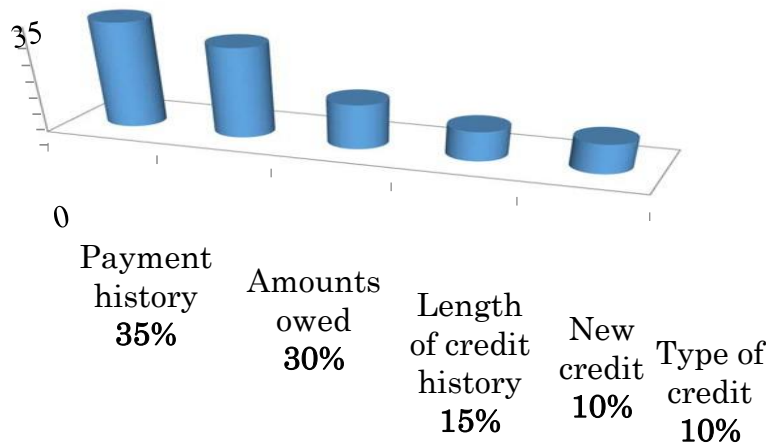


Your FICO Score and You

Dale Robyn Siegel

What makes up the Credit Score?



FICO/LTV Grid. Applicable for Terms > 15 Years								
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01 - 97
740+	-0.250	0.000	0.000	0.250	0.250	0.250	n/a	n/a
720-739	-0.250	0.000	0.250	0.500	0.500	0.500	n/a	n/a
700-719	-0.250	0.500	0.750	1.000	1.000	1.000	n/a	n/a
680-699	0.000	0.500	1.250	1.750	1.500	1.250	n/a	n/a
660-679	0.000	1.000	-2.000	-2.500	-2.750	-2.250	n/a	n/a
640-659	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
620-639	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

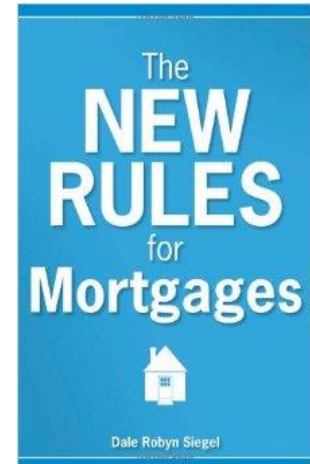
FICO/LTV Grid. Applicable for all Cash-out Refi's					
	<=60	60.01-70	70.01-75	75.01-80	80.01-85
740+	0.000	0.250	0.250	0.500	n/a
720-739	0.000	0.625	0.625	0.750	n/a
700-719	0.000	0.625	0.625	0.750	n/a
680-699	0.000	0.750	0.750	1.375	n/a
660-679	0.250	0.750	0.750	1.500	n/a
640-659	n/a	n/a	n/a	n/a	n/a
620-639	n/a	n/a	n/a	n/a	n/a

Credit Score vs. Loan to Value - pricing effect on your mortgage interest rate

For further information please contact Dale Robyn Siegel directly
 (914)- 422- 0810 or dale@dalesiegel.com

About Dale Robyn Siegel

Dale Robyn Siegel is a licensed attorney and President of Circle Mortgage Group, located in Harrison, New York. She is an adjunct professor at both NYU Schack Institute of Real Estate and Baruch College in New York City. She has been speaking to the public and teaching real estate professionals about mortgages and the real estate industry for the past fifteen years. Siegel is the author of the award-winning book, *The New Rules for Mortgages*, and has written over fifty hours of real estate and mortgage licensing courses for several publishing houses including Cengage, Hondros and ELearning. Siegel holds both an MBA and a law degree which have given her the base and expertise to be a leader in her field for the past twenty years.



Siegel is frequently quoted in national print and broadcast media, such as:

New York Times, NBC New York Nightly News, Walletpop (AOL), The Money Answer Show, Business Week, Chicago Tribune, Bankrate.com, NPR, Smart Money, Forbes, US News and World Report, Better Homes and Gardens, Chris Treece Show, ABC Nightline, Bottom Line Books

About Circle Mortgage Group

Circle Mortgage Group is a boutique mortgage broker licensed in New York, New Jersey, and Connecticut. The company has been providing mortgages to people since 1998 and has its headquarters in Harrison, New York.

The Company is a full service mortgage broker, which takes a mortgage from pre-approval to closing all with great care and involvement. Mortgage programs offered include, conventional and government sponsored mortgage, construction, rehab and small commercial loans. Condo and coop mortgages are an important part of the portfolio as well as jumbo residential loans up to \$3,000,000. All mortgages are provided by third parties which include federal, state and regional banks as well as credit unions and private investment groups.

Additional services which go hand in hand with certain mortgages include, debt and lien negotiation, short sale assistance, deed transfers and other delicate issues which may require extra care.

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