50-Year Mortgage Coin ($50YR)

Whitepaper – 2025

Redefining Ownership in the Age of Debt

Website: https://50yearmortgage.neocities.org/

X: https://x.com/50yearmortgage1

Telegram: https://t.me/fiftyyearmortage

Trump Announcement: truthsocial.com/@realDonaldTrump/posts/115515420947464459

News Article: housingwire.com/articles/trump-proposes-50-year-mortgage-to-help-affordability/

1. Introduction

Housing used to be the foundation of stability and a path to building wealth. For previous generations, a 30-year mortgage was tough but realistic. Today, home prices have outrun wages, and many young people are locked out of ownership completely.

Into this environment, political and financial leaders are now floating the idea of a standard 50-year mortgage as an affordability solution. In late 2025, Donald Trump publicly promoted the concept on Truth Social, comparing a 50-year mortgage to Franklin D. Roosevelt's introduction of the 30-year mortgage.

The 50-Year Mortgage Coin ($50YR) was created as a response and a symbol. It is not a bank product or a promise of credit. It is a project that asks a simple question: If it takes half a century to pay for a place to live, do you really own it?

2. What $50YR Represents

The 50-Year Mortgage Coin is a commentary on this shift.

The design shows a calendar with 50 over a small house, stamped into a warm gold coin. It is simple on purpose. The image is meant to feel like a medal or token handed to a borrower signing away 50 years of payments.

$50YR represents three ideas:

1. Housing has drifted from a realistic goal into a multi-decade obligation.
2. A promise of lower monthly payments hides a much deeper long-term cost.
3. A generation being offered 50-year terms deserves a clear look at what that means.

$50YR is not another financial product. It is a digital statement and a reminder that when ownership stretches to 50 years, freedom becomes financing.

3. Community

$50YR is a public awareness and narrative project.

The website hosts the message and visuals.

The X account covers housing news and real-time policy updates.

The Telegram channel is where the community shares data, stories, and memes.

The goal is to make the 50-year mortgage conversation impossible to ignore.