



**HEARTH  
PROPERTIES**

## **PRIVATE INVESTMENT PROPOSAL 2020**

Gain up to 10% on your investment

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## WHAT WE DO & INVESTMENT SUMMARY

Hearth Properties are looking for private investment clients with capital to invest in our properties within Durham and the surrounding areas.

Our focus is on purchasing properties at comparably low prices, which will generate rental income.

We love buying run down, outdated houses then, we thrive on turning them into homes which anyone would be proud to live in.

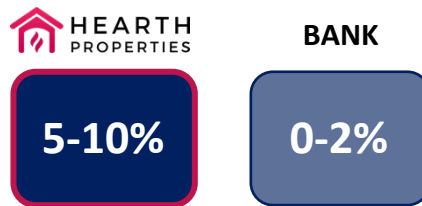
We strongly believe everyone has a right to be housed in well-presented, clean and safe accommodation. Our aim is to improve rental standards in our investment area, while creating a solid income for our investors and ourselves.

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## PUT YOUR MONEY TO WORK

At a time when savers are getting historically low returns from the bank, we have become an option for private lenders to get a much more lucrative outcome.

The current “base rate” from the bank is 0.1% (May 2020). That means if you have 20k in the bank, you will make £20 of interest per annum. We offer between 3-10% depending on investment period and amount.



We are able to offer our clients returns based upon the value of the investment and the length of the investment period.

What Do We Offer?

	10k-29k	30k-59k	60k-99k	100k+
1 YEAR	5%	6%	7%	8%
2-4 YEARS	6%	7%	8%	9%
5-15 YEARS	7%	8%	9%	10%

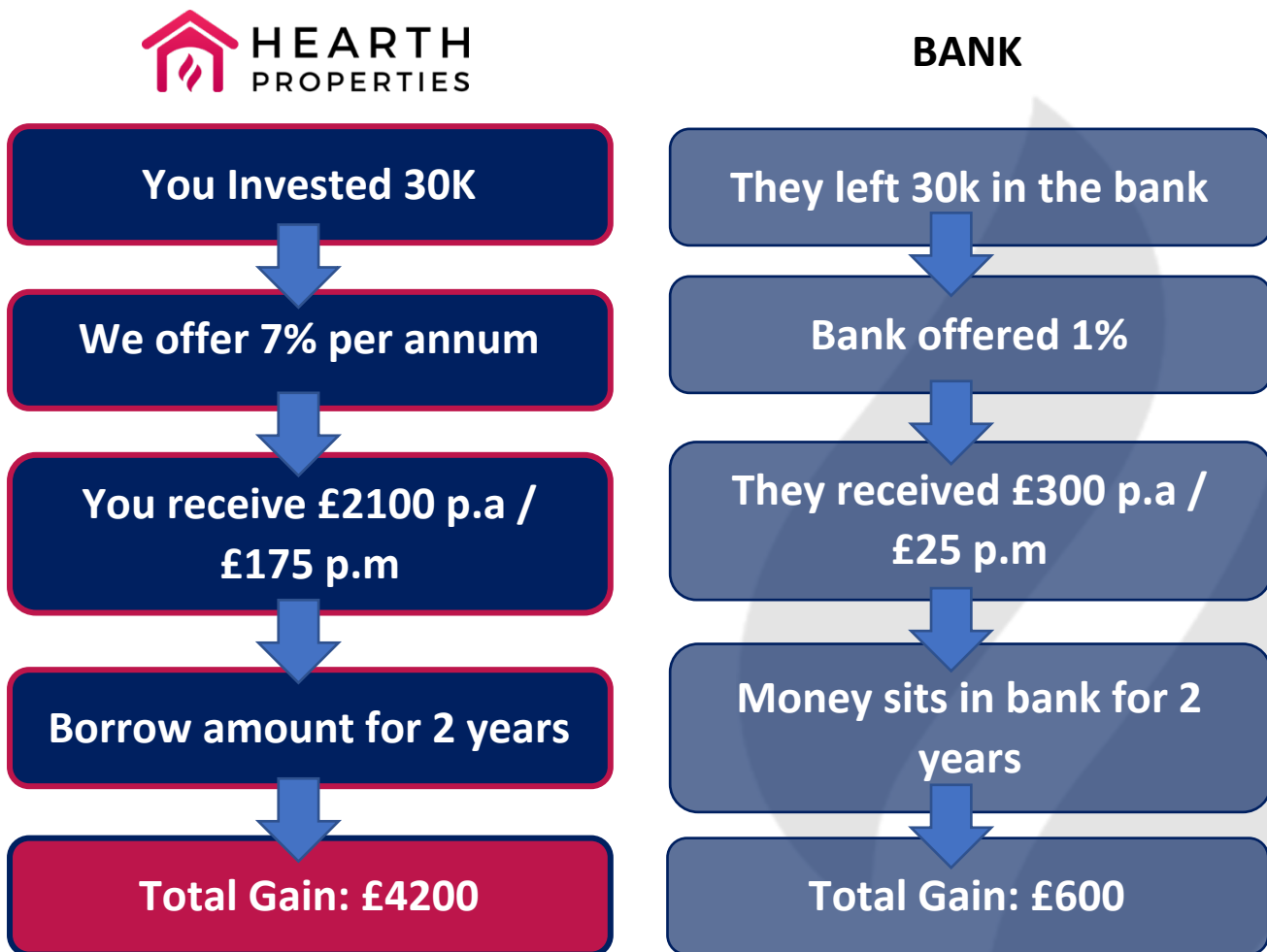
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## WHAT THIS COULD MEAN FOR YOU

