

FOR IMMEDIATE RELEASE

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CMPS Chairman Launches Blog to Inspire Financial Confidence and Clarity

Ann Arbor, MI February 12, 2009 – The Chairman and CEO of the Certified Mortgage Planning Specialist (CMPS) Institute just launched a blog to inspire financial confidence and clarity among consumers, professionals, and the media. CMPS Institute is a national organization that has certified over 5,500 mortgage bankers, brokers and financial professionals.

Gibran's blog can be viewed at <http://gibrannicholas.com>, and recent posts include:

How Much Debt is too Much?

<http://gibrannicholas.com/2009/02/11/how-much-debt-is-too-much/>

This is a discussion of the expansion of the US debt limit to a staggering \$12.14 trillion as a result of the latest economic stimulus bill. "People today are frightened that we are teetering on the brink of catastrophe," said Nicholas. "This easy-to-understand explanation of the US debt burden helps consumers, advisors, and media professionals gain more confidence that everything is not all doom and gloom and our economic system is not on the brink of total collapse."

The \$24.7 Trillion Question

<http://gibrannicholas.com/2009/02/12/the-247-trillion-question/>

This is a comparison of the total US government debt ratio with other countries such as Germany, France, Italy, and Japan. "I'm sure you've heard that the US dollar is going to collapse, inflation is going to skyrocket, and China and the rest of the world is going to stop buying US Treasury bonds," said Nicholas. "This comparison of the US debt burden with the rest of the world dispels the myth that US debt levels are extraordinarily high and out of line when compared to Japan or the Euro zone."

"We are finding that many people today are paralyzed by fear and indecision," said Nicholas. "The purpose of this blog is to share insights that help dispel some of the unfounded fears that exist in today's marketplace." Stay tuned as the blog will be updated regularly with unique insights, relevant content, and helpful information.

About Gibran Nicholas: Gibran is a professional writer, speaker and an entrepreneur. Gibran speaks and writes about economics, real estate and financial issues including the current mortgage and credit crises. Gibran has personally trained over 6,000 financial professionals across the country including CPAs, attorneys, financial planners, bankers and mortgage brokers. Gibran is regularly quoted as a financial industry expert in national publications such as the

Wall Street Journal, Barron's, MarketWatch, Business Week and the Washington Post and has been featured on Fox and ABC News. Gibran utilizes his unique knowledge and experiences to help individuals, families, businesses and professionals discover, finance, and achieve their full potential.

About CMPS Institute: CMPS is a national training, examination, certification and ongoing membership program for financial professionals who provide mortgage and real estate equity advice. Recognized for its preeminence within the industry, the CMPS curriculum represents the core knowledge expected of residential mortgage advisors regardless of the diversity of specializations within the industry. Over 5,500 financial professionals have gone through the program since its launch in 2005. For more information or to find a certified professional near you, please visit www.CMPSInstitute.org or call 888.608.9800.

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