

Stacy Leighton
Senior Manager Credit Policy
First Guaranty Mortgage Corporation

Stacy Leighton is the Senior Manager of Credit Policy with First Guaranty Mortgage Corporation. In this capacity, she is responsible for developing, implementing and administering credit policies for the Correspondent, Retail and Wholesale lines of business. She works closely with leadership from various departments to align with the strategic initiatives for the corporation, some of which include onboarding new aggregators and rolling out initiatives from the Agencies. Stacy takes a collaborative approach when considering enhancements to the loan operating system, process work flow and new product offerings.

Stacy engages in weekly meetings with the Directors of each business channel to receive, process and socialize credit-related requests. She participates in monthly Credit Risk Committee meetings to ensure transparency among all platforms. During the Credit Risk Committee meetings, she will make informed recommendations to the committee to safeguard the corporation from undue credit risk. Stacy understands and applies the success factors critical to the organizations long-term sustainability and competitiveness.

Stacy began working in the mortgage industry in 1993 and has worked in various Operations and Sales roles. Since 1998 her primary focus has been specific to Underwriting. Twenty years later, she will tell you that even though she is no longer a front-line underwriter, underwriting is in her blood. Prior to her appointment as the Senior Manager of Credit Policy, Stacy was the Retail Underwriting Manager at First Guaranty Mortgage Corporation. Stacy is certified by FHA and VA, and is NMLS licensed.