual return on investment than standard UK buy-to-lets
- Student rents are increasing faster than buy-to-let rents

TO FIND OUT MORE:



01235-553569



enquiries@w-wideproperty.com



Payment Schedule

Reservation Fee	£1,000
Average Total Investment -	£35,000

Price Range

Typical Purchase Price
£125,000-£250,000



Introduction

For almost all investors, UK property forms a key component of their overall investment portfolio. Most, if not all, property investors are familiar with the fact that property prices in the UK historically double every 7 to 10 years and that when looked at in the medium term, the UK residential market is one of the safest bets anywhere in the world for capital growth. However, the problem with UK property is that due to its relatively high price, the yields obtainable are often poor and as such can make UK investment an unappealing prospect from a cashflow perspective – certainly compared to some exceptional returns achievable Overseas.

This UK investment opportunity that we are proud to introduce to our clients overcomes the issue of low yields that are so often associated with UK property and instead is able to offer exceptional gross yields often in excess of 10% p.a. that mean you can invest in UK property that will deliver a strong, positive cashflow from day one.

Our partners are able to provide investments that will produce a strong residual monthly income once all costs including mortgages are accounted for. These multi-let properties will often generate double the income in comparison to their normal buy-to-let counterparts as they are specifically set up to be let on a room by room basis as opposed to as a single dwelling which is the normal model with UK BTL property.

These investment properties are a secure way to build passive income on top of your monthly wage and in time to build towards a position where as an investor you are no longer reliant on working for a salary in order to maintain yourself.

Whereas most property developers in the UK build property for people to live in, our partners build and convert property **SPECIFICALLY FOR INVESTORS**. Their entire model is based around providing a turnkey solution of ready-to-let property that generates the maximum rental income possible in order to in term maximize yields for investors.

We only offer properties for sale that are fully renovated. This is designed to eliminate much of the hassle and risk involved in purchasing UK residential property which may require additional work. With this investment, all the work has already been done. Nothing more need take place and the property is purchased ready-to-let. **You simply buy an income.**





The Opportunity

THE PROPERTY

Each property is bought “off the shelf” in pristine showhome condition. They are fully renovated and fully furnished investment properties that are ready to let on day one. Each property is an off-the-shelf high yield asset, not simply a home with a buy-to-let label attached. These are income-producing assets that will deliver exceptional returns each year regardless of movement in house prices and normal residential rents.

Our partner is specifically an “investment developer”, occupying a niche of the market that is separate and distinct from the major national house builders.

RENTAL INCOME

The expected rental income is guaranteed until the property is first let. This means that your return starts as soon as you buy the property. This can be offered because experience shows that these properties will rent well from day one.

Our partner has considerable experience in the investment property market and this product reflects that. As such we know that these investments will return substantial cash profits for years to come. Your monthly income is likely to be supplemented by the fact that we are currently close to, or even at, the bottom of a market cycle. You will be buying an income-driven investment with a good potential for long term capital growth and can regard your asset as a safe haven for hard earned savings in difficult market conditions.

VALUATIONS

Valuations are carried out by independent RICS surveyors on behalf of the buyer's (you) mortgage lender, to ensure that a fair market value is agreed.

The purchase prices for each property are based on extensive research and prior liaison with RICS surveyors in order to establish figures that are as accurate as possible in advance. However, it is inevitable in the current climate that occasionally there will be downvaluations when it comes to surveys being carried out on behalf of the mortgage lender being used. When this is the case, we will negotiate in each instance with the developer to see if the purchase price can be reduced to accommodate the downvaluation and where possible this will be done. In the rare situation where a downvaluation means the purchase cannot proceed then the £1,000 reservation fee paid by the client for the property will be refunded or an alternative property will be offered.

WHY NOW?

This proposition is without question the right product for the current UK market. Our partner is one of the few UK property partnerships to still have a steady stream of funding direct from the banks which allows them to devote their time to making sure each property will exceed expectations and as such they are committed to delivering a world class customer experience.

This business model works in good times and bad. These investments will return cash profit regardless of the movement of the housing market. Properties that yield over 10% also tend to hold their value far better than residential property, because the income drives the value – not the market or media.

THE LONG TERM STRATEGY

These properties are purchased for income rather than capital growth. Income is far more stable than capital value. When house prices fell from 2007-2009, rents held firm. When the income is derived from a stable target market, such as students, then it becomes even more secure. Each tenancy is joint and severably liable and comes with parental guarantees giving further confidence.

