

FAQs

1. I'm new to property, can I buy investment property through Integrity Investments Ltd?

Absolutely! Our primary focus is to assist our clients get their first steps on the property investment ladder, although we also work with experienced investors too.

2. Why should I invest in property?

The famous saying "As safe as houses" holds true for investment properties. While there are other investment classes, you can make life changing gains with property investment, if done in the right manner and in the right type of property. Over the last 70 years, property prices have doubled, on average about every 10 years.

- Properties form an important part of most wealthy investors' portfolios.
- More millionaires are made through property investment than by any other investment vehicle!
- Property Investment portfolios have been common since Roman times and are gaining more popularity now.
- Apart from the increase in value (capital growth), rental income generally grows more than the rate of inflation.
- Please refer to the next question about expected rates of return.

3. What rate of return can I expect?

Rental yields of 5% to 7% or more, can be achieved with Buy to Let properties, provided properties are correctly identified, managed and maintained. This yield is further increased with capital growth. "Gearing" (borrowed money versus your own money) gives a huge boost to your earnings in property investment. This is best explained using an example:

- On a typical Buy to Let investment property, you can borrow 4 times your investment on an "interest only" mortgage.
- If you invest £50,000, you can typically get a mortgage of £150,000 to buy a house worth £200,000 (75% Loan to Value).
- Rental yields (rental income divided by the value of the property) of 5% to 8% per annum are common.
- If the house goes up 5% in value (conservatively) over the year, it will be worth £210,000.
- Your lender's share will remain unchanged at £150,000 but your share will have grown to £60,000.
- This is a growth of 20% over one year, in addition to the rental yield mentioned above!
- We can't think of many other investments which can give such great returns consistently, legally, and safely.
- Of course, there are times when property prices go down in value, but if you don't sell the property, you will not crystallise the loss and will carry on receiving rental income.
- Over the next few years, property prices may rise when you can realise higher gains.

Disclaimer: There are no guarantees in any form of investment. The above example is only an illustration of what is typically possible.

4. Is THIS the right time to invest in Property?

Absolutely!

- Property prices are rising, which means a growing percentage of the population can only afford to rent rather than buy their own houses.
- Savings and borrowing rates are at a record low rate
- Rents continue to rise
- Investment Properties therefore continue to give great returns

5. What happens when I sign up with Integrity Investments?

Our objective is to help each investor who registers with us. Therefore, we give a free, no obligation investment consultation call to every person who signs up. This gives you the opportunity to know us better, and for us understand your requirements, and how to best find property deals to meet your criteria. Only after this will you start to receive property deals from us.

Unless a cash deal is involved, we will introduce you to one of our specialist investment mortgage brokers, who will work with you to obtain and submit the paperwork required, to a suitable lender.

6. Do you send emails other than relating to investment properties?

We do not spam our clients! After you sign up, we will only send you emails relevant to properties that you may be interested in, and to keep you updated about the progress we are making with your potential investment. We may also send you informative articles related to property investments.

Of course, you can opt out of these informative emails if you want to.

7. What information can I expect for each property?

We provide a range of information to help you make your own assessment of the property. This includes the address, estimated value and estimated rent of the property, pictures of the property, comparable values to support and showcase the value or potential of a property. We also include relevant information on the house and the area it is in.

8. How would you reserve a property for me?

Many of our properties are in high demand and get sold quickly. However, once you sign a reservation form and pay us the agreed reservation fee, the property will be reserved for you. This locks out the property for you against other buyers.

9. How do I get in touch to reserve a property?

Our off-market properties are in high demand and it is therefore essential that you call us to register your interest as soon as possible. Once you've seen a deal you like, you can reply to our email or call us on 079 493 72598

10. How much do charge for your service?

We have a very competitive fee structure, which we will discuss with you during our free, no obligation call with you. It is broken down in three easy instalments: an appointment fee (payable

when you agree to appoint us), a reservation fee (when we reserve a property for you), with the remainder payable when your offer has been accepted by the seller or their agent.

11. What happens if I change my mind once I've reserved a property?

The purpose of the reservation fee is to provide security for you (by locking the investment opportunity for you) and to show to both us and the seller that you are willing to move forward to completion. If the seller pulls out of the deal, or there is an unresolvable issue with the property, the reservation fee is fully refundable. However, if you change your mind, or stop moving forward with the purchase, then the reservation fee is non-refundable.

12. What happens after I have reserved a property with you?

We move quickly to get your deal completed as soon as possible! This case progression is an essential activity, but often overlooked during property sales. For this reason, we highly recommend using one of a panel of specialist investment solicitors we are familiar with to speed up the process.

13. What does your Area Analysis cover?

Our area Analysis covers:

- Demographics
- Transport links
- Local amenities (including schools, developments, gyms, sports clubs, restaurants, cinemas, shopping centres)
- Rental potential in the area
- Capital Growth potential

14. Why do UK property prices keep rising?

Please refer to the article on the main website

15. Why are properties sometimes sold below market value?

Please refer to the article on the main website