



Dale Siegel answers: How do you stay ahead of the curve?

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I am the president of Circle Mortgage Group. My responsibilities include overseeing complete process of mortgage loan approval from client intake to post-closing. I have has utilized modern technology and servicing techniques to create a leading firm in the Industry. I write and speak about real estate and finance to thousands of professionals and consumers each year. Some of my career achievements include my book release in September 2009, *The New Rules for Mortgages*.

I am a licensed attorney in New York and am an adjunct professor at NYU Schack Institute of Real Estate as well as Baruch College. I have been speaking to the public and teaching real estate professionals about mortgage finance for the past ten years. My latest book, *The New Rules for Mortgages* came out in recently and is used to educate both professionals and consumers on the latest guidelines for home loan. I am currently working on a second book, *The 20 Hour S.A.F.E. Comprehensive Mortgage Loan Originator Course Textbook*. This course is now required nationally for all those mortgage professionals with direct consumer contact. I will be teaching the course in the New York Metropolitan area.

How do you stay ahead of the curve?

I stay ahead of the curve by being an educator in my fields of mortgages and real estate law. By teaching my industry peers as well as real estate salespeople, it is essential I stay on top of the new regulations and requirements. There are so many changes going on in the mortgage industry that I am always reading, listening and speaking to people about what is happening next. This has allowed me to stay on top of my game for the past decade. It only improves the way I communicate and service my own clients. I will always consider myself both a mortgage professional and an educator.

What motivates you to succeed?

Happy clients make it all worthwhile; when you know you have done the right thing by them you have a sense of pride. When I do a seminar and I see people shaking their heads in agreement and understanding what I say, I leave feeling like I put people in the right direction.

The biggest challenge facing the real estate industry in 2010 is...

The biggest challenge facing the real estate industry in 2010 is the lack of mortgage money. The lenders are very tight and Wall Street is almost nonexistent. Until the money starts to flow, both residential and commercial sales will be sluggish.

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