What is anticipated now is that the timing for capital growth is looking more attractive. Capital values have fallen substantially from their peak meaning the current prices are close to their low point.

This is an income-based investment with good long term capital growth prospects and as such makes a powerful investment proposition. These investment properties are highly secure, tried and tested. All work has been completed, every loose end tied up and the return starts immediately. Each investment has been specifically designed from your initial enquiry through to your repeated re-investment.





What is Multi-Let / HMO And What Are The Benefits Of This Type Of Investment ?

A Multi-let property or HMO (House in Multiple Occupation) is essentially any rental property where each tenant has their own tenancy agreement or where a number of students are living in the property in shared accommodation. These terms are effectively used to describe any property which is let to multiple individuals but those individuals share part or all of the accommodation.

HMO and Student properties have long been the heartbeat of professional portfolios due to their income. Experienced investors know the cash flow benefits that HMO properties bring. A portfolio of even 3 or 4 properties can often generate more income than the average director's salary in the UK.

If you are starting out in property then there is no better place to begin than with the security of a fully managed property such as these. As an investor you can benefit from the expert guidance that our experienced team offer as part of a fully inclusive service with every aspect of the investment catered for.

For the more experienced investor, adding a portion of HMO stock to your existing portfolio will significantly increase your portfolio's overall return and will provide stability when interest rates inevitably begin to rise in the coming years.

WHAT ARE THE BENEFITS OF A MULTI-LET/HMO?

As described above, Multi-Let property varies from traditional, single dwelling, Buy to Let property in that the property is let out on a room by room basis as opposed to as a whole property under one tenancy. The benefits of this for an investor are multiple:

- If a property is set up correctly for Multi-Let then it is often possible to obtain significantly more income (typically at least twice as much) from the property as a landlord by letting out on a room by room basis.
- The above means that the yields that can be achieved from the property are typically at least twice as good as those that can be achieved by letting a similar property on a single AST.
- As the rooms are let individually, the chances of void periods are also dramatically reduced. If you let your whole property to a family then if they move out you have zero income until you find a new tenant. If you let on a room by room basis, it is much less likely that all tenants will move out at the same time and thus create a void period. It is much less of an issue to have one room empty for a month or two than the whole property.

There are numerous other benefits of a Multi-Let over traditional Buy to Let investments but the key factors all revolve around YIELD and INCOME. Both of these are dramatically stronger with a Multi-Let property and as such they are a fantastic option for any Cashflow hungry investor.

These properties are driven first and foremost by cash flow. Typical monthly rents greatly surpass all true costs of the property and leave a healthy surplus to take as a residual income. Grounded on such a solid platform, you can then consider the long term capital growth likely from buying at close to, or arguably at, the bottom of the market.



Location – Location – Location!

We believe in keeping things simple. Our partners select locations that are ideally positioned for their target tenants and where the combination of property prices and rentals achievable combine to maximize yield and make the investment as appealing as possible.

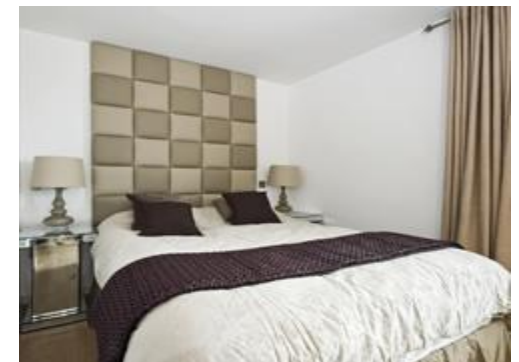
Students like to live close to university and local pubs, clubs and entertainment so our properties are sourced in the well established student areas.

Properties are purchased close to main hospitals and large scale employers as well as big government buildings. These provide professional and key worker tenants in the North of England.

Everyone prefers to live in nice accommodation regardless of age, wealth or area. **Through high quality refurbishment and furnishings our partners position each asset to be in the top 5% of the market. This keeps the occupancy rate high and consistent, as well as dramatically reducing all maintenance costs.**

Currently our partners operate in the following major cities:

- Newcastle
- Sunderland
- Durham
- Teesside
- Bradford
- Manchester
- Salford
- Bolton
- Preston
- Carlisle
- Liverpool
- Blackpool





Purchase Process

Step 1: Come for a tour

We highly recommend that any potential investor comes to see our properties first hand. Our partner can provide tours that allow you to see the properties before, during and after renovation. This is by no means compulsory but remains the best way to see the quality of the product and get a feel for the people behind the business.

