

[PDF] Mortgage-Free!: Radical Strategies For Home Ownership (Real Goods Solar Living Books)

Robert L. Roy - pdf download free book

Books Details:

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Author: Robert L. Roy

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Description:

The origins of the word "mortgage" are Old French and translate roughly to "death pledge." Rob Roy takes a radical approach here to help the reader understand how mortgages work; explains clearly how, if you have a mortgage already, you can maximize your equity sooner and save tons of money; and how, if just starting the process of acquiring a home for yourself, there are clear alternatives to a standard bank mortgage that will save you massive amounts of money, time, and financial headaches.

Roy covers the following subjects in detail: the grubstake--the essential financial asset that will stay with you for life; how to find land that you love and can afford; how to seize control of the house-building process; how to clarify and simplify your ideas of what you really need; and how to construct a low-cost home. Included in the book is Roy's own personal story of mortgage-free living, as well as those of others. His wry humor makes for an entertaining read, and his ideas, examples, and advice are clear-headed, logical, and hopeful. His financial calculations and charts are clear and imminently sensible while being real eye-openers. Your banker may not want you to read this radical book, but it amounts to a guided, rational plan for home ownership and financial liberation, and will no doubt soon be considered a classic. --*Mark A. Hetts*

From Library Journal In this updated version of *Money-Saving Strategies for the Owner/Builder* (1981), Roy offers his personal experiences and those of others who have successfully achieved the status of living mortgage-free. It is obvious that he has been greatly influenced by Henry David Thoreau, whom he refers to as "the father of the owner/builder movement in America." Roy stresses that to become an owner/ builder requires a high energy level, good health, and the motivation to educate oneself about home building. In addition, he instructs readers in acquiring a "grubstake" (his term for accumulating enough savings to purchase land and build on it), constructing a temporary shelter near the site of the permanent home, becoming one's own contractor, using alternative building materials, and building small. Roy's ideas are radical but worth investigating if your desire is to live mortgage-free. His book is clearly written and offers an extensive annotated bibliography of numerous resources and amortization tables. ABellinda Wise, Nassau Community Coll. Lib., Garden City, NY
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