

# Freehold Express are a life changer for Porirua couple

Anya Skelton and husband Ben Semeri's dream of becoming mortgage free seemed like a distant one until they became clients of debt-reduction specialist Freehold Express.

Anya works in the financial sector, in the KiwiSaver team at Gareth Morgan Investments, and was sceptical about Freehold Express at first.

"I thought I understood everything about our mortgage. I also thought I knew a lot about how to manage my money, clearly I was doing it all wrong."

When Anya and Ben put their Freehold Express plan in place in April this year, their plan showed how they could be freehold in 7 years by taking 21 years off their \$250,000 mortgage and saving around \$178,000 in interest.

After their standard three month plan update Anya and Ben now know that they can be freehold after only 4 years with Freehold Express.



*Anya and Ben now know that they can be freehold after only 3 years with Freehold Express.*

The couple had to restructure their mortgage and they met with quite a bit of resistance from their mortgage broker. "Our mortgage broker was telling us

'don't do this' and 'I don't know why you're doing this'. We just put our foot down. I told him that I want our mortgage to work for us. It was amazing."

Freehold Express is quick to point out that lenders and mortgage brokers are financially incentivised to keep clients for as long as possible. The longer you remain a client, the more money they make.

"It's great," Anya Says. "It's pretty cool to see the results. When you see it happening it makes you work harder towards your goal. We're starting to think about where we're going to buy our next home."

Anya and Ben are raising two young children in Elsdon, Porirua. Being freehold will be life changing and help them step up to their dream family home in Porirua's affluent Aotea subdivision much sooner than they could have imagined. Anya has recommended Freehold Express to her family and friends.

**Call 0800 66 66 61 or visit [www.fhx.co.nz](http://www.fhx.co.nz) to see how much Freehold Express might be able to save you.**