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



## Synopsis

mortgage (mor-tij)n. from Old French morgage, mort gage, literally a death pledge • 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 what'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 family's crucial economic decisions, avoiding debt and modern-day serfdom

## Book Information

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## 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, 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.

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