Step 2: See what properties are available

When you are ready to move forward the next step is for us to send you a list of the properties that we currently have available. If you have a preference for geographical location or price then we will work hard to accommodate your particular needs.

Step 3: Reserve a property

If one or several of the properties take your interest we will then ask you to reserve the property. We do not ask for a deposit upfront but instead will request you pay a £1,000 reservation fee to take the property in question off the market. This reservation fee is refunded to you on completion of your purchase. In addition we will require you to arrange for proof of funds or pass a mortgage 'decision in principle' before we take a property off the market. Due to the high demand for these properties it is not unusual for us to have a waiting list. If this is the case you can reserve a property off plan with an expected 3 month delivery time. We do this via a pre-agreed total spend and net yield.

Step 4: Visit the finished property

We always recommend that you visit any property that you are intending to buy. Buying properties that you have not seen in person opens yourself up to a high level of risk. It is far better for all concerned that you physically visit each property and sign off on its quality and contents. It is also the best way to understand your property portfolio in detail.

Step 5: Fill in the mortgage paperwork

Mortgages now come with a mountain of paperwork which is unavoidable. Our partner mortgage brokers will walk you through the application process and assist you in filling in the various fact finds. We are also on hand to support with any documentation requirements regarding the renovation works and certification.

Step 6: Progress the mortgage

With proof of funds, a decision in principle and a fully completed mortgage application we are now ready to progress the mortgage. This process is in the hands of the lender and can take anything from 10 days up to 6 weeks. Patience and a flexible approach to rigorous questions is the order of the day at this stage. Be prepared for lenders to come back with puzzling and seemingly irrelevant questions - that's simply par for the course in this day and age. Remember - on the other side of this process is a lifetime of high monthly income.



Purchase Process (Contd)

Step 7: Fix the dates for exchange and completion

Once you have received the mortgage offer you will then progress to setting a date for exchange and completion. Often these two transactions will take place on the same day.

Step 8: Sign the lettings management agreement

Before you complete your purchase we will arrange to have the lettings management agreement signed as well as transferring the insurance and requisite certification. The property will come with planning and a HMO license in place which will be transferred into your name.

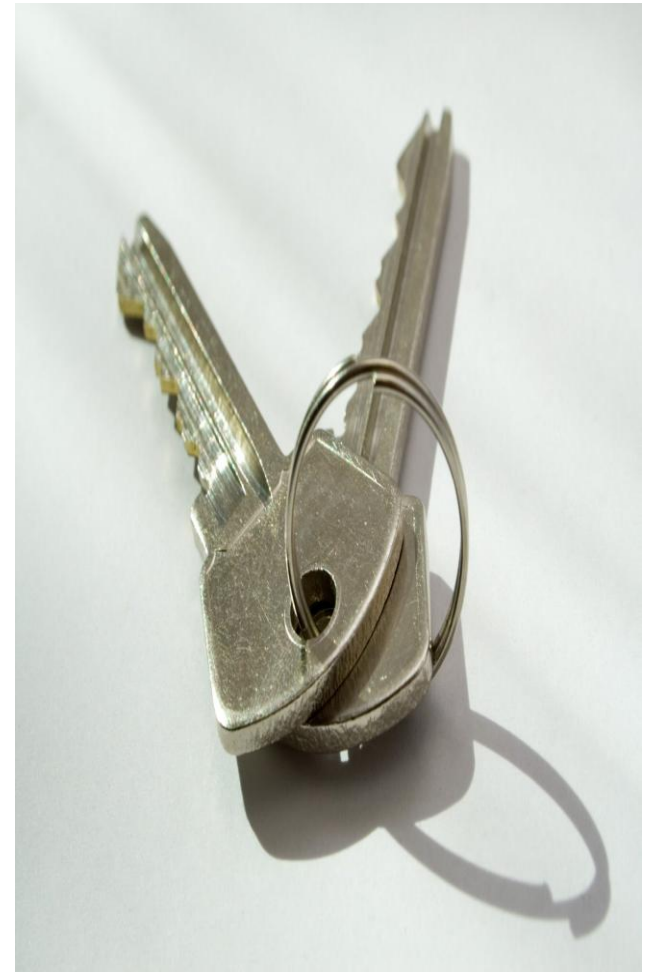
Step 9: Complete the purchase

With everything in place we are now ready to exchange and complete. Your solicitor will walk you through the exact dates and once complete our partners will send across the file which includes all aspects of the investment to you.

