

Don't Assume You Can't Do It, Just Because Conventional Wisdom Say's You Can't

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**By Josh Hinds**

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Be weary and leery when it comes to standardized tests and things of that nature that attempt to gauge your intelligence, aptitude, or ability to achieve at your given goal or dreams. Please don't misunderstand me, such things can and do have their place and even be quite effective in steering a person towards the right career path, classes to take in college, or which educational degree to pursue.

The flip side of the coin, however; is that they can also end up being terribly fatalistic with regards to what \*you\* believe you're suited for, career wise, starting your own business, etc., or personally capable of achieving for that matter! I can't help but wonder how many people have fallen victim to such things simply because they believed such tests to be all knowing.

Along the same lines, what about how many people were literally discouraged from doing something they might otherwise have thoroughly enjoyed doing. Perhaps through sheer perseverance even have come to excel in the given area. One might cite Albert Einstein as such an example. Following his early years in education one would have been hard pressed to assume he'd earn the label of "genius".

The problem as I see it, strictly from my observations and personal experience with a number of "great achievers" if you will, is that absolute love and excitement for what you do is far more often what leads to one's eventual success and achievements in a given area. Rarely is it how someone may, or may not have scored on a given test.

I'd like to use myself as an example. The simple fact is if you were to look at absolutely any of my tests, etc. and judge me solely on that basis you'd say there was no way I'd have been fortunate enough to experience many of the things I've done. Please don't assume I am tooting my own horn here, ok? The point I am trying to make is simply this...

The tests may have been correct. I might have been "better suited" in other areas of life. Things might have come easier in the short run had I chosen another career choice. The thing is that I wanted to take my own path so much, that through my own life experiences I was able to figure my way around many of the stumbling blocks I've run into.

Certainly I've made my share of mistakes. I've missed the boat on a whole lot of opportunities as well I'd bet. Perhaps things might have even been a bit easier had I followed the advice of others and the tests I'd taken. The thing is though, I'd have missed so much.

I'd have missed a whole lot of happiness along the way as well. Perhaps most of all, I'd have missed sharing this very writing with you. My friend, follow your dream even when conventional wisdom might suggest otherwise.

Josh Hinds – Founder <http://GetMotivation.com> Get the \*BEST\* in motivation and self–improvement directly in your inbox for FREE, visit: <http://getmotivation.com/myezines.html>

## **A Different Kind Of Mortgage Broker**

**By Craig Romero**

### **A Different Kind Of Mortgage Broker by Craig Romero**

There's a different kind of mortgage broker on the block and they're giving conventional mortgage brokers a run for their money.

With today's current economy, consumers have to be as budget conscious as ever, and it's showing in every consumer decision they make – including shopping for a mortgage.

Gone are the days where the consumer waits with baited breath as to whether or not the corner mortgage broker can find financing for the home they want to buy.

Say hello to today's new mortgage seeker; the one who has lenders competing for their business,

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makes educated lending choices and is making upfront mortgage brokers more popular than ever.

So what is an upfront mortgage broker? The main difference between an upfront mortgage broker and a conventional mortgage broker is that an upfront mortgage broker discloses their fees to the borrower up front and in writing.

The borrower will pay the broker a fee in addition to paying the wholesale loan price. With conventional mortgage brokers, borrowers don't know the true cost of the loan until after the application has been submitted.

The conventional lenders add a markup to the wholesale rate of the mortgage to make their profit. While on the surface it may seem like the prices quoted by upfront mortgage brokers compared to the quotes received by conventional lenders would not be the wise choice, don't be fooled.

The quotes you get from an upfront mortgage broker will be an accurate reflection of what you're really going to pay. Just because a conventional mortgage broker promises you the moon, does not mean that he can actually deliver it.

There are other reasons that have conscious consumers choosing upfront mortgage brokers over the traditional conventional brokers.

While conventional mortgage brokers don't always have the best interests of their customers in mind, upfront mortgage brokers gain nothing by providing their borrowers with anything other than the mortgage that best suits their needs.

There are also times when mortgage brokers are given rebates by third parties. While a conventional broker may keep this rebate as a part of their profit, an upfront mortgage broker will always pass this rebate on to the borrower.

With consumers appreciating honesty and no-nonsense approaches when dealing with their lending needs, upfront broker methods may just change the face of mortgage lending forever.

Discover how to quickly build a minimum of \$40,000 worth of home equity and pay your mortgage off in 10 years or less without making biweekly mortgage payments. Visit: [www.wisemortgageinfo.com](http://www.wisemortgageinfo.com)  
Craig Romero is an author and mortgage analyst dedicated to helping homeowners maximize the investment in their homes.

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