

# Mortgage Banker Magazine Names Curtis Richins on Legends of Lending List

SAN DIEGO, Calif., July 27, 2022 (SEND2PRESS NEWSWIRE) – Mortgage Capital Trading (MCT®), a leading mortgage hedge advisory and secondary marketing software firm, **announced** that Curtis Richins, President of MCT, has been selected to Mortgage Banker Magazine’s inaugural “Legends of Lending” list. The magazine’s inaugural class was compiled to highlight the most talented, ambitious, and legendary individuals who are achieving excellence and making a difference in the mortgage industry.



CURTIS RICHINS, PRESIDENT OF MCT

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*PHOTO CAPTION: Curtis Richins, President of MCT.*

As part of the selection, Mr. Richins was asked to share what he views as his most “legendary” value, which he described as being a “learn-it-all” rather than a know-it-all. “I am constantly seeking input and advice from the people around me to gather all the facts before coming to a decision,” he continued. “I value a team-oriented approach rather than an individual one when it comes to matters both at work and in my personal life,” stated Richins. This approach is what inspires him to continually seek out new ideas that will push MCT forward.

Mr. Richins was also asked to offer his thoughts on the main problems facing the mortgage industry today and how he hopes to address them, which he identified as bouts of illiquidity and price dislocation that can have a dramatic and negative impact on market participants.

“In response to this market dislocation, MCT created a digital whole loan marketplace to connect buyer and seller regardless of approval status, creating an important new pool of liquidity for sellers,” he explained. “Out of the crisis, [BAM Marketplace](#) was born and has now become the largest digital whole loan marketplace with more than \$1 billion in whole loans auctioned on the platform.”

“The mortgage industry continues to make huge strides in automating and digitizing all aspects of the mortgage value chain,” explained Richins. When asked for his thoughts on the future of the industry, he hopes the same innovation will translate to the secondary market in the coming years. Those interested in learning more about the features and benefits of MCT’s award-winning technology, services, and leadership team are encouraged to contact MCT for more information.

#### **About MCT:**

Founded in 2001, Mortgage Capital Trading, Inc. (MCT) has grown from a boutique mortgage pipeline hedging firm into the industry’s leading provider of fully integrated capital markets services and technology. MCT offers an array of best-in-class services and software covering [mortgage pipeline hedging](#), best execution loan sales, outsourced lock desk solutions, MSR portfolio valuations, business intelligence analytics, mark to market services, and an award-winning comprehensive capital markets software platform called MCTlive! MCT supports independent mortgage bankers, depositories, credit unions, warehouse lenders, and correspondent investors of all sizes.

Headquartered in San Diego, California, MCT also has offices in Philadelphia, Healdsburg, and San Antonio. MCT is well known for its team of capital markets experts and senior traders who continue to provide the boutique-style hands-on engagement clients love.

For more information, visit <https://mct-trading.com/> or call (619) 543-5111.

#### **MEDIA CONTACT:**

[mct@fullyvested.com](mailto:mct@fullyvested.com)

#### **MULTIMEDIA:**

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Photo Caption: Curtis Richins, President of MCT.

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