
Brett Veschinsky

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Q: What is
Mortgageforest?

Answer:

The data shows the earth has warmed by nearly 1.5° Celsius and scientists are telling us that the raising of the earth's temperature by the next .5 to 1° Celsius is going to be catastrophic to the natural world, to our economy and to the way of life we have all been so fortunate to have grown up with. I am so concerned about this that I have pledged to give a full 10% of all net proceeds from my mortgage business, Resource Mortgage, to organizations that are leading the fight against the human-induced warming of our planet, mainly through nurturing the best defense we have against climate change...forests.

I have also put together a section on my new website (mortgageforest.com) that educates about climate change. My goal for this section is to provide a **Resource** for you to learn more about how the world, our economy and our lives are going to change, even in the next few decades...and what we as individuals can do to help change the path we're on.

I know this has nothing to do with my profession as a Divorce Mortgage Specialist. And I would be lying if I said it doesn't bother me that some of you will see me as some sort of environmentalist as opposed to a regular person who wants to help bridge the disconnect that



Brett has been a respected Mortgage Professional since 2002 and he specializes in home mortgage transactions surrounding a divorce, such as how to remove a name from a current loan and determining if and when you can buy another home.

Brett has been a featured guest on WCCO's Real Estate Radio Hour to discuss common mistakes divorcing couples make with their home mortgage during the divorce. Also, he has spoken at Family Law Bar Association meetings and FLI

most of us have with understanding where we're headed with climate change. But this is a much bigger deal than most of us think.

So why me? What do I know that most people don't? What makes me think I can "educate" anyone else?

Well I'm certainly no expert, but I think the reason I see this differently than most is because of my degree in Forestry from the U of M.

I think it's hard for most people to understand how a couple of degrees of warming can be a big deal and that people can adapt. But one of the things I learned in college about the natural world is how seemingly small differences in conditions...like temperature and weather patterns...is the reason we have grassy plains in the western part of our state, a band of predominantly hardwoods like maples and oaks that runs from Rochester to Warroad and mainly pine, spruce and fir forests in the arrowhead region.

[Click here for map.](#)

The reason these biomes are more vertical than horizontal is because it's not just temperature that determines nature on our planet. Global warming is not just about temperature, it's about weather patterns and how what we

think are small changes are huge in nature. Plants and animals have finely tuned life cycles—timing reproduction, migration, hibernation, flowering—based on narrow temperature bands that have stably existed for the past 10,000 years. The rapid warming we have initiated over the past 100 years has created the very real danger of breaking these synchronizations. While people may be able to adapt quickly, plants and animals can't. Another 1° of global temperature rise would be catastrophic to nature...and to our way of life. Because we depend on nature more than most of us realize.

I hope you'll spend some time on this website and feel compelled to share it with others. I know there's a lot here, and my goal was to be as brief as possible, but there's a lot to understand.

Thank you for caring!

Brett

Warm Regards,

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