

# The Authors...



**Rick Yniguez**

As a past leader in the military, I have mastered the ability to make accurate, timely and practical decision making regarding the livelihood of those I come in contact with. I carry these traits into HIPPE to be a positive impact on the individuals I educate and the communities I cultivate.

Rick Yniguez was born and raised in Los Angeles, California and a resident of Hawai'i for over two decades. He entered the mortgage loan profession in 2019 after culminating 23 years of active service to the United States Army where he served in several strategic duty positions including three combat tours. Rick Yniguez holds a Master's degree in Business Administration with a concentration in Quality Management as well as a variety of leader professional development and operational course completions.

Rick continues to *Lead From The Front* as a Licensed Loan Officer, Certified Veterans Loan Specialist (CVLS) and an active two-decade member of the coveted US Army's Sergeant Audie Murphy Club. His quality service to the Hawai'i community will continue to be his uppermost desire and most rewarding endeavor.



**Joannie Lum Torio**

Originally from Los Angeles, CA, I have been fortunate to make O'ahu my home for the last 9 years. Throughout my time in Hawai'i, I have been widely exposed to the growing need for financial education and life skills beyond what the school systems and community organizations offer. It has become my goal to share this knowledge.

Joannie holds a Bachelor's of Science degree in Business Administration from California State University, Los Angeles. Joannie has a professional background of 30+ years in the retail industry which includes sales management, team development, operations management and human resources management. As a real estate agent, Joannie has successfully carried over her exceptional sales and operations skills into the real estate industry to serve a variety of markets including local clients, tourists and even the upscale luxury market.

Joannie has the passion to support individuals, families and local businesses by utilizing her strong marketing, sales and business management skills. As her business expertise evolves, she strives to become an integral part of the growing need for advanced education to the community.



*Proud Members of*  
*The United States Army -Hawaii Sergeant Audie Murphy Club*  
*Lead From The Front!*