Investment Term	Investment Capital	Investment Rate	Profit on Capital
1 year	£20,000	5%	£1000
2 years	£30,000	7%	£4200
5 years	£50,000	8%	£20,000
10 years	£100,000	10%	£100,000

Interest payments are made either monthly, yearly, or rolled up at the end of the investment term. This will depend both on the deal and what you as the investor would prefer.

Example Deal:



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## HOW DO YOU GET YOUR MONEY BACK?

In order to release your money from the deal, we will either:

### **No1 – Refinance**

Our investment strategy is based around buying Below Market Value (BMV), then adding value through refurbishment. This enables us to re-mortgage and release equity at a new higher value, and thus repay any investments.

### **No2 – Resale**

Purchasing properties under value, combined with refurbishment, will mean the property can be sold at a profit.

### **No3 – Long-term Investment**

Your investment will be kept in the property and you receive regular, long-term cashflow.

### **No4 – Alternative Angel**

On rare occasions, a new investor may be brought in to replace your investment and 'buy you out' of the deal.

*We may on occasion use multiple techniques. A payment plan will have been pre-agreed as part of your investment.*

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## OUR INVESTMENT AREA

### Where?

Our main investment area is around the major towns and cities within the Durham county, in the North of England.

Durham is in the north east of England with many connecting motorways and surrounding cities such as Newcastle and Sunderland. It also contains four of the top universities – constantly on the top performers list for individual subjects. In addition, there are large manufacturing plants such as Nissan in Sunderland which is Nissan's biggest car plant globally and Hitachi in Durham which provide numerous trains for Scotrail.

House prices in and around Durham city centre are more affordable than the option that is available in some other cities, particularly in the south. This may be the main motive behind many people's exodus from other regions and relocation to the North East. Property inflation prices have been steady in Durham and it is seen to be relatively affordable on a family income when compared to other areas. Rental wise, there has been a sharp increase in the number of properties available to those who are searching.

### Why?

All this means that more people are moving into the area and need houses to live in, where the demand is currently outweighing the supply. With the average age of a first-time buyer now at 32, the average deposit needed is now 33k, it's no wonder that the proportion of renters in the UK has doubled in the past 20 years.


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## WHAT DO WE BUY?

We buy ordinary homes, for ordinary people.

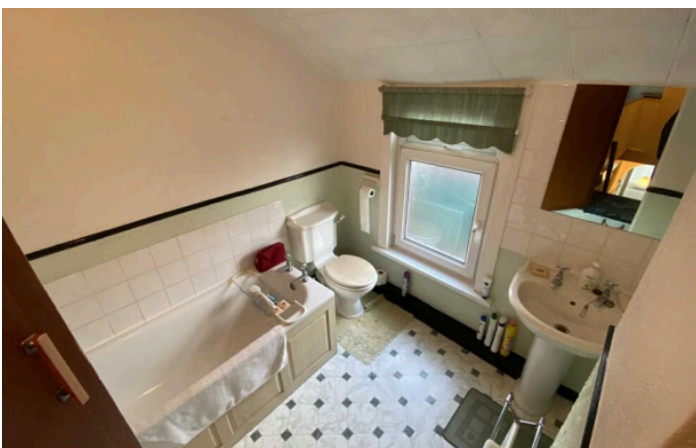
We invest in two, three, and four-bedroom houses and houses of multiple occupancy, usually either terraced or semi-detached. We typically buy houses that need a moderate to full refurbishment, so we are able to modernise and add value and create a lovely home.

A typical Buy to Let purchase would be a 3-bedroom terrace house in Durham housing a young family close to transport links and great schools in the area. We would fully refurbish the house, adding a new kitchen, bathroom, flooring and freshly painted walls throughout. Ensuing the new family have a great home to live in.



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## THE TYPE OF PROPERTY WE BUY



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## THE STANDARD WE WORK TO



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## WHY INVEST WITH US?

With record low interest rates in savings accounts, and ever-increasing inflation figures, money sat idle in the bank, and even in ISA's, money is eroding away under the noses of those who work so hard to earn it in the first place.

By becoming one of our valued investment clients, you get all the benefits of property investments, without the hassle.

By Investing with Hearth Properties your money will be:

- Working much harder than in the bank.
- Providing families with a quality home.
- Legally logged using a loan agreement.
- Transferred through independent solicitors.
- Re-paid with interest on your agreed date

With an ever-increasing demand for quality homes across the UK, combined with a huge shortfall in supply, there has never been a better time to leverage the huge potential of property to maximise your return on investment.

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## GET IN TOUCH

Please email or give us a call to get involved or if you have any questions.



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We look forward to working with you as one of our highly valued private investment clients.