

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

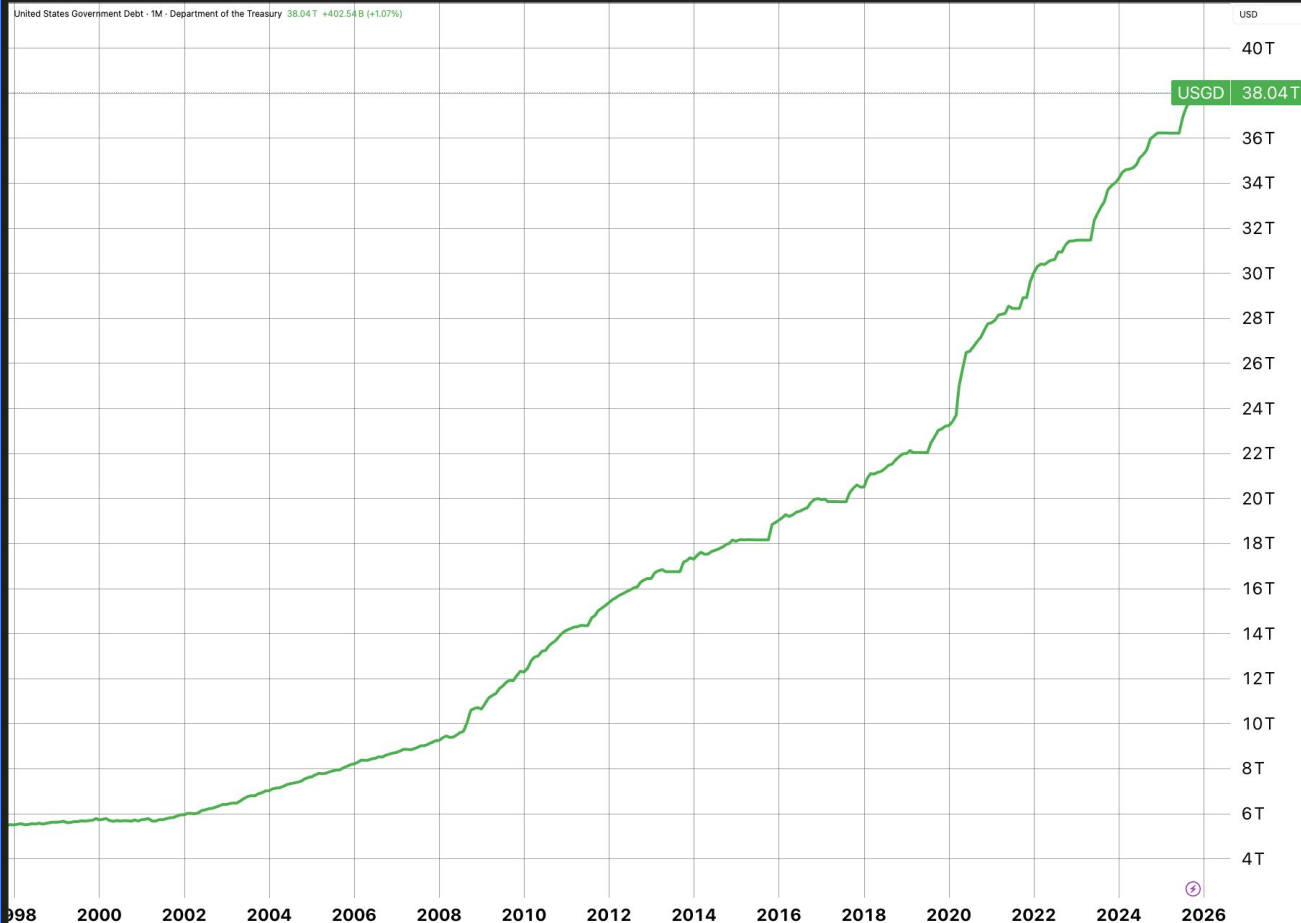
- You Saved \$14,685.66
monthly
- BUT It Cost you \$26,775.58
- **Net Loss of \$12,089.92**

