



Financial Breakdown:

The Concept:

Fresh Invest offers the opportunity to purchase properties WITHOUT investing your own capital.

Benefit from the current global finance and real-estate market conditions by investing through our partner’s private client fund business - a real-estate opportunity that enables you to own a diverse portfolio with secure, direct returns.

Our partner has been acquiring property around the world for many private clients over the years. Their experience and contacts in a number of markets mean they have been able to offer significantly discounted real-estate investments.

How does it work?

We have solid, long-term relationships with banks and developers worldwide, to the extent that they constantly ask us to sell large numbers of developments for them at heavy discount.

As an investor, you could take advantage of these massive discounts, often without putting any of your own capital into the deal and, in most cases, receive cash back per property you acquire, when the deal completes.

In addition to having all of your transaction costs covered as part of the deal, you could also have equity which is realisable upon sale.

Exit Strategy:

To make it even easier, the properties can then be rented or resold for you.

Fresh Invest - Step by step process:

Step 1	After extensive market research on property values, demand and potential rental income, our partner negotiates a large discount from the developer.
Step 2	An independent bank valuation of the properties is conducted before our partner finally agrees terms for you to buy the property for 70-75% of the valuation. (We drive the price down by buying in volume.)
Step 3	Your financial and personal details are given to two or three banks, opening a line of credit for you to build up your real-estate portfolio.
Step 4	Once you’re approved by one or more banks, our partner instructs the bank to undertake an independent survey on your behalf.

Step 5	Next, our partner instructs lawyers to conduct legal checks and acquire the property on your behalf.
Step 6	Against the valuation, our partner agrees an 80%+ mortgage for you with bank.
Step 7	The deal completes and the 5 to 10% cash back is used to cover all your closing costs and legal fees and the remaining balance (often several thousand) is used to pay your associated running costs of your property along with the rental income that is received.
Step 8	You could also have 10 to 20% equity AFTER the cash back.
Step 9	At this stage, your property needs to be managed, rented or resold, and our partner can take care of all that for you.
Step 10	We'll then repeat the process for as many properties as your personal situation allows.

Guidelines for financial approval:

Most overseas banks have a similar financial approval policy: affordability. In the UK, banks tend to use a credit-scoring system (one of the main reasons for the credit difficulties they have been experiencing recently). In Portugal, Spain and the Caribbean, the system is different. As you probably won't have a credit rating in the foreign country you're investing in, banks will want to see your personal and professional documentation:

- 3 to 6 months' banks statements
- P60 and pay slips, or tax return if self-employed
- Proof of residence - utility bill
- Proof of identity - passport
- Letter from your employer, or your accountant if self-employed
- Credit report - Experian or Equifax

Once the bank has reviewed all this information, they run a calculation to assess the level of borrowing that you can afford.

Please note that as no deposit is required on this transaction and completely financed by the bank, these deals are sometimes difficult to secure and therefore may be withdrawn without prior notice.

This deal is only available if financed by one Portuguese bank. If either a) the bank declines you for finance or b) the bank withdraws its 80% product this deal may be cancelled or restructured which may result in better or worse terms being available for your purchase.