

UNLOCK PROFIT POTENTIAL

Welcome!

You've arrived here from our captivating YouTube videos or direct from our website.

Now, brace yourself to transcend limits as we reveal an unparalleled, time-tested formula for lifelong prosperity.

Discover how commercial lending can fuel your grandest lifestyle aspirations.



3MM Ltd
COMMERCIAL PROPERTY CONSULTANTS

UNLOCK PROFIT POTENTIAL

Lifestyle Supercar Exotic Travel

In this self-led webinar you will learn
the importance of RISK YIELD and how
it can increase your wealth and fund
all your dreams



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**Embrace possibility and let us help
make your dreams a reality.**

**Utilise Commercial Property
investment to finance your new
lifestyle for the next 10-20 years,
Effortlessly!**

BUT FIRST, LET'S COMPARE RESIDENTIAL TO COMMERCIAL PROPERTIES

RESIDENTIAL PROPERTY

Permitted Use: Mainly designated for habitation, single-family homes and apartments.

REGULATION:

Governed by laws focused on housing Landlords, giving many tenant rights, and landlord obligations, including the Landlord and Tenant Act 1985 and the Housing Act 2004. Section 4 and 24

COMMERCIAL PROPERTY

Permitted Use: Business endeavours like offices, retail spaces, warehouses, eateries, and offices.

REGULATION:

You make the rules that are in the lease agreement, Very flexible. FRI, Full repairing and insuring contract

🔥 DON'T MISS OUT ON THIS GAME-CHANGING OPPORTUNITY! 🔥

Discover the Power of **RISK YIELD** in Our Exclusive Webinar!

Imagine unlocking the potential to borrow 5-10 times your purchase price – yes, you read that right!

In this groundbreaking webinar, we're unveiling the ultimate secret to financial leverage: **RISK YIELD**.

What is **RISK YIELD**, you ask? It's not just a buzzword – it's a game-changer. This invaluable risk assessment metric, evaluated by certified RICS Commercial Surveyors, holds the key to unlocking your financial potential like never before.

Join us in this must-attend webinar and revolutionise your approach to investment success. Secure your spot now and harness the power of **RISK YIELD** to increase your financial future!

CHOOSING THE RIGHT SURVEYOR

You will need a **RICS Commercial Surveyor** as they are:

- Essential resource for commercial properties valuations
- Trained and regulated by the Royal Institute of Chartered Surveyors (a professional governing body)
- Accustomed to operating within the realm of commercial property on behalf of banks and lenders



HOW RISK YIELD SHAPES YOUR PROPERTY INVESTMENT SUCCESS

Below is an example of **RISK YIELD** for Commercial Property vs Residential Property

RESIDENTIAL PROPERTY

Property	£ 200,000
Annual rents	£19,000
Deposit	£50,000
Mortgage	£150,000
Mortgage payment annually	£7,500
Annual Expenses	£4,750
Profits – Expenses – 25%	£14,250
Cash out at closing	£0
Capital allowances	£0

It takes **42 months** to get your deposit back from the rental income

COMMERCIAL PROPERTY

RISK YIELD	5%
BTL commercial property	£200,000
Annual rents	£19,000
Value with RISK YIELD	£380,000
Deposit out of your pocket	£0
Deposit from Equity release	£152,000
Mortgage on a 60/40 LTV	£228,000
Mortgage payment annually	£11,400
Annual Expenses FRI lease	£0
Profits + Cash out at closing	£35,600
Capital allowances*	£80,000

**total figure will be provided by HMRC Tax Specialist*

HOW BANKS EVALUATE LOAN RISK AND PROPERTY VALUE

- Banks use this RISK YIELD figure to assess risk against the loan when making the decisions
- This gives the banks and lenders a professional's opinion of the risk to the loan (possibility of default)
- RISK YIELD guides banks and lenders to the value of the lease and the building combined to get to the top value you can borrow for the mortgage

Current Commercial Lending Example:

Purchase price:	£250,000
Deposit:	£62,500
Mortgage:	£187,500

New Commercial Lending Example:

Purchase price:	£250,000
RISK YIELD:	8%
New value:	£625,000
Deposit:	£250,000
Pay for purchase:	£250,000
leaving extra funds out of	£125,000
<i>paying none of the Deposit with your money</i>	

USING RISK YIELD TO SPOT PRIME OPPORTUNITIES IN YOUR LOCAL HIGH STREET!

Now you have awareness about RISK YIELD,
This opens up a whole new world of opportunities for you with shops in your
local high street.

You have all the necessary information to put your first deal together!

- Pick a shop in the high street with a big brand renting it as a tenant and use an average YIELD 6%
- Estimate the value of the bricks and mortar and an annual rent of £35,000
- Go online to **Rightmove Commercial** and see what the shop sold for last time or look at other similar properties of the same size to check there values in the area

MAXIMISING COMMERCIAL PROPERTY RETURNS WITH UPFRONT RENT PAYMENTS

Top tips

- With commercial lettings, the rents are 3 months in advance. You can arrange other terms in the lease for monthly payments
- Visit land registry online or in person to check the lease terms – £7 fee to buy a copy
- Then ask yourself these questions:
 - Who signed the lease for the tenants?
 - How long is the lease running for in years?
 - Annual rent amount in £s?
 - When are rents paid?

UNLOCKING PROPERTY WEALTH BY UTILISING EQUITY RELEASE FOR ZERO OUT-OF-POCKET EXPENSES

Top tips:

- Because the RISK YIELD improves the value of the property so much, you can use some of that loan as equity release at closing
- This you will receive via a bank transfer or cheque just after the mortgage is signed
- This money is yours to spend as you want, some investors use it to cover the fees involved in the purchase process, such as auction fees, lawyers fees, searches and conveyancing fees

Meaning you have committed none of your own money in this purchasing process

TYPES OF 'RISK YEILD' LENDERS

Research into lenders I have found that banks like Barclays and Lloyds have up to 20 areas that Area Managers can set the terms for the loans in their regions:

- Commercial mortgage brokers are becoming aware of this very powerful lending method
- Major Banks that have a commercial lending arm
- Crowdfunding, are flexible to listen to how the deal is structured
- Savers with money are looking for much better returns
- Big pension and equity firms are looking to get into this market
- Vendor financing is becoming more and more popular



**Do you have more questions?
SCHEDULE A 5 MINUTE CALL NOW**

BOOK NOW