Conventional Wisdom

- Relies upon sound money

d77777 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%)

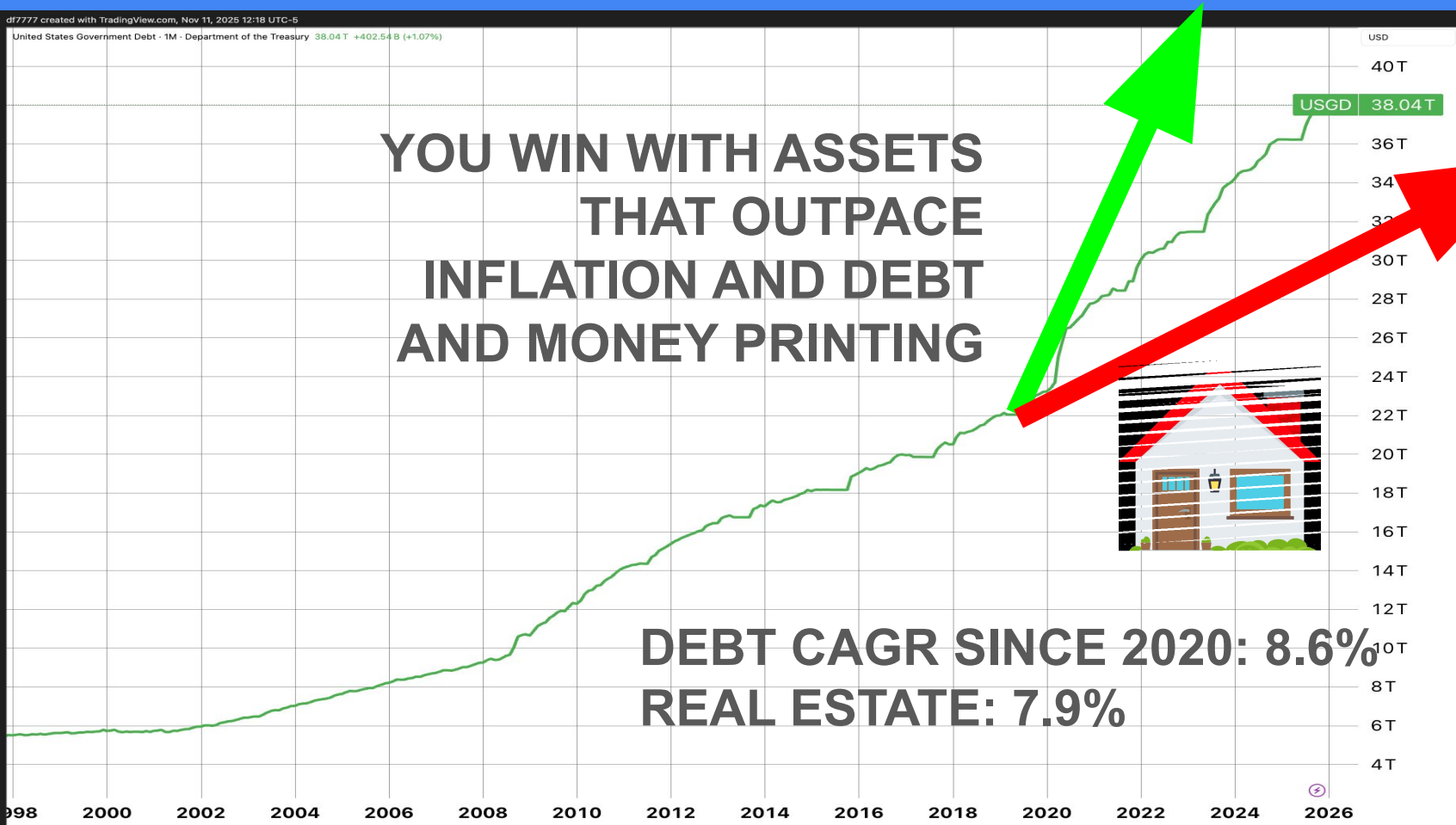


TV TradingView

**THIS
CHART
DESTROYS
