

# Win the mortgage game

## Halve your mortgage term



**Over the term of your mortgage, you will probably pay for your home between two to three times over in interest costs. However, there is another option out there which could reduce your mortgage by up to half the term, while maintaining your current lifestyle.**

Freehold Express managing director Dennis Stevenson says, "Our average client saves around \$166,000 in interest and takes an average of 15 years off the term of their mortgage - it is life changing".

To help his clients Dennis has published a free mortgage guide titled 'The Mortgage Game' which is all about a game played between lenders and borrowers every year. Last year that game was worth \$29 billion. With this game, the rules are written by lenders, the referee is a lender, both the team coach and team captain are lenders, and they teach you how to play the mortgage game their way. Because you go to your lender to get mortgage

advice, guess who usually wins the mortgage game? And yes, that is why lenders continue to post record profits.

There is another way to play this game, Dennis says. "When you play the game the Freehold Express way, you will win the mortgage game."

In most cases our grandparents, and our parents, pay their mortgage off, just before they retire. "We have been conditioned over generations to believe that the only way to pay our mortgage is the way that lenders want us to," Dennis says.



"This 'conditioning' forces most people to pay for their house two to three times over and this is completely unnecessary."

How a mortgage is structured and how a mortgage is repaid has a massive impact on how much interest you pay and consequently the term of your mortgage. "A Freehold Express Mortgage Analysis will drastically change your thinking on how quickly you can pay your mortgage off."

Dennis concedes that at first glance, some of our clients have thought that the results produced for them seemed too good to be true, until they are shown how.

**"We have been conditioned over generations to believe that the only way to pay our mortgage is the way that lenders want us to, This forces most people to pay for their house two to three times over."**

- Freehold Express managing director Dennis Stevenson

The testimonials are impressive; couples taking 20 years off their mortgages, young families saving tens of

thousands of dollars. There is a common thread running through all of the Freehold Express testimonials Dennis explains. "They all thought that they had set their mortgage up as efficiently as possible and they were all doing it the best way they knew - they just didn't know that there were much better ways."

Freehold Express's core activity is to reduce interest costs. Instead of paying the lender too much money by way of interest, Freehold Express shows clients how to use money that would ordinarily have been paid to the lender as interest, to repay their mortgage much sooner than the standard bank set up allows.

Use the mortgage calculator on [www.fhx.co.nz](http://www.fhx.co.nz) and in a few clicks you can easily see how much interest Freehold Express could save you or call 0800 66 66 61 now to get a free copy of The Mortgage Game.