



## First Guaranty Mortgage Corporation Names Kathleen Alvarez TPO National Underwriting Director

TYSONS CORNER, VIRGINIA, October 27, 2015 – First Guaranty Mortgage Corporation® (FGMC), a Virginia Corporation, has named **Kathleen Alvarez** as its TPO National Underwriting Director.

“Kathleen brings FGMC more than 25 years of underwriting knowledge and management experience specific to residential mortgage lending,” said **Dea O’Hopp, Chief Operating Officer, First Guaranty Mortgage Corporation**. “She will be instrumental in expanding our TPO platform, collaborating with our TPO internal and external customers, and tasked to perpetually meet and/or exceed exceptional service-levels.”

“My goal is to effectively collaborate with our customers, our market, and investors; while continuing to grow our platform – and ultimately, homeownership to our communities,” said **Kathleen Alvarez**. “In doing so, I intend to mentor and grow our underwriting staff to become the ‘best in class’ underwriting platform.”

Ms. Alvarez was most recently Underwriting Standards Manager – Credit, Loan Quality Center (CURE) with **Fannie Mae**. Prior to this, she held various key positions including, Audit Underwriter, **Contemporary Service Inc.**, **Wells Fargo Home Mortgage** (Frontline Retail and Frontline Wholesale); Senior Underwriter, **GMAC Mortgage, Formerly Homecomings Financial**; Senior Underwriter, **Mortgage Guaranty Insurance Company**; Senior Vice President, Underwriting and Operations Manager, **BankUnited, FSB**; Assistant Branch Manager, **Countrywide Home Loans**; Sales Manager, **Citi Mortgage** and, Vice President, **JP Morgan Chase**.

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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 origination channels. Together with First Guaranty's Capital Markets and 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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First Guaranty Mortgage Corporation is an Equal Housing Opportunity Lender.