CONVEN-
TIONAL
WISDOM**

**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

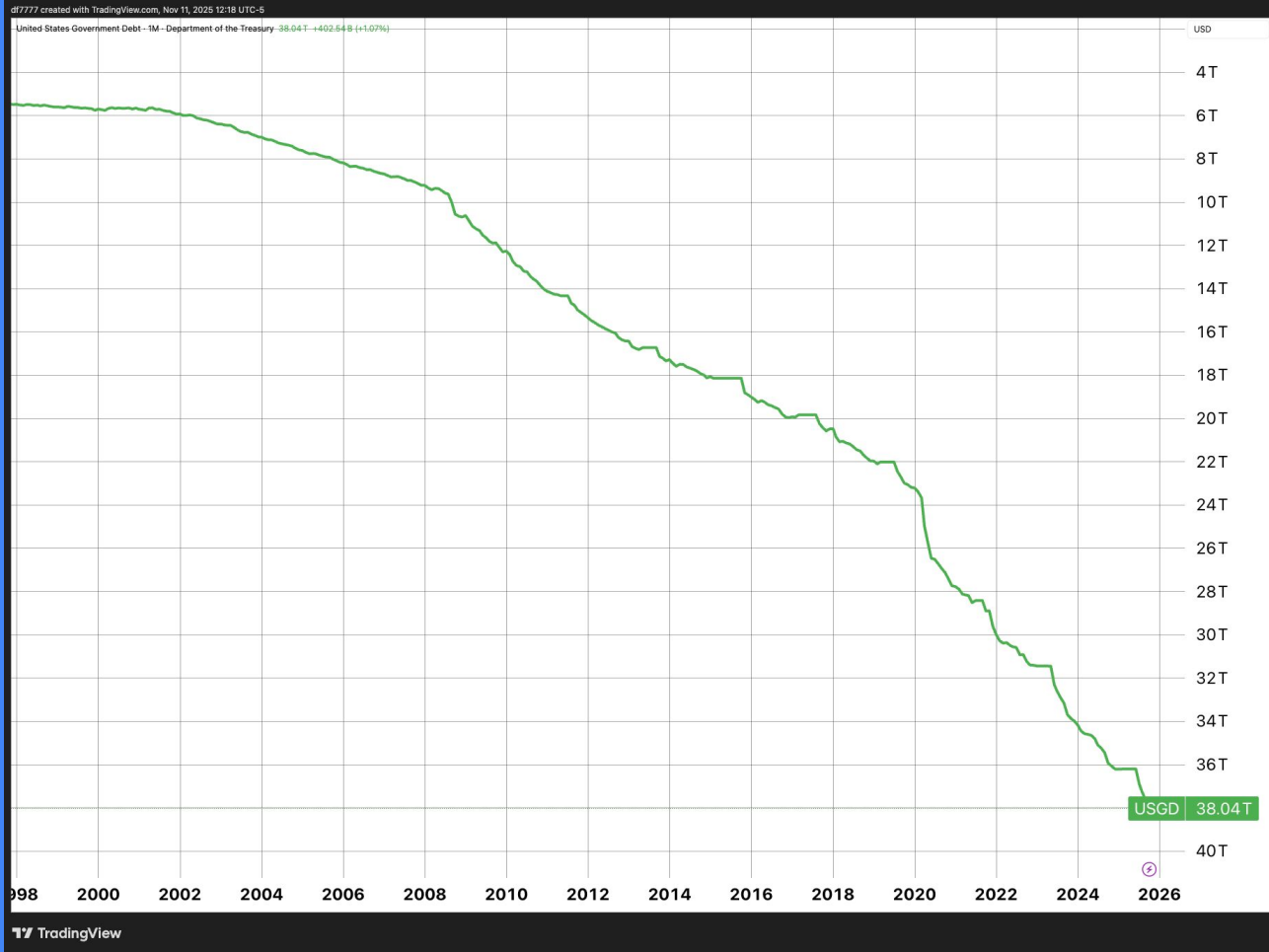
New Strategy

- 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