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Economic Stimulus and Low Rates Tempt Buyers to Bite Into the Housing Market—Chew on This Mortgage Expert’s Advice First

CHICAGO, IL - For many homebuyers and homeowners, historically low rates and the new tax incentives on housing in the government's economic-stimulus bill are like manna from heaven. But if you're a first-time buyer or looking to refinance your existing home, here's something you should chew on first: the latest book by mortgage expert Dale Vermillion, *Navigating Mortgage Maze: The Simple Truth About Financing Your Home*.

Vermillion reveals more than just the facts about mortgages and proven ways to recapture personal wealth being wasted on interest and debt. He also offers truths about life itself that, if applied, can set you on the path to financial independence and true happiness. The result is a book that's far more than a success formula or how-to guide.

The author learned the hard way that happiness is something money can't buy. At the age of 14, his father was involved in a work accident that nearly took his life. Months later, his older brother died in a drowning incident. This left a void in Vermillion's life that he attempted to fill with money, success and alcohol.

At age 20, he started out as a loan officer without a college degree. By age 30, he was a senior executive at a national mortgage company. He had achieved the kind of financial wealth he had always dreamed of, but he didn't feel "wealthy."

He remembers, "Emotionally, I could not understand how a loving God could take my brother, devastate our family, and let me wander into all kinds of troubles that led to pain, suffering and guilt. Yet I still knew that I needed to learn about God and test what the Bible claimed to be Truth. After doing so, I made a leap of faith and committed my life to Jesus Christ."

Today, Vermillion is happily married with four children, and is now a prominent international speaker, consultant and industry expert. He has trained more than 500,000 mortgage professionals and consulted with 140 of the nation's largest and most successful mortgage companies. He has also been featured in national publications like *Good Housekeeping* and on national programs, including FOX News and FOXBusiness.com, and can be heard frequently on Moody radio.

In March 2006, Vermillion founded MPPH, a nonprofit organization designed to provide food, shelter and other services to children and families across rural India.

In *Navigating*, he shares both his personal experiences and his professional expertise, helping readers avoid all the "turns" and "sharp corners"—those mistakes most first-time and



repeat mortgage buyers make when they go to finance or refinance their home—including the top 10 mortgage mistakes homeowners make. Other topics include:

- How to buy a home or refinance your mortgage and put yourself in the best possible position for true financial strength and independence
- How to understand the opportunities locked inside your home's equity and use them to achieve your financial goals
- How to approach mortgage financing as an investment, not a debt
- How to eliminate the debt and take back control of your finances

The book also offers hope for individuals who do not have the equity or income to qualify for a mortgage, including specific steps a person can take to improve their financial situation, eliminate debt, and prepare for future mortgage opportunities.

Most of Vermillion's book focuses on personal wealth building, but it also reveals the keys to finding life's true riches. He concludes, "If I had focused this book on money alone, it would fall short of providing the life-changing knowledge I want readers to have in the critical areas of life that really matter—family, legacy and faith."

To learn more or for review copies, contact Janis Backing, publicity manager for Moody Publishers, at 312-329-2108 or janis.backing@moody.edu.

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