Conventional Wisdom

- Be Mortgage Free
- Shortest Term Possible
- 50 vs 30 = 2x Interest

Year	Average sale price
2017	$229,241
2018	$248,600
2019	$262,913
2020	$307,618
2021	$351,061
2022	$398,261
2023	$407,829
2024	$439,006
2025	$449,830
CAGR	8.40%

Average Single Family Home Sale Price Fall River, MA 2017-2025

7/3/2017 - Buy a Single Family in Fall River
Loan Amount $217,778
After 99 Mortgage Payments

Term	15-Year Fixed	30-Year Fixed	50-Year Fixed
Down Payment	5%	5%	5%
Average Rate	3.13%	3.88%	4.25%
Payment	$1,517.60	$1,024.70	$876.36
Balance	$110,678.28	$180,447.84	$207,223.42
Diff vs 50 yr	-$641.24	-$148.34	

Sell Today for $449,830
Average person sells after 8.4 Years

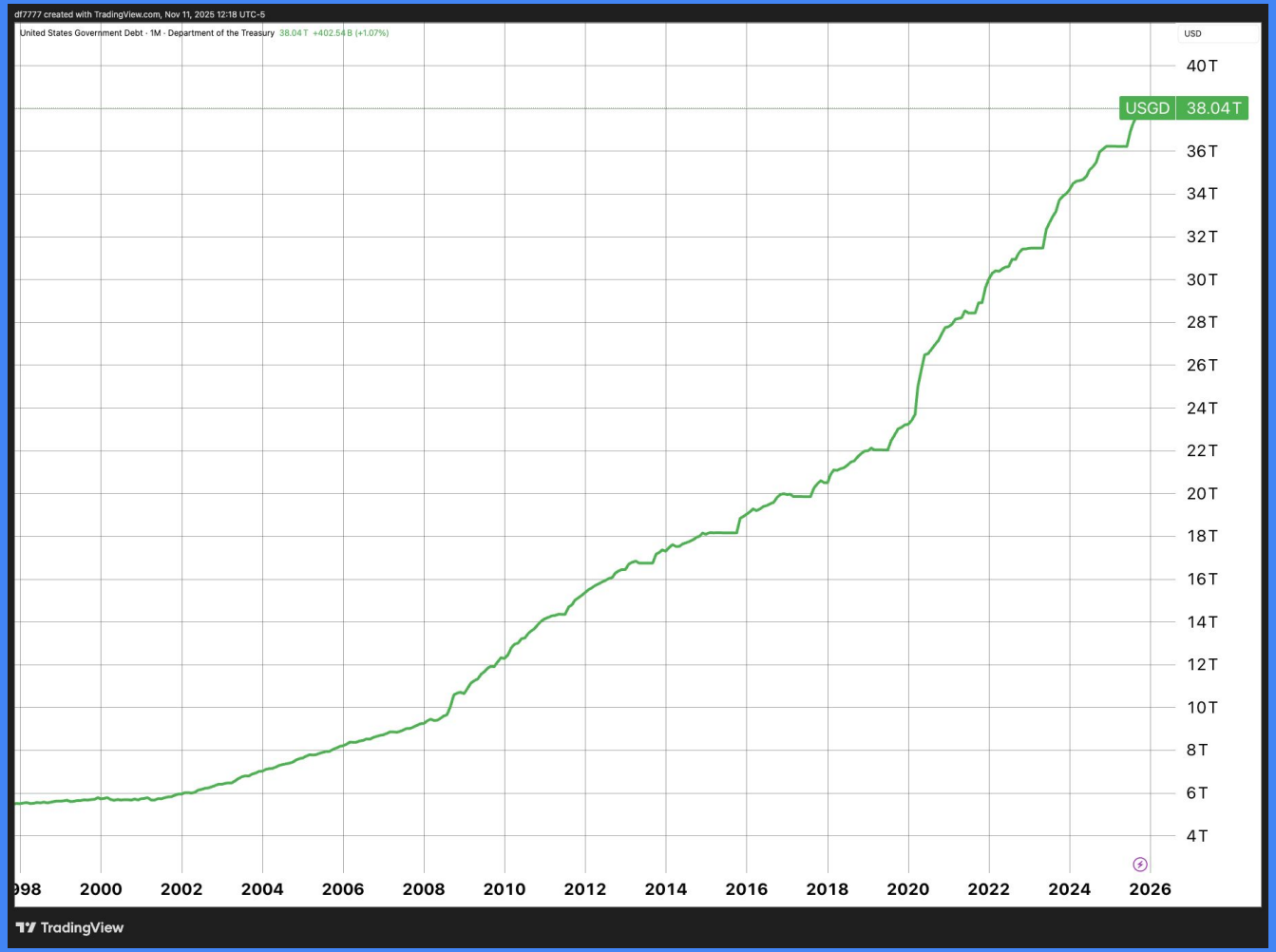
	15 Year	30 Year	50 Year
Sale Price	$449,830.00	$449,830.00	$449,830.00
Selling Costs	$31,488.10	$31,488.10	$31,488.10
Mortgage Balance	$110,678.28	$180,447.84	$207,223.42
Net	**$307,663.62**	**$237,894.06**	**$211,118.48**
Diff vs 50 yr	**-$96,545.14**	**-$26,775.58**	

Conventional Wisdom

- You Saved $14,685.66 monthly
- BUT It Cost you $26,775.58
- **Net Loss of $12,089.92**

