

**50% RETURNS  
IN ONE YEAR**

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**12% NET  
RENTAL YIELDS**

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**FINANCING  
AVAILABLE**

# Walking in Memphis

Start investing in one of the most profitable housing markets in the world.



**USAPROPERTYINVESTOR.COM**

★★★ PROPERTY INVESTMENTS THAT MAKE SENSE ★★★

## Welcome to our Memphis property investment guide

### WHY INVEST WITH US...

#### USA Property Investor is an experienced company specialising in creating wealth for clients through the American Housing Market.

Our aim is to provide a low cost guaranteed return at a time when investment opportunities in the UK and other worldwide housing markets are in decline.

Managed by owner and founder Oliver Booth, an expert in USA property investment, the company has assisted over 300 clients with their overseas property investments in niche markets including Florida, New York, Detroit and now Memphis.

We make money for our clients from day one by identifying inexpensive, high yielding property investments with a unique low entry price. We offer a completely hands off approach for our clients managing all aspects of the process including sourcing, refurbishment and maintenance, securing tenancy agreements, providing mortgages and offering after sales support.

#### Trust us to get it right...

Members of the Association of International Property Professionals (AIPP) we provide a service you can trust. Bound by the Industry Code of Conduct we take pride in our high professional standards and act at all times with honesty, integrity and transparency.

### SO WHY MEMPHIS?

#### There has never been a better time to invest in Memphis.

##### It's a buyer's market:

- Due to the economic downturn, thousands of properties are currently being repossessed and re-sold below market value. This has led to a shortfall of affordable housing and large numbers of families looking for good quality rental homes.
- Memphis is the 17th largest city in Tennessee - with a growing population of 1.2 million
- Memphis is known as America's Distribution centre with more than 600 trucking companies and the world's largest cargo airport.
- The cost of living in Memphis is 10% below the national average
- There is no state income tax in Memphis
- According to Inc. Magazine Memphis is in the top 10 areas for growing or starting a business.
- 45% of the population in Memphis rent – far higher than the national average of 28% - meaning demand for rental properties is high.
- Memphis is predicted to be one of the fastest recovering US economies – with an 18.76% appreciation over the last five years.
- The Department of Housing and Urban Development (HUD) rental programme has a six to nine month waiting list, ensuring a continued supply of tenants.
- 1 in every 49 homes is currently being foreclosed in Tennessee.
- The University of Memphis is home to over 20,000 students.

##### Big Business:

- Memphis is also home to many Fortune 500 companies such as Fed Ex, Autozone, ServiceMaster and International Paper.
- Many companies are moving to Memphis to have faster turnaround time on their products and to take advantage of cheaper shipping costs.
- Mitsubishi and Electrolux are both opening manufacturing plants in Memphis.
- Memphis is a major centre for medicine, biomedical research and pharmaceuticals.
- Memphis is home to Graceland!

## SO HOW DOES IT WORK?

**USA Property Investor does all the hard work for you. We help you with everything you need to make your Memphis property purchase a profitable success.**

- We source the property and refurbish it to a high standard – our rigorous selection and refurbishment programme means that we reject 9 out of every 10 properties that we initially inspect. We only focus on the properties that will offer you the best return on your investment.
- We guarantee unique low entry Prices - we can acquire fully refurbished 3 and 4 bedroomed houses for \$60,000 or less
- We arrange the Housing & Urban Development (HUD) inspection whereby the government has to inspect and approve the property to ensure it meets the required standard.
- We provide guaranteed tenants through the HUD scheme, a government backed housing programme. Due to the number of families looking for rented accommodation and the fact that your property will be refurbished we are able to find quality tenants and achieve the highest rents possible.
- We guarantee net yields of 12% or more -typical rents of \$700 per month are paid direct to you each month by the US government - The HUD Scheme has a zero tolerance policy for tenants. If for some reason a tenant is evicted from the property they are struck off the scheme in all US states, ensuring tenants take responsibility for their property and its condition.
- We guarantee you a fixed rate mortgage of 3.95% - this is for the total term of the mortgage regardless of how interest rates fluctuate over time. This guaranteed financing is unique to USA Property Investor – and not available anywhere else!
- We help you to open a US bank account, get your International Taxpayer Identification No. and complete all the other legal formalities. Advise on best banking and legal structures like LLC etc. And put you in touch with the right person to get your ITIN.
- We guarantee excellent cash flow from day one - your rental income is much higher than your monthly mortgage payment providing you with a profit each month.

In short we offer YOU a hassle free turnkey investment.

### **We're well connected**

We work with a range of industry professionals both here in the UK and in the USA to ensure our clients a smooth hassle free investment. Our current partners include:

- Local Property Experts – Our property experts know their local market inside out and are on hand to source the best properties in the right location.
- UK Accountant – Our UK accountant is fully versed in US transactions, tax returns and all things related. He is also one of only 3 US notaries currently working in the UK.
- Legal Experts – Our legal eagles are on hand to deal with contract negotiation and to provide ongoing support throughout the investment process.
- US Property Management Companies – For your peace of mind we deal with a number of property management companies in the US who provide after sales support and ongoing property maintenance.