Step 10: Reap the rewards

With the property now in your ownership you can sit back and enjoy your new monthly income. Our partners provide a full management service which means they cover all aspects of the administration, marketing and management. Each month you will receive a landlord statement setting out the gross income, monthly costs and net monthly income. Our partners will handle any ongoing issues as part of the inclusive management service.

The entire process from reservation to completion will typically take between 3 and 8 weeks assuming a property is selected at the time of reservation.





An Example of a Typical Multi-Let Opportunity



EXAMPLE MORTGAGE FIGURES:

PURCHASE PRICE	£	110,000
NUMBER OF BEDROOMS		3
RENT PER WEEK	£	75
LOAN TO VALUE OF MORTGAGE OBTAINED		70%
INDICATIVE MORTGAGE INTEREST RATE (SUBJECT TO STATUS)		6%
MORTGAGE AMOUNT	£	77,000
OCCUPATION & YIELD		
OCCUPIED WEEKS PER ANNUM		48
GROSS RENTAL INCOME PER MONTH	£	900
GROSS RENTAL INCOME PER ANNUM	£	10,800
GROSS ANNUAL YIELD		9.8%
CASHFLOW + DEDUCTIONS		
FULL LETTINGS MANAGEMENT PER ANNUM (10% + VAT)	£	1,296
TENANT FIND FEE (1/2 Months Rent) (assumed once per annum)	£	450
BUILDINGS INSURANCE PER ANNUM	£	350
APPROXIMATE MORTGAGE PAYMENT PER ANNUM (BASED ON 6%)	£	4,620
NET MONTHLY INCOME FROM PROPERTY	£	340
NET ANNUAL INCOME FROM PROPERTY	£	4,084
RETURN ON INVESTMENT PER ANNUM		12.2%

PROPERTY ADDRESS:
2 Vale Street, Sunderland

PURCHASE PRICE:
£110,000
(Supported by current RICS valuation)

RENTAL INCOME PER MONTH:
£900.00 pm

GROSS YIELD:
9.8%pa

PROPERTY SUMMARY:
Situated in a popular area of Sunderland in close proximity to the local teaching hospital and university. The property is a two storey house comprising 1 reception room, 3 bedrooms, kitchen and bathroom.

It is 5 min walk from Sunderland Uni Campus and also within a popular residential area offering a strong rental demand. **The property is pre-let for the coming year.**

FEATURES:

Ground Floor:	First Floor:
Hallway	Bedroom 2
Living room	Bathroom
Kitchen	Bedroom 3
Patio/BBQ area to rear	
Bedroom 1	

SPECIFICATION:

- Fully decorated with high specification
- Brand new contemporary kitchen
- Bathroom with modern suite and fully tiled
- Newly plastered, papered and painted
- Full re-wire with certification
- New boilers
- Fully furnished with high spec suites
- White goods included
- New carpet throughout
- Patio to rear with BBQ area
- Security alarm
- Parental guarantees on rental income
- Insurance arranged
- Certificates provided



* Please note internal photos are indicative images from previously renovated properties. We use stock images for illustration while the property is undergoing renovation.

SERVICES:

Gas Central Heating, Mains Electric.

TENURE:

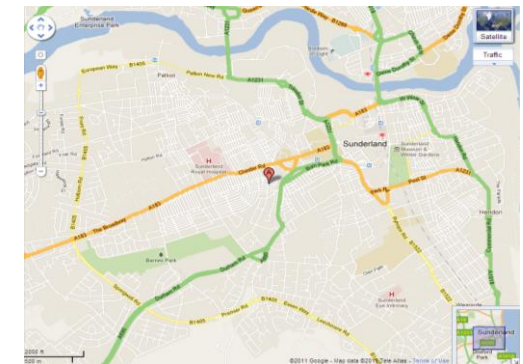
Freehold

CERTIFICATION PROVIDED:

- Gas Safety Certificate
- Electrical Certificate
- Energy Performance Certificate
- University Accredited (where applicable)
- HMO License (where applicable)
- Planning Permission (where applicable)

VIEWING:

Strictly by appointment.





