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FBC Mortgage employees all own a piece of the firm

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At **FBC Mortgage LLC**, everyone is an owner, literally.

Employees at the highest-scoring firm in the small business category in Orlando Business Journal's 2006 Best Places to Work competition not only are able to buy stock in the company -- it's a workplace requirement.

"If you are renting a car, you are not going to treat it as well as if you had bought it," says CEO Joe Nunziata. "It's all in the pride of ownership."

Though recently founded by brothers Joe and Rob Nunziata in November 2005, the core group that now forms FBC Mortgage has been together for many years, originally at American Heritage Mortgage Corp., and later, First Horizon Home Loans.

Jennifer Brown, who has been with the Nunziatas since 1998, agrees that the idea of everyone owning stock is a great idea. "It makes you take more pride in your work," she says, "and although I'd love my job anyway, it pushes you to get more done."

Even though selling mortgage can be highly competitive internally, the Nunziatas try to promote cooperation over competition. "We are aware of the benefits of internal competition and we do recognize our top sellers," Rob Nunziata says. "But we encourage everyone to do what they can to help each other, too."

Helping each other is not limited to the office, either. "We're one big family," says Senior Vice President Matthew Goldman. This kind of closeness proved important for Brendan Sweeney, a mortgage consultant who has been with the Nunziatas for two years. "My wife and I just had a baby last week," Sweeney says, "and instead of worrying about work, someone took over for me."

Almost everyone at FBC Mortgage has a family, and the company strives to make employees' family just as important as the employees themselves. "My daughter was really sick and I could not be at the office," Brown says, "so they bought me a laptop and let me work at the hospital. They made it so I didn't have to skip a beat in my work."

Another benefit to be found at FBC Mortgage: a game room where employees can release their stress on a Galaga arcade machine or through a game of pool. While rooms like this can be found at other companies, what makes the room unique at FBC Mortgage is it contains a personal item of each person there, ranging from plaques to pictures to trophies.

So, at the end of the day, what does the company get in return for these benefits? "We get loyal, dedicated, hard-working employees who are happy and have positive attitudes," says Joe Nunziata. "And happy employees are profitable employees."