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# Book Dealers World

National Association of Book Entrepreneurs

**Summer 2020  
Pinnacle  
Book  
Achievement  
Award Winners**



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**PUBLISHER'S  
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**Anna DeSimone,  
Author of  
“Housing Finance 2020” and  
“Welcome to the Agrihood”**

Anna DeSimone is a nationally recognized expert in housing finance and author of more than 40 professional guidebooks and over 600 articles on the topic of fair and responsible lending. In 1986 she founded Bankers Advisory, a mortgage compliance audit services company based in Lexington, Massachusetts. DeSimone’s team of attorneys and banking experts audited more than a half-million mortgage files representing all geographic areas of the nation.

“I identified a need for consumer education after studying the data from thousands of mortgage applicants who were either denied credit, or offered unfavorable loan terms,” says DeSimone. Her writing helps homebuyers understand all the aspects of the home buying and financing process, and how to get approved for a safe and secure mortgage.

In 1994, she was commissioned under a White House Executive Order commissioned to the Mortgage Bankers Association of America to write educational handbooks to help end mortgage discrimination. She has authored numerous books and training programs for the MBA of America, Ellie Mae, Fannie Mae, Freddie Mac, the Federal Reserve Bank of Boston and various trade associations.



**Anna DeSimone**

Employees of banks and mortgage lending institutions throughout the nation have relied on DeSimone’s guidance for regulatory compliance and mortgage best practices.

Anna was retained by banks around the country to provide employee training based on the principles and practices outlined in her fair lending books. Over the course of 20 years, she conducted seminars to 10,000 employees of financial institutions and housing agencies. Much of the inspiration for Anna’s work was based on the feedback she received from her students, who shared their own experiences in dealing with homebuyers. Through teaching, she was able to develop a unique writing style that would provide consumers with sound, practical advice.

Anna has served as an expert witness and provided court testimony on predatory lending and mortgage fraud. Many innocent Americans have been harmed by deceptive practices, identity theft, and fraud in the real estate industry. DeSimone’s consulting experience has contributed to her skills to help consumers learn more about their housing finance options.

She is the author of *Housing Finance 2020—New Mortgage Programs for the New Generation of Homebuyers* along with the Spanish edition, *Hipoteca 2020*, Silver Medalist winner of Axiom Book Awards in Personal Finance, Retirement Planning and Investing. The 300-page book introduces a new landscape of safe and sound mortgage programs and clarifies qualifying rules. The book includes a 50-state resource directory of affordable mortgages, grants, and down payment assistance from local housing partnership agencies.

Her latest effort is *Welcome to the Agrihood—Housing, Shopping, and Gardening for a Farm-to-Table Lifestyle*, just released in May 2020. A Pinnacle Book Achievement Award Winner, it drew immediate attention as the nation’s first national directory of agrihoods which are residential communities centered around a working farm. DeSimone takes readers through a virtual tour of agrihoods, and also describes ways for people to enjoy an “agrihood lifestyle” through backyard gardening or buying food from “the farmer you know.” Infographics and clear commentary explain urban agriculture initiatives, organic certification, food safety, how far food travels, and includes planting guides. The book includes a 50-state directory of 2,200 farms with on-site markets, food hubs, and community-supported agriculture (CSA) programs.

DeSimone believes that if you are an aspiring author, look to your own work experience to help others. This is her personal secret to success. For more information about Anna DeSimone and her works, please visit her website at [www.annadesimone.net](http://www.annadesimone.net)