



Get to know Dale Siegel of Circle Mortgage Group

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Describe how you chose your profession and how you have succeeded in this industry?

I began in the real estate industry as an attorney. Over the years of doing transactional and bank work I realized that the finance end of the deal intrigued me more. I became more involved in finding the money rather than closing the loans and finally took that on as my primary job.

What are your proudest accomplishments so far this year and what are you looking forward to in 2013, in a personal or business sense?

After four months of research and writing, I just completed another textbook for NMLS continuing education. This time around, it was grueling as I tried to come up with new topics to produce an interesting text on the material. I am once again upgrading the technology we use over the next few months, making the communication with clients even more streamline and mobile.

How is the market doing, from your perspective?

I don't believe we are yet into a recovery phase. I also think the housing market will suffer from the aftermath of Sandy in the New York market rather than prosper as others might see it. I am nervous for homeowners trying to collect from insurance companies that low ball appraisal values to not pay out the full amount of mortgages due. This will assure financial hardship for already strapped and stressed people.

Describe something exciting that just happened at your company.

We did not lose any power or internet during Sandy and were able to continue to work and thus not fall behind on our loan processing.

If you could use one word to describe your work environment, what would it be?

Streamlined.

Describe a typical day at Circle Mortgage Group?

Each day begins with a to-do list. The key is to be able to work through that list in a systemic manner so we can see progress daily. The work environment is clean and quiet, with very little paper, music and unlimited amounts of caffeine.

What are the ups and downs in your business?

Like any sales position, it is a constant pressure to bring in more deals while closing what you have. The fear of any salesperson is that after you close out what you have there will be no more. So it brings on the constant stress of selling. I dream of a job where I can take a hiatus and come back to it being exactly what it was before I left. But, that could never happen here!

Dale Siegel is president of Circle Mortgage Group, Harrison, N.Y.