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## A FUN EARLY RETIREMENT STRATEGY WITH \$STRK!

How to Weaponize Your Home Equity Against Fiat and Let Bitcoin Pay the Mortgage

Did you know that you can turn your house into a BITCOIN-POWERED MONEY PRINTER?

# \$STRK฿

12:01 PM · Jul 9, 2025 · 82.8K Views

28

51

577

650



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🔗 ...

Picture this: you open a \$100 k HELOC at 7 %, funnel the proceeds into Strategy's 8 % Series A Strike Preferred (\$STRK), and sit back while the coupon covers the interest bill.

Then Bitcoin does what it has done over and over - it doubles - and you waltz out of the fiat casino with six-figure upside, perpetual cash flow, and smug moral superiority.

The play isn't "stocks on margin."

It's a FIAT ARBITRAGE ATTACK:

You're rehypothecating zombie home equity into an income-generating, equity-optioned war bond that's senior to common stock yet spiritually wedded to Bitcoin.

6

↑↓ 5

71

6.7K

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🔗 ...

THE CARRY TRADE MATH (AKA "GET PAID TO WAIT")

Capital deployed: \$100,000 (borrowed via HELOC @ 7 %)

STRK dividend: ~8 % (\$8,000/yr)

HELOC cost: 7 % (\$7,000/yr)

Net positive carry: +\$1,000 per year

That \$1 k is your personal "Saylor stipend"...it services the loan and buys celebratory steaks while you wait for BTC to moon.

YOU HAVE NOW TURNED YOUR DECAYING DRYWALL INTO A BITCOIN-POWERED TIME BOMB.

6

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40

6.6K

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🔗 ...

BITCOIN DOUBLES... OFTEN

July 2024 → July 2025: BTC ~\$57 k → ~\$109 k ( $\approx 1.9 \times$ )

Nov 2023 → Mar 2024: BTC ~\$35 k → ~\$70 k (2  $\times$ )

Cycle history shows an average doubling interval of 9–15 months... light-speed in mortgage time.

When BTC tags \$200 k, historical beta implies MSTR could trade ~3.7 $\times$  its July 9, 2025 close of ~\$402 to  $\approx \$1,500$

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**STRK MECHANICS & CONVERSION ROCKET BOOST**

Conversion ratio: \$100 par  $\div$  \$1,000 strike = 0.10 MSTR per STRK share.

STRK par purchased: \$100,000.

STRK shares acquired: 1,000 (because par value is \$100 each).

MSTR shares received on conversion:  $1,000 \times 0.10 = 100$  shares.

Assumed MSTR exit price: \$1,500.

Post-conversion value:  $100 \times \$1,500 = \$150,000$ .

Gross upside on borrowed capital: +50 % (coupon already covered the loan; conversion crystallises the gain).

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**CAPITAL-STACK SAFETY VS. UPSIDE**

Seniority: STRK is prioritized over STRD and MSTR

Asset cushion: Strategy holds the world's largest corporate BTC stack,

backstopping STRK ahead of common dilution.

Convexity: Fixed-income floor + 0.10 MSTR embedded call = bond-option hybrid that loves volatility.

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EXIT PLAYBOOK – Three Ways to Ring the Cash Register

Pure conversion & pay-down:

Convert STRK into 100 MSTR, sell at ~\$1,500, net ~\$150 k.

Retire the \$100 k HELOC, pocket roughly ~\$50 k (pretax).

HODL the MSTR:

Keep the 100 shares, sell covered calls for income.

Loan is gone; portfolio rides long-term BTC upside.

Replay the loop

Open a fresh HELOC tranche, buy another slug of **\$STRK**, repeat.

4

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6.5K

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MACRO COMPARISONS – Why This Crushes “Normal” Investing

STRK-HELOC spread: +1% nominal carry (8% – 7%) which is roughly –3 % real after CPI ~4%, until conversion triggers a +50% capital gain; has an embedded equity kicker (0.10 MSTR per STRK share).

10-Year U.S. Treasury: 4.25% nominal yield ≈ less than 0% real yield after inflation; no equity kicker.

Rental property: 4 % cap rate ≈ 0 % real yield; equity only grows with slow

appreciation.

Plus, I hear the HVAC system dying now.

S&P 500 index: 1.6 % dividend  $\approx$  -2.4 % real yield; pure fiat-system beta.

STRK is the only line mixing current income, asymmetric upside, and direct Bitcoin linkage.

Or, you could continue letting your capital ROT with your decrepit bungalow.