

## BOOK REVIEW

By Meegan D. for Goodgirlbookclubonline.com - The #1 Destination for Aspiring Women Who Love to Read

*How I Paid Off My 30-Year Mortgage in Less Than 3 Years! Report* by Mujiba Salaam Parker, Self-Published, 2023, 17 pages.

REVIEW RATING (5 stars)

### A Practical Guide to Achieving Mortgage Freedom

"**How I Paid Off My 30-Year Mortgage in Less Than 3 Years!**" by Mujiba Salaam Parker is a no frills guide for anyone who wants to drop their mortgage faster and save lots of money as they do it. Parker speaks directly to those who want to be debt-free, save over \$100,000 in interest, and experience the peace of mind that comes with owning a home outright.

Her advice consists of 8 (Well, 9 with a bonus step) steps that will help you achieve this. Step 1 is this: **Decide that you are paying off your mortgage early.** Don't worry about how it will happen. As anyone who has read a book about manifesting or the law of attraction will know, setting a goal to aim for is a crucial first step.

The [report] first deals with the history of mortgages, showing where they come from during the Great Depression and why even the term itself is connected to a rather morbid concept. Parker then dives into the contemporary mortgage scene, clarifying the complexities and revealing how these loans are structured to make lenders rich over time. **She breaks down the numbers in clear, easy to understand terms. The results are astonishing!**

Parker's strength lies in urging readers to take action early. She emphasizes the importance of making extra payments from the get-go, and breaks down how this strategy helps pay down the principal faster and saves money in the long run. The [report] is backed by Parker's own success story, complete with proof of mortgage payoff, adding a level of credibility to her approach that many finance guides often lack. Parker's personal journey, from bankruptcy to homeownership, adds a relatable touch to the [report]. **Her real-life examples and money-saving tips make the guide more than just financial advice – it's a toolkit for practical financial management.**

A significant part of the [report] is dedicated to dispelling the myths around mortgage refinancing. Parker warns against falling into the trap of resetting the mortgage clock, a common pitfall that many homeowners face. Through clear financial breakdowns, she shows how failing to pay attention can result in paying double or even triple the home's initial cost over 30 years.

The [report] boldly challenges the popular advice of making bi-weekly mortgage payments, proposing a more accelerated process. Parker introduces an eight-step strategy, from deciding to

pay off the mortgage early to utilizing rental income, budgeting wisely, and making additional principal-only payments. The approach is straightforward and aims to empower readers with a practical roadmap to financial freedom....

**"How I Paid Off My 30-Year Mortgage in Less Than 3 Years!"** is a real eye opener for freedom seekers from decades long debt. **Parker's direct approach and proven methodology offer readers a tangible path to financial independence.** This [report] doesn't deal with convoluted financial theories; it is a rather practical, step-by-step guide for anyone looking to own their home outright and enjoy the freedom that comes with it. Highly-recommended!

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