	Form 5500-SF			Report of Small Emplo	yee	OMB Nos. 1210-0110 1210-0089
	Department of the Treasury Internal Revenue Service		Benefit		•	2010
En	Department of Labor nployee Benefits Security Administration	Retirement Income Security A	Act of 1974	ctions 104 and 4065 of the Employe (ERISA), and section 6058(a) of the Code (the Code).		This Form is Open to Public
P	ension Benefit Guaranty Corporation			h the instructions to the Form 550	0-SF.	Inspection
		entification Information				
For	calendar plan year 2010 or fisca	7	0	and ending 1	2/31/2	2010
Α -	This return/report is for:	single-employer plan	multiple-e	employer plan (not multiemployer)		one-participant plan
В -	This return/report is for:	first return/report	final retur			
		an amended return/report	short plan	n year return/report (less than 12 mo	nths)	_
C	Check box if filing under:	Form 5558	automatic	extension		DFVC program
		special extension (enter descriptio	-			
		nation—enter all requested information	ation		41	
	Name of plan				10	Three-digit plan number
CIRC	LE MORTGAGE CORF. FENS	ION FLAN				(PN) ▶ 001
					1c	Effective date of plan 01/01/2004
	Plan sponsor's name and addre	ess (employer, if for single-employer	plan)		2b	Employer Identification Number (EIN) 36-4248028
	MAMARONECK AVENUE SUIT	E 320			2c	Plan sponsor's telephone number 914-422-0810
HARI	RISON, NY 10528				2d	Business code (see instructions) 522292
3a CIRC	Plan administrator's name and LE MORTGAGE CORP.	address (if same as Plan sponsor, er 500 MAMAR	nter "Same	e") VENUE SUITE 320	3b	Administrator's EIN 36-4248028
		HARRISON,	NY 10528		3c	Administrator's telephone number 914-422-0810
		n sponsor has changed since the las		port filed for this plan, enter the	4b	EIN
I	name, EIN, and the plan numbe	r from the last return/report. Sponso	r's name		4c	PN
5a	Total number of participants at	the beginning of the plan year				2
b		the end of the plan year			5b	2
	Total number of participants wi	th account balances as of the end of	the plan y	ear (defined benefit plans do not		
62	1 /				5c	Yes No
	-	uring the plan year invested in eligible annual examination and report of a			 PA)	
	under 29 CFR 2520.104-46? (	See instructions on waiver eligibility a	and conditi	ons.)	·····	Xes 🗌 No
Do	If you answered "No" to eith rt III Financial Informa	er 6a or 6b, the plan cannot use Fo	orm 5500-	SF and must instead use Form 55	00.	
<u>га</u> 7	Plan Assets and Liabilities			(a) Paginning of Voor		(h) End of Voor
'a			7a	(a) Beginning of Year 49164	3	(b) End of Year 546322
b	·					
С		b from line 7a)	-	491643	3	546322
8	Income, Expenses, and Transf	ers for this Plan Year		(a) Amount		(b) Total
а	Contributions received or recei	vable from:			)	
			8a(1)		_	
			8a(2)		_	
h	.,			54679	3	
b					_	54679
c d		ollovers and insurance premiums	8c			0.010
•			8d			
е	Certain deemed and/or correct	ive distributions (see instructions)	8e			
f	Administrative service provider	s (salaries, fees, commissions)	8f			
g	Other expenses		8g			
h	Total expenses (add lines 8d, 8	Be, 8f, and 8g)	8h			E 1070
i		8h from line 8c)			_	54679
j	Transfers to (from) the plan (se	e instructions)	8j			

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500-SF.

#### Part IV Plan Characteristics

- **9a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 1A 1G 3D
- **b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part	V Compliance Questions							
10	During the plan year:		Yes	No		Amo	unt	
а	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10a		X				
b	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		x				
С	Was the plan covered by a fidelity bond?	10c	Х					55000
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		Х				
e	Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		x				
f	Has the plan failed to provide any benefit when due under the plan?	10f		Х				
g	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)	10g		Х				
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X				
i	If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i						
Part	/I Pension Funding Compliance							
11	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and comp 5500))				•	. ×	Yes	No
12	Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code of	or se	ction 3	02 of E	ERISA?.		Yes	× No
	(If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.)							
а	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instruct granting the waiver.							
lf y	ou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.		_					
b	Enter the minimum required contribution for this plan year			12b				
С	Enter the amount contributed by the employer to the plan for this plan year			12c				
d	Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left o negative amount)		[	12d	_			_
е	Will the minimum funding amount reported on line 12d be met by the funding deadline?				Yes	Ν	lo	N/A
Part	/II Plan Terminations and Transfers of Assets							
13a	Has a resolution to terminate the plan been adopted during the plan year or any prior year?						Yes	X No
	If "Yes," enter the amount of any plan assets that reverted to the employer this year			13a				
b	Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought un of the PBGC?	nder	the co			Π	Yes	X No
C	If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the which assets or liabilities were transferred. (See instructions.)	e plar	n(s) to					
1	<b>bc(1)</b> Name of plan(s):		130	:(2) Ell	N(s)		3c(3)	PN(s)
Caut	on: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable	e cau	se is e	establi	shed.			