Conventional Wisdom

- Relies upon sound money



THIS CHART DESTROYS CONVEN-TIONAL WISDOM

df7777 created with TradingView.com, Nov 11, 2025 12:18 UTC-5
United States Government Debt · 1M · Department of the Treasury 38.04 T +402.54 B (+1.07%)
USD
40T
USGD 38.04T
36T
34
30T
28T
26T
24T
22T
20T
18T
16T
14T
12T
10T
8T
6T
4T
998
2000
2002
2004
2006
2008
2010
2012
2014
2016
2018
2020
2022
2024
2026
TradingView
YOU WIN WITH ASSETS
THAT OUTPACE
INFLATION AND DEBT
AND MONEY PRINTING
DEBT CAGR SINCE 2020: 8.6%
REAL ESTATE: 7.9%

New Strategy

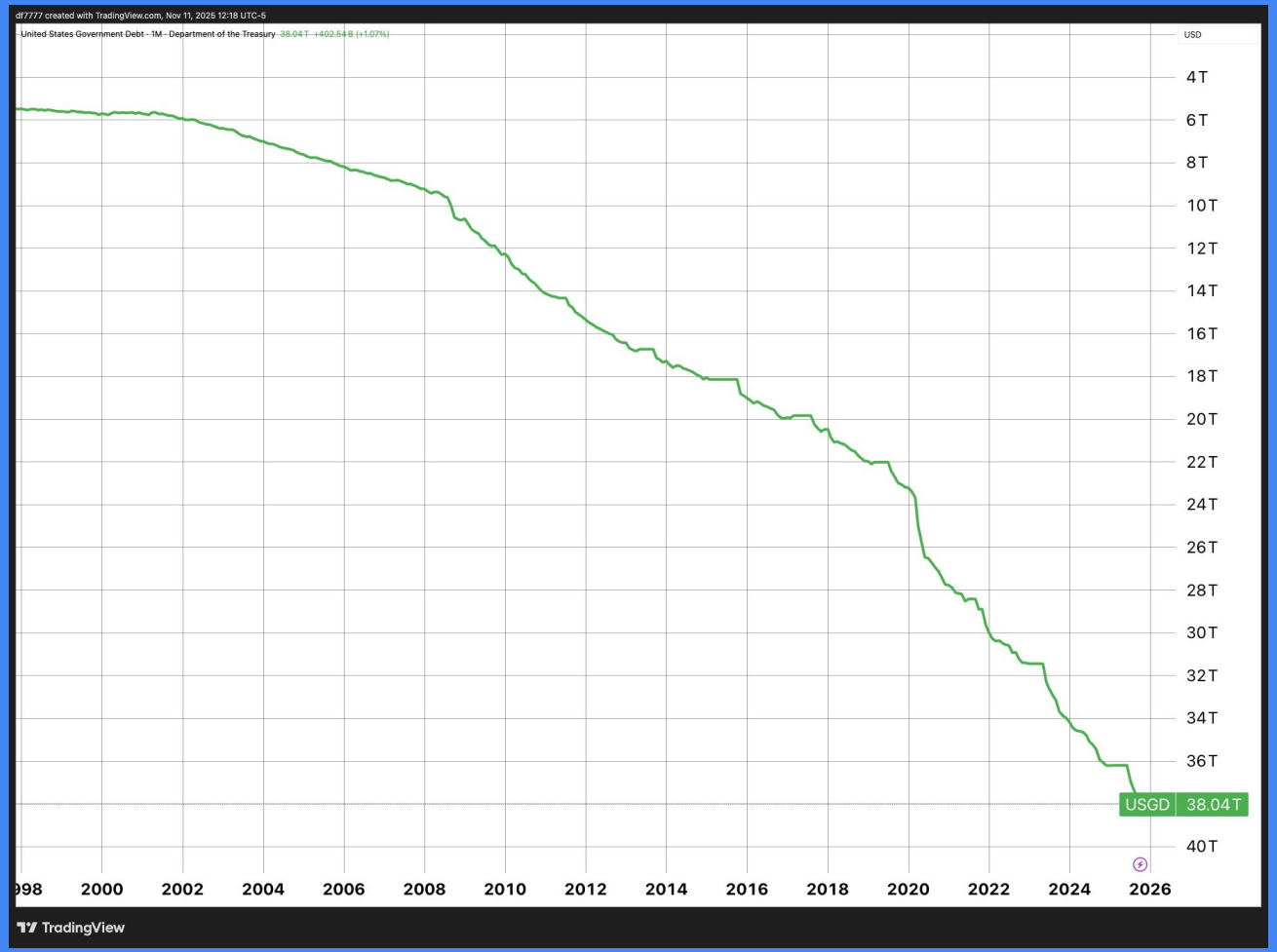
- Paying off Real Estate loses to Inflation

New Strategy

- Use Good Debt
- Debt against Appreciating Assets is good debt

New Strategy

- The money is bleeding out
- It is losing value quickly
- 2x price for same house



YOUR NET WORTH WITH CONVEN-TIONAL WISDOM

NEW STRATEGY

- USE THE SAVINGS ON A 50 YEAR TO HEDGE INFLATION

	50-30	
	$148.34	Shares
SPY	$28,539.69	42.00
QQQ	$34,477.94	55.71
BTC	$105,589.45	1.01967561
TSLA	$119,084.17	274.25
Total Invested	$14,685.66	

vs
$26,776.58
Difference

50 vs 30 - 99 Buys from 9/1/17 to 11/11/25

	50-15	
	$641.24	Shares
SPY	$123,370.59	181.54
QQQ	$149,040.26	240.82
BTC	$456,439.11	4.40782519
TSLA	$514,773.73	1,185.54
Total Invested	$63,482.76	

vs
$96,545.14
Difference

50 vs 15 - 99 Buys from 9/1/17 to 11/11/25