

High Interest Loan (HIL)

Secure high returns from the best international emerging markets, without the responsibilities of property ownership.

- *3 year loan with 100% security*
- *Average interest payment of 35% pa*
- *4 x 3¾ % quarterly interest payment — year 1*
- *4 x 7 ½ % quarterly interest payment — year 2*
- *4 x 15 % quarterly interest payment — year 3*
- *Return of initial capital in month 36*

Midas PLC is UK based, British, international property development company offering property purchase and investment clients the opportunity to buy and invest in the best international emerging markets. Clients will do business with Midas PLC in euros or sterling, in the UK with the full protection of the Law Society and English company law. Midas offers clients and investors escrow account and trustee security for their funds.



OVERSEAS PROPERTY & INVESTMENTS



The aim of this overview

This brief guide to our High Interest Loan programme has been prepared to help you understand:

- The Midas PLC High Interest Loan Contract.
- The special features built into the process by Midas PLC to ensure your security.

This guide is no substitute for you taking your own legal advice.

What is the process of a High Interest Loan with Midas PLC?

1. The Reservation Contract

When you have decided to partake in a High Interest Loan Agreement you will be required to sign a Reservation Contract. When you sign the Reservation Contract you pay a Fully Refundable Reservation Deposit of £500/€750.

Once the Reservation Contract has been received we will send you a Loan Agreement so that your lawyers can carry out the necessary checks on the security offered to ensure that everything is in order.

Your £500/€750 Reservation Deposit is made payable to Midas PLC and held in our designated clients account.

If your lawyer discovers any problem with the security and you decide not to go ahead with your High Interest Loan, your Reservation Deposit will be returned to you. If you simply change your mind then provided you inform Midas Plc within 28 days of signing the Reservation Contract, your Reservation Deposit will be returned.

2. The High Interest Loan Contract

Once you are 100% happy that you wish to go ahead with your High Interest Loan you will sign a Loan Contract. This is, in many ways, similar to the contract you might sign in the UK when buying a house. It commits you to a High Interest Loan and commits Midas PLC to providing security for the duration of your contract and to paying pre-stated returns each quarter on the sum lent, to a bank account of your choice.

3. Security for the money you have paid

Your funds are initially paid into an escrow account and stay there until the contracted security has been provided. Only when Midas has provided your 100% security to the satisfaction of your solicitors, will your funds be released from escrow to Midas. Professionally valued Midas land is held in Trust. This enables the Trustee to issue Certificates of Asset Cover to clients to provide their 100% security.

What is the High Interest Loan Agreement ?

The High Interest Loan Agreement plan is designed to appeal to those who wish to gain from emerging markets, but do not want to have all the responsibility of finding a property, maintaining it and then trying to sell the property to make a profit.

The early stages of a construction project are expensive. Although Midas PLC is a substantial company, it requires some finance to bring certain projects to completion. In various emerging market countries, banks are not very sophisticated and the cost of borrowing can be high and in any case is rarely available. Business finance for property is rare. Rather than pay venture capitalists, Midas PLC offers a limited number of its clients the opportunity of providing that finance and reaping the reward by way of guaranteed profits on the funds lent.

The opportunity to capitalise in this way is strictly limited, so therefore please check with Midas PLC that we have a current requirement for funds via our High Interest Loan Agreement plan.

How does the High Interest Loan Agreement work?

For the purposes of this example we assume a minimum Loan of £100,000 with funds lent for 3 years.

1. You enter into a contract where the full amount is paid "upfront" to ILP and held in "escrow", the money is not released to Midas PLC until they have provided ILP with security over land or property to the value of what you have paid - i.e. £100,000.
2. Midas PLC will then pay you pre-stated interest on the sum provided under in the plan each quarter for the term, commencing 3 months from the date Midas PLC receives the funds out of escrow. Your quarterly payments can be made to any bank of your choice and in a currency of your choice.
3. The pre-stated returns are: Year 1=15% return, Year 2=30% return, Year 3=60% return payable quarterly in arrears. If Midas PLC does not pay you the quarterly interest payment on time, and upon your instructions to the Trustee 'your' share of the security held on your behalf by the Trustee will be sold by the Trustee and the money raised used to pay you the money due to you i.e. all outstanding profit payments and the original sum held, with any excess going back to Midas PLC
4. 36 months from the time the funds were transferred to Midas PLC you receive back your original sum.