Example Property Cashflow And Returns (Purchased With A Mortgage)

PURCHASE PRICE	£	110,000
NUMBER OF BEDROOMS		3
RENT PER WEEK	£	75
LOAN TO VALUE OF MORTGAGE OBTAINED		70%
INDICATIVE MORTGAGE INTEREST RATE (SUBJECT TO STATUS)		6%
MORTGAGE AMOUNT	£	77,000
OCCUPATION & YIELD		
OCCUPIED WEEKS PER ANNUM		48
GROSS RENTAL INCOME PER MONTH	£	900
GROSS RENTAL INCOME PER ANNUM	£	10,800
GROSS ANNUAL YIELD		9.8%
CASHFLOW + DEDUCTIONS		
FULL LETTINGS MANAGEMENT PER ANNUM (10% + VAT)	£	1,296
TENANT FIND FEE (1/2 Months Rent) (assumed once per annum)	£	450
BUILDINGS INSURANCE PER ANNUM	£	350
APPROXIMATE MORTGAGE PAYMENT PER ANNUM (BASED ON 6%)	£	4,620
NET MONTHLY INCOME FROM PROPERTY	£	340
NET ANNUAL INCOME FROM PROPERTY	£	4,084
RETURN ON INVESTMENT PER ANNUM		12.2%



Example Property Cashflow And Returns (Purchased With Cash)

PURCHASE PRICE	£	110,000
NUMBER OF BEDROOMS		3
RENT PER WEEK	£	75
OCCUPATION & YIELD		
OCCUPIED WEEKS PER ANNUM		48
GROSS RENTAL INCOME PER MONTH	£	900
GROSS RENTAL INCOME PER ANNUM	£	10,800
GROSS ANNUAL YIELD		9.8%
CASHFLOW + DEDUCTIONS		
FULL LETTINGS MANAGEMENT PER ANNUM (10% + VAT)	£	1,296
TENANT FIND FEE (1/2 Months Rent) (assumed once per annum)	£	450
BUILDINGS INSURANCE PER ANNUM	£	350
NET MONTHLY INCOME FROM PROPERTY	£	725
NET ANNUAL INCOME FROM PROPERTY	£	8,704
NET YIELD FROM PROPERTY		7.91%



Example Purchase Costs

The purchase costs for a multi-let property of this nature vary from one property to another but the below is designed to give an indication of the costs involved – full details of total purchase costs are provided with each individual property and there are no hidden extras:

EXAMPLE:

PURCHASE PRICE (with a 70% LTV mortgage)	£110,000
Reservation Fee (refundable on completion)	£1,000
Deposit (30%)	£33,000
Stamp Duty	£0.00 (below threshold level)
Legal Fees (approx.)	£600
Legal Disbursements (approx.)	£400
Mortgage Broker Fee (Application)	£250
Mortgage Broker Fee (Completion)	£495
Mortgage Valuation Fee	£250 (approx)
MINUS Reservation Fee Refund on completion	£1,000
TOTAL	£34,995





The Properties

Fully Refurbished

Our partner specialises in high yield UK property and provides an exclusive investment service which delivers high quality assets that produce returns from day one.

Each property has been refurbished with a clearly defined target market in mind from the outset. The investment property provides room-by-room lettings for young professionals, key workers and students in popular locations.

Our partner targets multi-let because the properties naturally yield higher returns than any other asset class within the property market.

These investment properties are bought at their current RICS market valuation and begin producing income immediately with 8% per annum as a minimum.

Prices are currently close to or at the low point in the cycle. Our partner sells income-driven investment property which return high yields with a long term potential for capital growth.

Each property undergoes a rigorous assessment which generates a renovation specification schedule of works. Modern, contemporary kitchens are fitted which make the shared space bright and enjoyable. Bathrooms are fully tiled with quality fixtures and fittings to enhance the lettings experience for the target tenants. Bedrooms are light, spacious and benefit from the substantial Victorian floor plans that grace the North of England university Towns and Cities. This all comes as standard as part of the service and the **property is delivered to the investor fully refurbished and ready to let.**

Fully Furnished

All properties are provided fully furnished at no extra cost and ready to be occupied. This is a fantastic selling point for multi-let tenants and ensures that these properties are amongst the first occupied in any town or city. The full furniture pack is of the highest quality and replicated in every property. If you would like to see examples of this first-hand then please feel free to arrange a viewing of a finished property with one of our consultants.

