**Finance Page**

Between dealing with real estate agents, lawyers, bank applications and endless paperwork, the whole process of buying a house can be so intensive and stressful that you are just happy to hear that the loan is approved. Once you are committed to the loan, the mere thought of refinancing can bring back memories of all that hassle and you may feel that it is more trouble than it is worth.

The truth is that your home loan is the biggest and riskiest financial anchor in your life. When you do the sums, you may find that an interest rate rise of even 2 or 3 percent can drastically reduce your quality of life in very real terms. Therefore, it is so vitally important for you to pay it off as fast as you possibly can.

Even if you are on top of your finances, we recommend that you review all your loans at least every 2 years. It is almost guaranteed that the lender with the best deal today won’t be the same in a few years and when you are set up with the right financial structure in the first place, refinancing can be quick and easy.

We are mortgage planners and we show you how to structure your debt so you can potentially save thousands of dollars in interest and pay off your home and personal loans in record time, all without affecting your current lifestyle. We then show you how to use debt correctly in order to build a significant property investment portfolio.