## WHAT COSTS ARE INVOLVED?

We charge a one off fee of £2295 with discounts for clients who buy more than two properties with us. Unlike other companies our fee is transparent and covers everything from property management setup, arranging your mortgage, bank accounts, ITIN set ups, an attorney, after sales service and full UK support.

## TOO GOOD TO BE TRUE?

Many of our prospective clients comment that our investment programme sounds too good to be true – we are often asked Is it really possible to purchase a good quality, highly rentable property for less than \$60,000 and receive a minimum net return on investment of 12%.

Quite simply it's all about supply and demand ....

There is currently a six month waiting list for tenants looking to join the government's Housing and Urban Development (HUD) Programme – And because your property has been newly refurbished it is easy to find good quality tenants and achieve a high monthly rental.

We guarantee excellent cash flow from day one - your rental income is much higher than your monthly mortgage payment providing you with a profit each month.

Take a look at the following samples and examples and see the evidence for yourself:



## PROPERTY EXAMPLES

**MORTGAGED EXAMPLE**



**50% mortgage applied**

**Net Annual return: \$3445** (see figures below)



**Total investment from client inc. purchase, legals and ALL costs £20,420 / \$32,670**

Square Footage	1,400
Amenities	3 bedrooms, 1.5 baths
Date Acquired	May 2011
Initial repairs	\$10,000
Prior sales price	\$120,000 (March 03)
Market Value	\$80,000 (July 11)
<b>UPI's resale price</b>	<b>\$55,000</b>
Mortgage @ 50%	\$27,500
Deposit @ 50%	\$27,500
UPI Sourcing & Management fee	£2295
Mortgage repayments	\$246.20 (3.95% int. rate)
Annual property tax	\$1200
Monthly rent	\$750
Utilities	tenant pays electric, gas & water
<b>Net Annual return</b>	<b>\$3445</b>
<b>NET Annual ROI</b>	<b>12.53%</b>

## PROPERTY EXAMPLES

**CASH PURCHASE EXAMPLE**



**Cash only purchase \$49,500**  
**Net Annual return: \$6380** (see figures below)



**Total investment from client inc. purchase, legals and ALL fees £33,850 / \$54,150**

Square Footage	1275
Amenities	3 bedrooms, 1 baths
Date Acquired	May 2011
Initial repairs	\$12,000
Prior sales price	\$115,000 (September 02)
Market Value	\$75,000
<b>UPI's resale price</b>	<b>\$49,500 (10% discount applied)</b>
UPI Sourcing & Management fee	£2295
Annual property tax	\$895
Monthly rent	\$720
Utilities	tenant pays electric, gas & water
<b>Net Annual return</b>	<b>\$6380</b>
<b>NET Annual ROI</b>	<b>12.89%</b>

## OUR REPUTATION SPEAKS FOR ITSELF..

**We've been helping our investors make money from their property investments for nearly 5 years with great success.**

**We pride ourselves on our customer service. Our aim is to build long term relationships with our clients based on professionalism, trust and proven results.**

**But don't just take our word for it...here is what some of our customers have to say:**

"It was nice and smooth doing business with you. Your advice and suggestions were really helpful. I have told my friends and family how easy it was to buy property from USA Property Investor. You are very easy to work with and really professional in your ways. I look forward to doing business with you in the near future." **Korede Omoloja, Middlesex**

"I have and do work with Ollie at USA Property Investor. on several projects of his. Ollie is a great person to work with for many reasons. He is passionate about his company and his field. His passion is infectious. In a field where shady deals and dishonesty seems to be rampant, Ollie stands out as a beacon of integrity. He will offer the more conservative view on his deals, even if it hurts him in the short run. I've seen where he goes overboard to provide top-notch service at bargain prices. In addition, Ollie is very easy to work with and never hesitates to answer even difficult questions. He knows his field very well and holds those he works with to his own high standards." **Andrew Havens, New York**

"I've been working with USA Property Investor for some time and am about to close on another 5 properties. As a UK Expat based in Dubai, the service has been excellent and I have been over to the US a couple of times to meet the team out there. Customer service, honesty and follow up have been first rate and I look forward to working with USA property investor for many years to come. Thank you very much." **Alex Johnson, Dubai**

"Everything was so easy and simple to do. Any problems I came across Ollie was always on hand to help me out, he was great help. I thoroughly enjoyed working with him and can't wait to buy my next property from Ollie's company. Thanks for everything mate." **Jay Miah, London**

## EXIT STRATEGIES - AN EASY WAY OUT..

**It is our job to get you the best possible return on your property investment and for that reason we believe in long term investments. Acquiring a portfolio of high yielding, high cash flow properties can set you on the path towards financial freedom.**

However if you would prefer short wins and quick gains we provide you with an easy way out. With all of our investments we provide you with the option to flip for profit (resell) or participate in the 'rent to own' scheme.