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN	Filed with authorized/valid electronic signature.	07/11/2011	DALE SIEGEL
HERE	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN			
HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

Page **2-**1

SCHEDULE SB	Single-Emple	oyer Define	d Ben	efit Plan	O	MB No. 1210-0110
(Form 5500)		uarial Inforn				2010
Department of the Treasury Internal Revenue Service	This schedule is required	d to be filed under s	ection 104	of the Employee		
Department of Labor Employee Benefits Security Administra	ation Retirement Income Secur		SA) and se		This Fo	rm is Open to Public Inspection
Pension Benefit Guaranty Corporation		ttachment to Form	5500 or 5	500-SF.		
For calendar plan year 2010 or	fiscal plan year beginning 01/01/	/2010		and ending	12/31/2010	
Round off amounts to nea						
	0 will be assessed for late filing of this	s report unless reas				
A Name of plan CIRCLE MORTGAGE CORP. P	PENSION PLAN			B Three-digit		001
			-	plan number (F	PN)	
C. Plan sponsor's name as show	wn on line 2a of Form 5500 or 5500-S	۶F		D Employer Identit	fication Numbe	ar (EIN)
CIRCLE MORTGAGE CORP.				36-4248028		
E Type of plan: X Single	Multiple-A Multiple-B	F Prior year pla	an size:	100 or fewer 10	01-500 🗌 Moi	re than 500
Part I Basic Informat	tion					
1 Enter the valuation date:		01 Year	2010			
2 Assets:						
a Market value				2	a	491643
<b>b</b> Actuarial value				2	b	491643
3 Funding target/participant	count breakdown		<b>(1)</b> Nu	mber of participants	(1	2) Funding Target
a For retired participant	ts and beneficiaries receiving paymen	nt <b>3a</b>			0	C
<b>b</b> For terminated vestee	d participants	3b			0	0
<b>C</b> For active participant	s:					
(1) Non-vested ben	efits	3c(1)				C
(2) Vested benefits.		3c(2)				452090
(3) Total active		3c(3)			2	452090
<b>d</b> Total		3d		_	2	452090
4 If the plan is at-risk, check	the box and complete items (a) and (	(b)	·····			
a Funding target disrega	arding prescribed at-risk assumptions	\$		4	a	
	ing at-risk assumptions, but disregard five consecutive years and disregard				b	
5 Effective interest rate					5	6.69 %
6 Target normal cost					ô	
accordance with applicable law and re	y rmation supplied in this schedule and accompanyi gulations. In my opinion, each other assumption i f anticipated experience under the plan.					
SIGN HERE					06/06	6/2011
WILLIAM G. PRUSLIN	Signature of actuary			_	Date 11-0	e 02561
WILLIAM G. PRUSLIN	Type or print name of actuary			Мо	ost recent enrol 609-40	llment number 09-6004
89 CRESCENT WAY MONROE TWP, NJ 08831	Firm name			Telepho	one number (in	cluding area code)
	Address of the firm					
MONROE TWP, NJ 08831	Address of the firm ed any regulation or ruling promulgate	ed under the statute	in complet	ing this schedule, ch	eck the box ar	nd see