Fully Let

Providing the property itself is only part of the service that we offer with these properties. Our partner has a dedicated lettings arm that we recommend all clients use for the sourcing and management of the property. Full details of the extremely competitive fee scale for this can be provided on request and are allowed for in all cashflow projections. Our partner's highly experienced lettings team has an exceptional relationship with employers and universities in each of the towns and cities that it operates which ensures a near 100% occupancy rate in all of their properties. **They are so confident of this ability to deliver that a rental guarantee is offered on all properties until first let.**





Rental Guarantee, Mortgage Process & Legal Conveyancing

RENTAL GUARANTEE

Our partners are so confident of the quality and positioning of their product that all clients who use our recommended letting agent can benefit from an initial guarantee until first let for added peace of mind.

This guarantee comes into action on completion of the purchase of the property and guarantees a 7% per annum yield on the property to be paid by the developer on a monthly basis until the property is let to such an extent that it is achieving 75% or higher of the target rental for the property (i.e. it stays in place until 75% or more of the rooms are let out).

MORTGAGE PROCESS

Some investors will choose to purchase properties of this nature outright with cash but in our experience most investors will choose to leverage to a certain extent by taking out a mortgage. The area of mortgage finance for Multi-Let/HMO properties is a complex one and not something that many mortgage brokers are familiar with and as such we have teamed up with a specialist brokerage who are able to offer advice to our clients and enable them to achieve the best possible rates on mortgages of this nature.

For all clients who are interested in purchasing property of this nature, our finance partners are more than happy to offer an initial telephone consultation to ascertain the lending options available for the client. They will then assist the client at each stage of the mortgage application, guiding it through to completion.

If clients have their own mortgage broker who they are more comfortable using for this service then this is absolutely fine. However, please be aware that financing for Multi-Let/HMO properties is a specialist area and is not the same as traditional Buy to Let financing. As such, we would firmly recommend clients use the services of our recommended partners to ensure they receive the best possible service and obtain the best possible mortgage for their circumstances.

LEGAL CONVEYANCING

As with the financing side of things, the legal conveyancing element for Multi-Lets/HMOs is a fairly specialised area and as such we have again teamed up with legal experts who it is recommended for our clients to engage due to their combination of expertise, value for money and ability to deliver a high quality service. Our clients are welcome to engage their own solicitor/Conveyancer for their purchase in all instances but we would recommend all clients to use our preferred partners in this field.



Summary

We believe in being passionate about what you do. We love property in all its forms, conditions and finishes.

When you invest via The Worldwide Property Group, you invest with people who care about the product we deliver and the service we provide. Our aim is simple - to be world class.

To us that means efficiency, effectiveness and a designed customer experience from first enquiry through to re-investment.





Frequently Asked Questions

We have assembled this list of frequently asked questions to help our investors to be more informed about this opportunity. If you have a question that is not covered below then please feel free to contact us and one of our experienced Property Consultants will endeavour to provide you with an answer:

Q. I would like to view the property before I decide to make my purchase – is this possible?

A. Yes, viewings can always be arranged for you and are actively encouraged. Our partners will be able to show you both pre-refurb properties and properties that have been fully refurbished and are ready to let so that you can get a feel for the quality of workmanship involved.

Q. I like the idea of investing in Multi-Lets and the income that they can achieve for me but don't have the time to manage this investment myself. Are you able to provide a management service and if so how much will it cost me?

A. Yes, absolutely! These multi-let properties are designed to be a low-hassle, high return investment and our partners who develop the properties also have a dedicated lettings team who will look after the properties for the life of the investment. They have exceptional relationships with local employers and universities to ensure extremely high occupancy rates and are also extremely experienced with regards to multi-let/HMO property and the unique quirks of it. We strongly recommend that our investors utilise this service in order to get the very best out of their property.

Q. Who is responsible for paying the property bills such as utilities, council tax, etc?

A. As with a traditional Buy to Let Investment, the responsibility for paying household bills lies with the tenants, not you as the Landlord. The bills will typically be placed in one tenants name and payment split will then be arranged. This is taken care of for you by the letting/management agent and is not something that you need to get involved with as the Landlord.

