

Possible Interview Topics for Dale Robyn Siegel
The author of
The New Rules for Mortgages

1. The new rules for qualifying for a mortgage: your credit needs to be better, you need to make more money and you need to have a greater reserve fund.
2. The FNMA "matrix" of credit score to loan-to-value and the affects on interest rates
3. Banks have lowered the maximum debt to income ratio allowed. Thus people qualify for less money and have less borrowing power. This is a good thing, but how will this affect the housing rebound?
4. Appraisals are newly designed to come in with lower values. How should buyers protect themselves in the contract of sale when the value is lower than the purchase price?
5. How should a borrower protect themselves in a contract if a mortgage program is eliminated or if the bank goes out of business before the closing?
6. The scaling back of Private Mortgage Insurance (PMI) knocked a slew of potential buyers out of the game. How will this affect the housing rebound?
7. If you need an FHA loan, why should you go directly to a bank and not a mortgage company or broker?
8. Choosing a bank v. a mortgage broker
9. The death of the mortgage broker-will they be eliminated through government regulation?
10. If your mortgage broker is now the loan modification expert, run for the hills
11. If you love your home, make your payments and do not plan on leaving, are you really entitled to a reduced payment?
12. What to look out for in a loan modification company?