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

## Part II Beginning of year carryover and prefunding balances

		<u>g</u>				(a) (	Carryover balance		<b>(b)</b> F	Prefundi	ng balance
7		-	nning of prior year after appli	- · · ·		• •		68501			0
8	Portion u	used to	offset prior year's funding rea	quirement (Item 35 from prio	or year)			0			0
9	Amount	remaini	ng (Item 7 minus item 8)					68501			0
10	Interest of	on item	9 using prior year's actual re	eturn of <u>22.79</u> %				15611			0
11	Prior yea	ar's exce	ess contributions to be added								
	<b>a</b> Exce	ss conti	ributions (Item 38 from prior	year)							8610
	<b>b</b> Intere	est on (a	a) using prior year's effective	e rate of <u>6.38</u> %							549
			le at beginning of current plan								9159
	<b>d</b> Portio	on of (c)	) to be added to prefunding t	palance							0
12	Reductio	on in bal	lances due to elections or de	emed elections				0			0
13	Balance	at begir	nning of current year (item 9	+ item 10 + item 11d – item	12)			84112			0
Pa	art III	Fun	ding percentages								
14	Funding		attainment percentage							14	88.12 %
								15	108.75 %		
16	Prior yea	ar's fund	ling percentage for purposes	s of determining whether car	ryover/prefund	ding balar	nces may be used	to reduce	)	16	04.42
	,		Inding requirement								84.43 %
17	If the cur	rent val	lue of the assets of the plan	is less than 70 percent of the	e funding targe	et, enter s	such percentage			17	%
	art IV		tributions and liquidi	*							
18			ade to the plan for the plan y		-						
(M	<b>(a)</b> Date 1M-DD-YY		(b) Amount paid by employer(s)	(c) Amount paid by employees	<b>(a)</b> Dat (MM-DD-Y		(b) Amount pa employer(	aid by s)	(0		nt paid by ovees
(		,	0	0	(	,	0			empi	
					Totals ►	18(b)			18(c)		<u> </u>
19	Discount	ed emp	loyer contributions – see ins	tructions for small plan with	a valuation da	.,	ne beginning of the	e vear:	. ,	1	
-			allocated toward unpaid min					19a			0
			made to avoid restrictions a					19b			0
			allocated toward minimum req					19c			0
20			outions and liquidity shortfalls	-	-						

**C** If 20a is "Yes," see instructions and complete the following table as applicable:

 Liquidity shortfall as of end of Quarter of this plan year

 (1) 1st
 (2) 2nd
 (3) 3rd
 (4) 4th

**b** If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ......

Yes X No

No

.

a Did the plan have a "funding shortfall" for the prior year? .....

Γ

Page 3

Ра	rt V	Assumptio	ns used to determin	e funding target and ta	arget n	ormal cost		
21	Discou	int rate:						
	<b>a</b> Seg	gment rates:	1st segment: 4.71 %	2nd segment: 6.67 %		3rd segment: 6.77 %		N/A, full yield curve used
	<b>b</b> Ap	plicable month					21b	1
22		-					22	55
	<u> </u>	ity table(s) (see	<u> </u>	Prescribed - combined	-	cribed - separate	Substitu	te
Ра	rt VI	Miscellane	ous items			L		
24				actuarial assumptions for the	current p	lan year? If "Yes," see	instructions	regarding required
	attachr	ment						Yes 🏹 No
25	Has a	method change	e been made for the curren	t plan year? If "Yes," see instr	uctions r	egarding required attac	hment	Yes 🎽 No
26	Is the p	plan required to	provide a Schedule of Act	ive Participants? If "Yes," see	instructi	ons regarding required	attachment	X Yes No
27				funding rules, enter applicable			27	
Pa		T. T		mum required contribu				
28				or years		. ,	28	0
29	Discou	inted employer	contributions allocated tow	ard unpaid minimum required	contribu	tions from prior years	29	0
	`	/						0
				contributions (item 28 minus it	tem 29)		30	U
Pa			required contributio	-				
31				nstructions)			31	0
32	Amorti	zation installme	ents:			Outstanding Bala		Installment
	a Net	shortfall amort	ization installment				98994	18699
							0	0
33				enter the date of the ruling let ) and the waived am			33	0
34				over/prefunding balances (iter			34	18699
				Carryover balance		Prefunding bala	nce	Total balance
35	Balanc	ces used to offs	et funding requirement		18699		0	18699
36	Additic	onal cash requir	rement (item 34 minus item	35)			36	0
37			•	d contribution for current year			37	0
38	Interes	st-adjusted exce	ess contributions for curren	t year (see instructions)			38	0
39	Unpaid	d minimum requ	uired contribution for currer	t year (excess, if any, of item 3	36 over i	tem 37)	39	0
40	Unpaid	d minimum requ	uired contribution for all yea	ırs			40	0

