



## First Guaranty Mortgage Corporation® Appoints Joaquin Torre as Senior Director, Capital Markets

*Former Capital One Home Loans Executive to Lead FGMC Capital Markets*

**TYSONS CORNER, VIRGINIA, July 26, 2016** – First Guaranty Mortgage Corporation® (FGMC), a Virginia Corporation, providing residential mortgage lending services for over 25 years, is pleased to announce that Capital Markets expert, **Joaquin Torre** has joined the company as Senior Director – Capital Markets.

“Joaquin is a truly exceptional addition to the Capital Markets team at FGMC. His Interest Rate Risk Management Experience, Revenue Optimization, Margin and Pricing Analysis and Quantitative Analysis Skills are a true value-add to the company,” said **Michael O’Hopp, III, Chief Revenue Officer**. “Joaquin will provide additional leadership to our industry leading Capital Markets team and help FGMC achieve new levels of Capital Markets efficiency and effectiveness.”

Mr. Torre brings 20+ years of Mortgage Pipeline Hedging, Margin and Pricing Optimization, Revenue enhancing strategies and Capital Markets Management experience and executive level leadership to First Guaranty Mortgage Corporation. Prior to joining FGMC, he was Senior Director, Capital Markets Home Loans – **Capital One Home Loans**; Senior Manager – **PwC**; Senior Vice President, Pricing Strategy Manager – **Bank of America (Countrywide), Home Loans and Insurance**; and has run Secondary Marketing for various other regional mortgage lenders and banks.

Joaquin Torre received his Bachelor of Science degree in Accounting and Management Information Systems from California State University Sacramento. Additionally, Mr. Torre is a **CPA** - Certified Public Accountant, and holds a Broker License in the State of California.

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## About First Guaranty Mortgage Corporation®

Providing premium residential mortgage lending services for over 25 years, First Guaranty Mortgage Corporation® (FGMC), today offers Correspondent, Wholesale and Retail residential loan origination channels. Together with First Guaranty's Warehouse Lending Divisions, 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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Visit First Guaranty Mortgage Corporation online at [www.fgmc.com/joinus](http://www.fgmc.com/joinus)

Correspondent Lending Division: [www.fgmccorrespondent.com](http://www.fgmccorrespondent.com)

Wholesale Lending Division: [www.fgmcwholesale.com](http://www.fgmcwholesale.com)

Warehouse Lending Division: [www.fgmcwarehouse.com](http://www.fgmcwarehouse.com)

Retail Division: [www.fgmc.com](http://www.fgmc.com)

Online Retail: [www.goodmortgage.com](http://www.goodmortgage.com)

First Guaranty Mortgage Corporation is an Equal Housing Opportunity Lender.