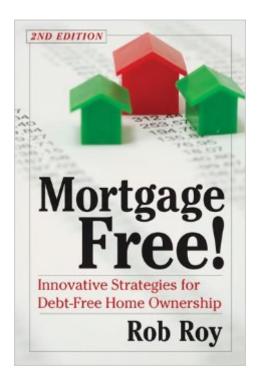
The book was found

Mortgage Free!: Innovative Strategies For Debt-Free Home Ownership, 2nd Edition





Synopsis

mort⠢gage (mor´-gij)n. from Old French morgage, mort gage, literally â œdeath pledgeâ • As a wave of foreclosures sweeps the country, many people are giving up hope for owning a home of their own. They have good reason to turn their backs on the banks, but not on their dreams. In this revised edition of Mortgage Free!, Rob Roy offers a series of escape routes from enslavement to financial institutions, underscored by true stories of intrepid homeowners who have put their principles into action. From back-to-the-land homesteads to country homes, here is a complete guide to strategies that allow you to own your land and home, free and clear, without the bank. Included is detailed advice about: Clarifying and simplifying your notions of whatâ ™s necessary Finding land that you love and can afford Taking control of the house-building process, for the sake of sanity and pleasure Learning to take a long-term perspective on your familyâ ™s crucial economic decisions, avoiding debt and modern-day serfdom

Book Information

Paperback: 368 pages

Publisher: Chelsea Green Publishing; Revised and updated second edition edition (November 15, 2008)

Language: English ISBN-10: 1603580654 ISBN-13: 978-1603580656 Product Dimensions: 6 x 1 x 9 inches Shipping Weight: 1.2 pounds Average Customer Review: 4.7 out of 5 stars Â See all reviews (19 customer reviews) Best Sellers Rank: #1,108,522 in Books (See Top 100 in Books) #250 in Books > Business & Money > Real Estate > Mortgages #920 in Books > Business & Money > Real Estate > Buying & Selling Homes #1931 in Books > Business & Money > Personal Finance > Budgeting & Money Management

Customer Reviews

Update 2 years after reading the book...The fact that I haven't forgotten about this book or its principles 2 years later is a testament to the author's ability to convey information and some of the information contained within. However after 4 years of looking for cheap land, going under contract twice, and now trying to actually get something built, it has never been more clear just how much of the book is pure fantasy in this day and age and for that reason I knocked it down a couple of

stars. The book puts you in the right frame of mind to adjust your lifestyle if you are committed to saving money and eventually stop feeding the bankster pigs (my words). I recommend people read it for that reason. As I suspected in my original review (below), the expenses involved in LEGALLY building anew just don't amount to savings. I have looked at properties literally all over the country, and land outside of planned communities (subdivisions) is expensive. If it's not, there's always a really, really good reason for it. Because I need to be somewhat near civilization to make a living, and not confident in my abilities to live merely off the land completely off the grid away from everyone and everything, I settled on one measly acre 40 miles outside the urban core with the goal of building a decent enough cabin legally for under \$100k. Despite being "out in the country", the building codes are the same as anywhere else in the state and zoning regulations look like they were adopted from some real swanky area although this is still Georgia I'm talking about, how bad can it be?The solution offered for going mortgage free, is essentially to live in a shack.

Well, I just finished Mortgage Free! and I'm pumped more than ever to build that timber frame in the mountains. I couldn't be a more accurate target audience for author Rob Roy. I'm a late twenties art teacher and woodworker (and ex-carpenter/blacksmith) that perpetually annoys my friends and family with H.D. Thoreau, Wendell Berry, Neil Postman, and E.F. Schumacher passages. I'm married, have a decent "grubstake" (savings for land and house) no children, and limitless energy. This book is probably the first real estate/building/economic philosophy book that I've read in my short years that truly aligns with my own thinking. It has nothing to do with the TV nonsense of flipping homes, buying and selling foreclosures or short sales to get rich, or how to be a landlord in the city. Its greatest merit is the argument that we can live this life unchained to the typical work-a-day existence of mortgages, corporate ladder climbing and consumer/energy gluttony. This very merit, although a proven path even ten years ago, is untested in our current lousy and price-bloated economy. Roy's main thrust is that we should avoid the death pledge of the mortgage at pretty much any cost-and here I agree. What this book really needs though, (indeed lacks) for me, are tangible case studies and numbers that come even close to the typical prices of anywhere else except the Upstate NY area where the author is familiar. I live in California, but I've also lived in Chicago and Denver. Prices in the West are often ten times the updated prices you find in Mortgage Free! The advantages that couples in the late 60s and early 70s had with open space, low prices, and inheritances, are unknown to me.

Download to continue reading...

Debt Free for Life: The Ultimate Guide to Get Out of Debt (FREE Bonuses Included) (Debt, Debt

Free, Debt Free Forever, Debt Free for Life, Debt Free for Good, Debt Management, Get Out of Debt) Mortgage Free!: Innovative Strategies for Debt-Free Home Ownership, 2nd Edition How to Get Approved for the Best Mortgage Without Sticking a Fork in Your Eye TM: A Comprehensive Guide for First Time Home Buyers and Home Buyers Getting a Mortgage Since the Mortgage Crisis of 2008 The Death of Money: Best Tips How to Survive in Economic Collapse and Get out of Debt (dollar collapse, prepper supplies, prepping, debt free, free money) ... self help, budgeting, money free Book 3) How to Get Approved for the Best Mortgage Without Sticking a Fork in Your Eye: A Comprehensive Guide for First Time Home Buyers and Home Buyers ... Since the Mortgage Crisis of 2008 (Volume 1) The Common-Sense Mortgage : How to Cut the Cost of Home Ownership by \$50,000 or More The Debt Escape Plan: How to Free Yourself From Credit Card Balances, Boost Your Credit Score, and Live Debt-Free The Death of Money: How to Survive in Economic Collapse and to Start a New Debt Free Life (dollar collapse, prepping, death of dollar, debt free, how to ... how to make money online, shtf Book 1) Mortgage Free: How to Pay Off Your Mortgage in Under 10 Years - Without Becoming a Drug Dealer Mortgage Marketing on a Budget: 30 Free and Low Cost Marketing Ideas for Mortgage Loan Officers, Brokers, and Bankers The Mortgage Encyclopedia: The Authoritative Guide to Mortgage Programs, Practices, Prices and Pitfalls, Second Edition Debt-Free Living: Eliminating Debt in a New Economy Debt Free or Die Trying: How I Buried Myself in Over \$30,000 in Debt and Dug My Way Out Master Your Debt: Slash Your Monthly Payments and Become Debt Free Money Management Tips: Control Money Don't Let It Control You (Budgeting your money, How to save money tips, Get out of debt fast, Live cheap, Debt free, Spend less) The Death of Money: The Prepper's Guide to Survive in Economic Collapse and How to Start a Debt Free Life Forver (dollar collapse, how to get out of debt) (Preppers, self help, budgeting Book 1) Mortgage Ripoffs and Money Savers: An Industry Insider Explains How to Save Thousands on Your Mortgage or Re-Finance Mortgage Reduction Made Easy: How to Pay Off Your Mortgage Early Mortgage Broker: The Ultimate Guide On How To Become A Successful Mortgage Broker The Mortgage Professional's Handbook: Succeeding in the New World of Mortgage Finance: Secondary Marketing and Financial Management

<u>Dmca</u>