SCHEDULE SB	Single-Emp	-				ON	IB No. 1210-0110	)
(Form 5500)	Act	uarial Inforn	nation	1			2010	
Department of the Treasury Internal Revenue Service	This schedule is require	id to be filed under s	action 10/	l of the Employ			2010	
Department of Labor Employee Benefits Security Administration	Retirement Income Secu	rity Act of 1974 (ERI	SA) and s			This Fo	rm is Open to I	Public
Pension Benefit Guaranty Corporation		al Revenue Code (th	,				Inspection	
or calendar plan year 2010 or fiscal p		<b>ittachment to Form</b> 10	5500 or :	and enc	ting 12/31	/2010		
Round off amounts to nearest do	llar.							
Caution: A penalty of \$1,000 will be	e assessed for late filing of thi	s report unless reas	onable ca	use is establish	ed.			
Name of plan				B Three-dig	git		00/	1
Circle Mortgage Corp. Pensior	Plan			plan num	nber (PN)	•	00	r There
Plan sponsor's name as shown on li	ne 2a of Form 5500 or 5500-8	SF		D Employer	Identification	Number	(EIN)	
Circle Mortgage Corp.					36	424802	8	
Type of plan: 🛛 Single 🗌 Multiple	-A Multiple-B	F Prior year pla	an size: 🗙	100 or fewer	101-500	More	than 500	
Part I Basic Information				J				
Enter the valuation date:	1/1/2010							
2 Assets:								1.202
a Market value							4916	643
<b>b</b> Actuarial value					2b		4916	543
Funding target/participant count bi	reakdown		(1) Nu	umber of partici	pants	(2	Funding Targe	ət
<b>a</b> For retired participants and b	eneficiaries receiving paymer	it 3a		0			0	
<b>b</b> For terminated vested particip	pants	3b		0			0	
<b>c</b> For active participants:						· · ·		
(1) Non-vested benefits							0	
(2) Vested benefits							452090	
(-,				2			452090	
			[	2			452090	
If the plan is at-risk, check the box		,	L				a and an an	
<ul> <li>a Funding target disregarding p</li> <li>b Funding target reflecting at-ris</li> </ul>								
	secutive years and disregard	·	•		4b			
Effective interest rate							6.69	%
Target normal cost					. 6		0	
Sign     Sign       Here     Image: Sign	In my opinion, each other assumption is d experience under the plan.				and reasonable		) and such other as	
<u>y</u>	gnature of actuary					Date 110256	1	
	r print name of actuary						nent number	
Villiam G. Pruslin	. ,					940960		
9 Crescent Way	Firm name			Te	elephone nur	nber (incl	uding area cod	e)
Aonroe Twp IJ								
8831								

<u>Р</u> 18		d liquidity shortfalls r the plan year by employer(s) and emplo	Dyees:						
			Totals ►	18(b)		0	18(c)	· · · · · · · · · · · · · · · · · · ·	0
19	Discounted employer contribution	s – see instructions for small plan with a	valuation da	ate after the begi	nning of the	vear:	`´		
		unpaid minimum required contribution fro		-	-	19a		0	
	<b>b</b> Contributions made to avoid re-	strictions adjusted to valuation date			-	19b		0	
	c Contributions allocated toward m	19c	0						
20	Quarterly contributions and liquidi	ly shortfalls:							
	<b>a</b> Did the plan have a "funding sh	ortfall" for the prior year?						Yes 🗙	No
		uarterly installments for the current year							No
	C If 20a is "Yes," see instructions	and complete the following table as appl	icable:						
		Liquidity shortfall as of end	of Quarter of	of this plan year		I	4	anna airean Pers <u>1978</u>	
	(1) 1st	(2) 2nd		(3) 3rd		L	(	(4) 4th	·····
	0	0			0				0