Q. I don't have much experience in letting property or rooms to the student or multi-let market. How can i be confident that my property will let out?

A. As explained above, our partners offer a full lettings and management service that we firmly recommend our clients take advantage of. In addition to this there are many advantages of letting on a room by room basis against letting an entire property under one tenancy:

- i) It is much less likely that the whole property is going to be empty at any one time when letting on a room by room basis and as such potential exposure for the investor is much lower than letting on a single AST.



- ii) When letting to students, it is normal for the length of tenancy to be 11 or 12 months (i.e., one academic year) as opposed to 6 months as with a normal, private tenancy. Also, students will typically arrange accommodation for the following academic year around 6 months in advance of its commencement and as such the next set of tenants can normally be lined up well in advance of the property becoming vacant.
- iii) If a room becomes unexpectedly vacant it is normally very easy to find a replacement, short term tenant. There are typically hundreds of people in any community looking for flexible short term accommodation of this nature who are ready to move in nearly immediately.

In addition to the above, our partners are more than happy to 'put their money where their mouth is' and offer a rental guarantee on all their properties until first let. This provides investors with fantastic peace of mind – please ask us for more details regarding this.

Q. How regularly are the properties inspected by your lettings management team and do I have to pay extra above the 10% management fee for this service?

A. Our partner's lettings and management firm will inspect properties every 3 months to ensure that the property is being cared for in accordance with the tenancy agreement. There is no additional charge for this service.

Q. I believe that the properties are provided fully furnished. If that is the case then how much do i have to pay for this and how do I know the furniture will be of a suitable standard.

A. Correct. All of these properties are provided fully furnished AT NO ADDITIONAL COST TO THE INVESTOR. Our partner furnishes the properties to a very high specification in order to ensure the properties are as desirable as possible and as such will easily achieve tenants. If you are keen to see examples of the furnishings then we can provide images or alternatively you are free to arrange a viewing of a completed property to see the quality of workmanship and furnishings – all properties are furnished to exactly the same very high standard.





The Next Steps

If you are interested in this exceptional investment opportunity then please speak to a Property Consultant at The Worldwide Property Group who will explain the next step in the reservation process.

Tel: 01235-553569

Email: enquiries@w-wideproperty.com



Whilst every care has been taken to ensure the accuracy of the information contained in this document. The Worldwide Property Group does not guarantee or take responsibility for their accuracy.



The Worldwide Property Group and the AIPP & FIABCI

AIPP

We are proud to be accepted as a Member of the Association of International Property Professionals (AIPP) and as such in an effort to improve the professional standards of the international property market, Members of the AIPP have voluntarily committed themselves to industry regulation.



When you see a company is a Member, it means:

- A Company has been vetted and approved.
- A Company has submitted to industry standard training.
- A Company has agreed to follow the AIPP Code of Conduct, one established to help and reassure you, the buyer, by ensuring Members follow professional guidelines.

What is the AIPP?

The AIPP has been set up to guide and to regulate the international property market and to provide quality assurance to customers. Members have signed to follow all aspects of the AIPP Code of Conduct. The work of the AIPP and that of its Members will improve the quality of the service and product delivered to the consumer when buying property overseas. It is a non-profit organisation.

In short, AIPP membership is the stamp of approval for international property companies. On our website and in all our literature, you will see the AIPP Member Logo from now on. It's a reminder to you at all times that we are following professional industry standards and working hard to deliver customer satisfaction through honesty, integrity and accountability.

You will see no difference to the quality of professional service we are already offering you. It's good to know though that the company you are dealing with has met and will continue to meet industry standards of professionalism in the international property market.

FIABCI



By being members FIABCI (The International Real Estate Federation) we have instant access to a global network of professionals in 60 countries. FIABCI is a team of experts that via education and discussion integrate to ensure businesses and clients have access to the professionals that are needed to support projects in real estate investments.

The Worldwide Property Group cannot offer financial advice and is not authorised by the Financial Services Authority to do so. Please be aware, the purchases of overseas properties are not investments which are regulated by the Financial Services Authority. All investors should seek relevant advice in relation to their personal circumstances before proceeding. The Worldwide Property Group acts as a promoter and / or introducer for third parties.