



First Guaranty Mortgage Corporation Acquires Direct Internet-based Lender **goodmortgage.com**

TYSONS CORNER, VIRGINIA, May 9, 2016 – First Guaranty Mortgage Corporation® (FGMC), a Virginia Corporation providing residential mortgage lending services for over 25 years, has acquired the assets of **goodmortgage.com**®, an internet-based mortgage lender headquartered in Charlotte, North Carolina.

Founded in 1999, **goodmortgage.com** provides residential mortgage lending in 18 states and the District of Columbia. **goodmortgage.com** is an internet-based, direct lender that provides consumer-direct personalized mortgage services while simultaneously delivering to the consumer a fast, efficient, and helpful mortgage experience. **goodmortgage.com** is designed to be faster, less cumbersome and considerably less stressful than typical, offline loan services. By utilizing the Internet and advanced technology processes, **goodmortgage.com** enables consumers to obtain purchase and refinance loans from the convenience of their own homes.

goodmortgage.com received the award for **Online Originator of the Year** in 2012 and is recognized as a four-time **Top 25 Tech-Savvy Lender** by *Mortgage Technology Magazine*; and **Five-Time Inc. 5000 Honoree** by *Inc. Magazine*, as one of the fastest-growing privately-held companies in the United States.

“**goodmortgage.com** is one of the leading consumer-direct lenders in the country and an excellent fit with our strategic initiatives,” said **Andrew S. Peters, Chief Executive Officer, First Guaranty Mortgage Corporation**. “This acquisition is yet another positive step in FGMC’s continued growth and we are confident our clients and partners will benefit substantially as a result.”

goodmortgage.com is one of the early pioneers in the build out and development of the "online" mortgage-lending platform. The Charlotte-based headquarters provides a 45,000 square foot campus that supports a healthy **“Live-Work-Play”** environment where motivation meets enthusiasm. This team-building atmosphere breeds productivity, efficiency and overall employment satisfaction. **goodmortgage.com** will operate as a separate division of First Guaranty Mortgage Corporation, retaining the name **goodmortgage.com**.

“First Guaranty’s acquisition of **goodmortgage.com** is in itself an extraordinarily ‘**goodmortgage**’ business decision,” said **Ken Jones, Executive Vice President, Consumer and Warehouse Lending**. “Keith Luedeman and his talented team have successfully built a platform that meets the demands of today’s ever-changing consumer. Our goal is to continue the growth of their retail lending success while tactically expanding the **goodmortgage.com** cyber-footprint.”

“First Guaranty and **goodmortgage.com** make perfect sense together,” said **Keith Luedeman, Chief Executive Officer and Founder, goodmortgage.com**. “Both brands share the same emphasis on steady growth, elite service, strong strategic decision-making and efficient, tech-enabled operations. Together, we expect to see only continued growth and success.”

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About First Guaranty Mortgage Corporation

Providing premium residential mortgage lending services for over 25 years, First Guaranty Mortgage Corporation® (FGMC), offers Correspondent, Wholesale and Retail residential loan origination channels. Together with our Warehouse Lending Division, FGMC provides a full spectrum of lending products and services throughout the 47 states and the District of Columbia, where licenses are held.

FGMC has worked closely for years with Government Sponsored Enterprises and federal agencies to make quality loan products available nationally. FGMC is a national approved Single Family Issuer for Ginnie Mae; an approved Fannie Mae MBS Issuer; approved by HUD (United States Department of Housing and Urban Development); an FHA approved lending institution (Federal Housing Administration); approved for VA (United States Department of Veterans Affairs); and approved by USDA (United States Department of Agriculture).

Recognized by *Inc. Magazine* in 2014 and 2015, First Guaranty Mortgage Corporation continues to be one of the fastest-growing privately-held companies in the United States. *Inc. Magazine's – Inc. 5000*, rankings for 2015 were based on 2011–2014 information. FGMC (Ranked #1138), experienced impressive revenue growth of **480** percent during this period of time; and reported that **294** jobs were added during the same time period. *Inc. Magazine* has provided annual rankings since 1981. FGMC's ranking can be accessed at the following link: <http://www.inc.com/profile/first-guaranty-mortgage>

FGMC prides itself on using robust technology in new and creative ways to ensure the company (and its partners) are exercising the most efficient and compliant processes available. The company has been nominated for the Ellie Mae Hall of Fame on multiple occasions and was honored with **Ellie Mae's 2013 Award for Exceptional Customization of Encompass** for its innovative use of Ellie Mae technology. Ben Sizemore, Jr., Chief Information Officer, First Guaranty Mortgage Corporation, is a member of Ellie Mae's CIO Advisory Board. FGMC has also been recognized by *Mortgage Technology Magazine* as a "Top Tech-Savvy Lender" for three consecutive years (2011, 2012 and 2013). The company's revolutionary Vango™ | FGMC Online Marketing is a proprietary, web-based technology that enables FGMC to distribute individualized, agency-quality marketing materials which comply with all applicable laws and regulations.

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First Guaranty Mortgage Corporation is an Equal Housing Opportunity Lender.