Pa	art V 🛛	Assumptio	ns used to determine	funding target and targ	et normal cost		
21	Discour	nt rate:					· · · · · · · · · · · · · · · · · · ·
	<b>a</b> Seg	ment rates:	1st segment: 4.71 %	2nd segment: 6.67 %	3rd seg 6.77		N/A, full yield curve used
	<b>b</b> App	licable month (	(enter code)			21b	1
22	Weighte	ed average reti	rement age			22	55
23	Mortalit	y table(s) (see	e instructions) 🛛 🗙 Pr	escribed - combined	Prescribed - separate	Substitu	le
Pa	rt VI	Miscellaned	ous items				
24	Has a c	hange been m	ade in the non-prescribed ac	tuarial assumptions for the curr			
25	Has a m	nethod change	been made for the current pl	an year? If "Yes," see instructi	ons regarding required	attachment	Yes 🗶 No
26	Is the pl	an required to	provide a Schedule of Active	Participants? If "Yes," see ins	tructions regarding req	uired attachment.	X Yes 🗌 No
27	If the pla regardin	an is eligible fo ng attachment	r (and is using) alternative fu	nding rules, enter applicable co	de and see instruction	s 27	
Pa	rt VII	Reconcilia	tion of unpaid minimu	Im required contributio	ns for prior year	5	
28	Unpaid i	minimum requi	ired contribution for all prior y	ears		28	0
29				I unpaid minimum required con		/ / /	0
30	Remaini	ing amount of ι	unpaid minimum required cor	ntributions (item 28 minus item	29)	30	0
Pa	rt VIII	Minimum r	equired contribution	for current year			
	<u> </u>			ructions)	·····	31	0
32	Amortiza	ation installmer	nts:	<u> </u>	Outstanding	g Balance	Installment
	a Net s	hortfall amortiz	ation installment			98994	18699
	<b>b</b> Waive	er amortization	installment			0	0
33	lf a waiv ( 1/1/20		oproved for this plan year, en	ter the date of the ruling letter of ) and the waived amoun		33	0
34				r/prefunding balances (item 31			18699
				Carryover balance	Prefunding	balance	Total balance
35	Balances	s used to offset	t funding requirement	186	99	0	18699
36	Additiona	al cash require	ment (item 34 minus item 35	)			0
37			•	ntribution for current year adju		37	0
38	Interest-a	adjusted exces	s contributions for current ye	ar (see instructions)			0
39				ar (excess, if any, of item 36 o			0
40	Unpaid n	ninimum requir	ed contribution for all years.			40	0

Ρ	art II Beginnir	ig of year carryo	ver and prefunding ba	alances						
_					<b>(a)</b> Ca	rryover balance	(b)	Prefund	ding balance	;
7			licable adjustments (Item 13			68501		0		
8	Portion used to offse	t prior year's funding re	equirement (Item 35 from pri	or year)		0		0	and a second second	
9	Amount remaining (I	tem 7 minus item 8)				68501		0		
10	Interest on item 9 us	ing prior year's actual r	eturn of <u>22.79</u> %			15611		0		
11	Prior year's excess c	ontributions to be adde	ed to prefunding balance:							
	a Excess contributi	ons (Item 38 from prior	year)					861	0	
	<b>b</b> Interest on (a) us	ing prior year's effectiv	e rate of <u>6.38</u> %					549	Э	
	<b>c</b> Total available at t	peginning of current plar	year to add to prefunding bal	ance				915	9	
	d Portion of (c) to b	e added to prefunding	balance					0		
12	Reduction in balance	s due to elections or d	eemed elections			0		0		
13	Balance at beginning	of current year (item 9	) + item 10 + item 11d - item	12)		84112		0		
Ρ	art III Funding	g percentages		······································		· · · · · · · · · · · · · · · · · · ·				
14	Funding target attain	ment percentage						14	88.12	%
			ge					15	108.75	%
	Prior year's funding p	ercentage for purpose	s of determining whether car	ryover/prefund	ing balance	s may be used to redu		16	84.43	%
17	If the current value of	the assets of the plan	is less than 70 percent of th	e funding targe	t, enter such	percentage		17		%
P	art IV Contrib	utions and liquid	ity shortfalls							
18			year by employer(s) and emp	ployees:						
(N	(a) Date ( IM-DD-YYYY)	b) Amount paid by employer(s)	(c) Amount paid by employees	<b>(a)</b> Date (MM-DD-Y)		( <b>b</b> ) Amount paid by employer(s)	(c		int paid by oyees	
			······································							

# Schedule SB, line 32 -Schedule of Amortization Bases Circle Mortgage Corp. Pension Plan

/ 001

### For the plan year 1/1/2010 through 12/31/2010

	Date Base Established	Original Base Amount	Type of Base	Present Value of Remaining Installments	Years Remaining Amortization Period	Amortization Installment
	01/01/2009	110,787	Shortfall	98,993	6	18,699
Totals:				\$98,993		\$18,699

# Schedule SB, line 26 -Schedule of Active Participant Data Circle Mortgage Corp. Pension Plan

/001

For the plan year 1/1/2010 through 12/31/2010

### Years of Credited Service

Attained Age	Under 1 No.	1 to 4 No.	5 to 9 No.	10 to 14 No.	15 to 19 No.	20 to 24 No.	25 to 29 No.	30 to 34 No.	35 to 39 No.	40 & up No.
Under 25								110.		
25 to 29										
30 to 34			1							
35 to 39										
40 to 44										
45 to 49			1		1					
50 to 54										
55 to 59										
60 to 64										
65 to 69										
70 & up							i	1 		1