



## **An interview with Siegel of Circle Mortgage Group and author of The New Rules for Mortgages**

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This is an interview with Dale Robyn Siegel the author of The New Rules for Mortgages. Siegel is the owner of Circle Mortgage Group in Harrison, since 1998 and is also an attorney. She has taken an unusual path to growing her network and strengthening her referral base by creating an interactive blog titled, "Are You Thinking of Living In...?"

You think of yourself as an educator first, a mortgage loan originator second. Explain why you believe that.

I like to think of myself as a consumer advocate for financial education. I am a mortgage loan originator and always make sure that each client understands the mortgage product that is right for them as part of their entire financial picture. A short time in my career I realized that a lot of people went into the process blindly and really didn't understand the basics. I began doing consumer seminars at the Learning Annex in Manhattan and then started doing first time home buying seminars for corporations, credit unions and other organizations. I loved it and knew it was part of my way of giving back-education.

How did you get your first book deal and do you think it was the launch of a whole new platform for you?

Ironically, one of my clients was in publishing and suggested I write a book. She sent me some guidelines on how to write a book proposal and I took three months to tackle that. Actually writing a proposal is sometimes harder than writing the actual book. She took my proposal and passed it along until it got into the right hands and lucky for me, Penguin was looking for a standalone how-to book on mortgages. From this experience, I began writing professional and college text books. I am now working on another consumer book on real estate. You can say that the first book is now my business card, as they say. However, the actual title of author also earns you the title of expert.

Let's talk about blogging, since you were a rather early entrant into it and now have it as part of your career.

I started the blog "Diaries of a Mad Mortgage Broker" in 2007 when the real estate market started to get a bit shaky. I would blog a few times a week and talk about the new regulations and guidelines in the mortgage industry but in very plain terms. I would also do a bit of storytelling and ranting about clients or lenders that pissed me off during the week, but realized i didn't want to go that route. I wanted to bring in some other experts so they could add their knowledge and insight from within so I started interviewing attorneys, engineers, appraisers and realtors. I really liked the Realtors because not only did they give us inside information on their geography and economy in their area, but they spoke about their town specifically. They could tell us things about schools and taxes and new stuff that was in the horizon. With this I expanded it into a series called Realtor Thursday. We also had Mortgage Monday, Technology Tuesday and Expert Wednesday. It became our favorite

series, other than Mortgage Monday that when we modernized the website we made it into its own series called "Are you thinking of living in...?" We have many towns covered from coast to coast and numbers keep growing.

So how do you continue to find people to interview?

We use all sorts of ways from my meeting a local realtor at a networking lunch to using ActiveRain. When there is an interesting story about a specific town, we will Google the local Realtors and contact some people there to invite them to be interviewed. We also have Realtors contact us directly because they read about the site.

What kind of participation does the Realtor have? And, what's in it for them?

They actually help create the post by answering questions they chose from a list we have and then send it to us with a bunch of photos we upload in the site. We also like a headshot and a bio with contact info.

It is a super cool way of getting exposure. The post is linked to an interactive map which pins the town and links it to the Realtors contact info-that's pretty neat and I love to see the map get more and more crowded with pins. We also use LinkedIn, Twitter, and Pinterest which is very visual. The posts stay live forever and the site is highly ranked so they come up when someone searches the name of the town. We really do get great exposure and it just looks good.

Do you believe that educators get more business just by virtue of providing information?

I do. The educator is the expert in most people's eyes. If someone didn't know what they were talking about how could they be writing or speaking about it? However, most consumers assume that the experts are the smartest provider of the product or service. And most times it's true. Remember also, that you need to be on top of the subject matter that you are the expert in so all that extra research make you even better.

How do you suggest real estate agents use the tool of education as part of their marketing plan? How would one even begin?

The key is to begin small as in being interviewed by local paper or blogger or online magazine. Don't throw yourself into a blog and commit to posting every day. As long as you get the right exposure, things will follow and you can see what works and how much time you have.

I really like the series and know you want to take it as far and wide as you can. How can Realtors reach you?

They can go to the site and check it out and then contact me directly or my media assistant at [Liz@dalesiegel.com](mailto:Liz@dalesiegel.com) to find out more about participating in the series.

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