Isn't this too good to be true?

No. Your loan saves Midas PLC a lot of money and, more importantly, allows them to make money by going ahead with a development sooner than would otherwise be possible. Midas PLC is more than happy to pass some of the benefit of those savings on to you.

Many Midas PLC clients appreciate that most developers in emerging markets give you little or no security for your loan and certainly do not offer the generous level of security provided by the High Interest Loan.

Of course if you are not happy with any of the terms of the High Interest Loan you can purchase a villa or apartment and pay by instalments, in the normal way.

What Clients Say

Although the offer did seem 'too good to be true', I was reassured by the fact that John Howell of the International Law Partnership was linked in with the Company.

Marguerite

I will no longer believe the statement that 'if something looks too good to be true, then it probably is'. I was one of the last investors to the project and as you know, I was very sceptical due to the high return on offer.

I am writing to not only thank you for introducing me to Midas but also to request further details regarding the new investment opportunities available.

Jim

I must admit, that when the project was first mentioned to us, we approached it with a certain amount of scepticism. We had not had any dealings with the company before and the returns on offer were exceptional.

I must compliment Midas for making this a very smooth and stress free procedure.

We have now had all of our initial capital returned to us, as promised, and are looking forward to our profit share on completion.

We have found the whole experience to be a very pleasurable and profitable one. We would happily invest again and can only recommend very highly, Midas PLC.

Nigel

I would like to take this opportunity to say how pleased I am that I made the decision to become an agent for Midas Plc; & on behalf of my clients I can confirm that they are all very pleased with their decision to invest with your good selves.

You predicted that my clients would wish to re-invest with Midas once their 12 month investment period had expired, and you are proving to be right on that count, as several clients have already called into my office to ask if this would be possible, there-by giving my company continuous income.

Due to the Due Diligence of Midas, you have not let me down.

The words "Too good to be true" are no longer an issue for myself or my clients, you are more likely to hear the words "Don't look a gift horse in the mouth"

Barbara



MIDAS PLC

The need for legal advice

The International Law Partnership LLP ("ILP" – formerly John Howell & Co) will not be able to act for you as they are representing Midas PLC. The International Law Partnership and Midas PLC are, therefore, pleased to recommend the services of:

Name: The International Property Law Centre

Address: Suffolk House
21 Silver Street

Hull

HU1 1JG

England

Tel: +44 (0)870 800 4500

Fax: +44 (0)870 800 4567

Contact: Tarra Hickson Tel: 0870 800 4523 E-Mail: tarrah@maxgold.com

This is a firm of very respected solicitors, experienced in dealing with overseas property related transactions. They are familiar with Midas PLC developments and documentation and so should be able to give you a good and reasonably priced service.

If you choose to use this firm they will be acting in your interests alone. They do not represent Midas PLC or look after the interests of Midas PLC. Neither Midas PLC nor ILP receives any payment or other benefit by making this recommendation.

You are of course, free to use any lawyers of your choice.

The next steps

If you would like to enjoy the benefits of our High Interest Loan:

1. Decide what level of funding (minimum loan £100,000 or €150,000) you wish to lend.
2. Check with Midas PLC that funds under the High Interest Loan Agreement plan are currently required.
3. Complete the Reservation Contract.
4. Complete and sign the Escrow Agreement with the Reservation Contract or within 7 days thereafter and provide the ID as stated.
5. Make out a cheque for £500/€750 payable to Midas PLC (Client Account). If you wish to pay in Euros, simply replace "£ Sterling" with the relevant currency in the brackets on your cheque.
6. Give the Reservation Agreement, (plus the Escrow Agreement, now or within 7 days) and cheque to the Midas PLC agent or, if there is no agent, send directly to Midas PLC. **DO NOT SEND to ILP.**
7. Midas PLC will check all is OK and then raise your High Interest Loan Contract and send a copy of your Escrow Agreement (signed by them) to ILP.
8. ILP will countersign the Escrow Agreement and send you a copy of that agreement.

More Information?

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