### **Rent to Own**

This scheme provides the tenant with the opportunity to rent the property from you on a 'lease and buy back option.' Your tenant rents your property from you and is given the opportunity to purchase the property at a pre agreed price from you at a later date - usually within 3 years.

### **Example:**

Investor purchases property for **\$49,500**

Tenant rents for one year at \$700 per month = **\$8,400**

Tenant agrees to purchase at an agreed price of **\$75,000**

Total gross profit = **\$33,900**

### **'Flipping for profit'**

Known as flipping this simply means reselling your property at a later date. You could for example purchase your property and enjoy the monthly rental income then sell as the market recovers.

Selling within the first 12 months of ownership means you could return as much as 50% on your investment utilising the governments FHA programme. Enjoy 12 months of cash flow and then sell to your FHA buyer for huge returns - then repeat!

If this is your preferred option we will guide you through the process and put you in touch with all the relevant people. We do this as part of our ongoing support for our clients at no extra cost.

## FREQUENTLY ASKED QUESTIONS

Please see below some frequently asked questions and answers which should help to explain a bit more about our service and what we can do for you:

**Are there any restrictions for foreign nationals purchasing property in the USA?**

No. There are no restrictions on how much property you can own and anyone can purchase property in the USA regardless of where they come from.

**Will I need a US bank account?**

Yes. We can advise you on the best option at the time of your investment.

**Do I need to visit the property first?**

Very few of our clients visit the property prior to investment. Our aim is to provide a simple solution for 'arm chair' investors by providing a property manager who is able to deal with much of the process on your behalf, however we are happy to accommodate you, should you wish to travel.

**What types of properties are the easiest to rent and manage?**

Three and four bedroomed houses with one or two bathrooms. Due to the high demand for rental properties and the fact that your property will be refurbished we are able to find quality tenants whilst achieving the highest rents possible.

**What is the typical rental for these properties?**

For a three bedroomed property typical rentals are around \$700 to \$750 per month. For larger four and five bedroomed houses the typical rental value is usually around \$850-900.

**How long are the tenant leases for?**

All of our tenants sign one year leases. 1 month notice. SECTION 8 rules means a tenant cannot vacate for the first 12 months.

**What about Income Tax?**

Taxes are based on your net annual profits. There is a dual tax treaty between the US and the UK meaning that you can't pay tax on your income twice. In other words you pay tax where you earn it (in this case the USA). As part of our service we will put you in touch with our UK accountant who specialises in US property transactions. You may be interested to know that Memphis is a 'non income tax state.'

**Do you work with International clients?**

Yes. Regardless of the fact that we are based in the UK we help investors from all over the World -as far as Japan, Australia and New Zealand. AND we can guarantee acceptance for a fixed rate mortgage of 3.95% regardless of your nationality.

**Do I get the deeds to my property?**

Yes. Once you have completed your purchase all documentation, including the deeds will be sent to you. Along with a warranty deed and full title insurance

**How long does it take to purchase a property in the USA?**

The typical timescale between you deciding to invest in one of our Memphis Properties and your property becoming fully rented is around 12 weeks.





## NEED TO KNOW MORE?

**We hope you have found this information useful, however, if we have left anything unanswered or you would like us to explain anything in more detail please do not hesitate to contact us....we are always just a phone call or an email away...**

Phone      **+44 (0) 845 438 0634**  
Email      **enquiries@usapropertyinvestor.co.uk**  
Website    **usapropertyinvestor.com**

Alternatively if you are in the area please feel free to call into our offices:

35a Victoria Road East  
Thornton - Cleveleys  
Lancashire  
FY5 5BU  
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## READY TO INVEST?

**Markets are constantly changing and this opportunity won't last forever.**

**Once you are ready to invest in our Memphis programme we will send you an application form to complete, along with our disclosure document. You will need to sign and return these to us.**

You will then be sent an invoice for our UPI sourcing and management fee. Once this has been received it's over to us. We will begin property acquisition and prepare relevant paperwork including purchase agreements and mortgage contracts, if you are obtaining a mortgage with us.

With our help you can take advantage of unique low entry prices and guaranteed rents and create a high yielding property portfolio today.

**We look forward to helping you make money from your investments.**



**A sign of confidence in international property**

As a Member of the AIPP we have been vetted and approved, and we have voluntarily committed ourselves to industry regulation.

To verify our membership, to read the Code of Conduct, or to find out more about the AIPP, visit [www.aipp.org.uk](http://www.aipp.org.uk) or [www.aipp.ie](http://www.aipp.ie).



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