

FLEX



SYMPOSIUM 2022

YOUR STRATEGIES. YOUR PRACTICES. YOUR MINDSET.



VIRTUAL EVENT
OCT. 4-13

#APMFLEX

#APMSYMPIUM

A MESSAGE FROM *Leadership*

APM Family,

FLEX. This year's theme couldn't be more perfectly timed. The market and our business is vastly different from what it was a year ago, and we have to FLEX and adapt to succeed. That means we have to be **flexible in our strategies** and be ready to pivot when necessary. We have to take a look at our practices and adjust them to meet today's customer and market. We have to pay close attention to our mindset and be open to changing how we think and react. These are all things that are vital to this dynamic, shifting market we are in. It's going to be a brave and opportunistic world in 2023 and we want you to be ready - these sessions are designed to get you ready!

Symposiums are part of the fabric of our company. We have a culture of collaboration and support, and we want to help you build your business. These events are a way for us to connect and interact, get energized, and leave with strategies for our business. Every though this year is virtual, the intentions remain the same.

YOU are the lifeblood of our business. You drive everything we do, and our top focus is making you look good. At APM, we do things differently, and that's because we do things with you in mind. That's the APM difference.

We've worked hard to provide the very best content and sessions for you, and we're so glad you're here.

Kurt Reisig, Founder & Chairman



Agenda

TUESDAY
OCT. 4

Speaker Session

10a PT / 12p CT

State of the Industry & Company

Bill Lowman, *CEO* &
Ned Payant, *President*

Where to Flex:

3 Strategic Pillars

Melissa Wright, *CMO* & Dustin
Sheppard, *EVP-Nat'l Production*

WEDNESDAY
OCT. 5

Sponsor Expo

10a-12p PT / 12p-2p CT

Raffle

**Chance to win \$250
Amazon Gift Cards!**

Visit the EXPO to
automatically be
entered into a Raffle!

THURSDAY
OCT. 6

Speaker Session

10a PT / 12p CT

What Realtors Want from Their Lender

Barb Betts, *Realtor®, Broker*

APM Tools to Engage & Attract Your Realtors

Ethan Livingston &
Traci O'Connor, *APM Production
Sales Leaders*

TUESDAY
OCT. 11

Speaker Session

10a PT / 12p CT

History with Hope: Navigating the Seismic Shift of 2022

Kurt Reisig, *Founder
& Chairman*

Change Enthusiasm

Cassandra Worthy, *Founder
& CEO of Change
Enthusiasm® Global*

WEDNESDAY
OCT. 12

Sponsor Expo

10a-12p PT / 12p-2p CT

Raffle

**Chance to win \$250
Amazon Gift Cards!**

Visit the EXPO to
automatically be
entered into a Raffle!

THURSDAY
OCT. 13

Breakout Session

10a PT / 12p CT

5 Days to Dominate Your Database

Bobbi Jo Dallas,
*Customer Engagement
Manager, Total Expert*

Today's Economy & What You Need to Know

Elliot Eisenberg, *Consulting
Economist for APM*

LIVING OUR CORE VALUES

At APM, we know that it's not just what you say, but also what you do that's important. Our values define how we act and guide us in everything we do.

WE'RE 100% FOCUSED

on making our Branch Managers and Originators look good. It's our position in the market and what distinguishes us at American Pacific Mortgage. It's not an advertising slogan - it's the key to our success. It's our unique identity and how we got to where we are today.



RESPECT
SHOW YOU CARE

TRANSPARENCY
STRAIGHT TALK

SCRAPPY
UNWAVERING RESOLVE

CHECK OUT THE APM STORE

Shop APM during
FLEX and SAVE on ALL
INVENTORIED APPAREL

Sale
ON ALL
INVENTORIED
APPAREL

*Free
Gift*
with any purchase

 **APM
STORE**
shopapm.com



NIKE LADIES DRI-FIT
MODERN FIT POLO

APM OGIO
TREAD POLO

APM 1/2 ZIP
PULLOVER



APM 1/2 ZIP
PULLOVER LADIES

APM MARK
SWEATSHIRT



BURN THE SHIPS
T-SHIRT

SCRAPPY AF
UNISEX T-SHIRT

APM X WOMEN'S
T-SHIRT



ADJUSTABLE CAP

NIKE TWILL CAP

**OFFER VALID ONLY DURING FLEX
OCT 1-15TH, 2022 WHILE SUPPLIES LAST**



STATE OF THE INDUSTRY & COMPANY

BILL LOWMAN
CEO

NED PAYANT
President



WHERE TO FLEX: 3 STRATEGIC PILLARS

MELISSA WRIGHT
Chief Sales & Marketing Officer

DUSTIN SHEPPARD
EVP – National Production

3 Strategic Pillars

TO SUCCEED IN TODAY'S MARKET

PERSONAL BRAND

CLEAR STRATEGIES

STELLAR EXPERIENCE



WHAT REALTORS WANT FROM THEIR LENDERS

BARB BETTS

Broker, Owner, CEO, Realtor®

Barb Betts is a successful REALTOR®, Broker/CEO, Keynote Speaker and Social Media Guru. She runs a thriving boutique brokerage in Southern California that looks at the Real Estate Industry in an entirely new way. This innovative thinking has made her a sought-after speaker and educator both locally and nationally.



APM TOOLS TO ENGAGE & ATTRACT YOUR REALTORS

**ETHAN LIVINGSTON &
TRACI O'CONNOR**

APM Production Sales Leaders



HISTORY WITH HOPE: NAVIGATING THE SEISMIC SHIFT OF 2022

KURT REISIG
FOUNDER & CHAIRMAN



CHANGE ENTHUSIASM

CASSANDRA WORTHY

Founder & CEO of Change Enthusiasm® Global

Cassandra enables organizations and individuals to grow through major change and significant shift by harnessing the power of emotion. Whether undergoing merger, acquisition, start-up, explosive growth, or significant contraction due to today's economic climate, the strategies and tools are made to motivate and energize sales forces and leadership. She helps individuals harness the power of their emotion to not only accelerate results, but to be successful and grow through change.

5 DAYS TO DOMINATE YOUR DATABASE

BOBBI JO DALLAS

Customer Engagement Manager, Total Expert

Bobbi Jo is a customer-focused, collaborative leader with a love for helping people and seeing them succeed. Her “next level” enthusiasm, passion, and energy makes her the perfect person to lead the Customer Engagement team at Total Expert. In her role, she develops strategies and best practices for our administrators that drive value, create excitement and elevate end user adoption, all while ensuring the customer experience exceeds expectations.





TODAY'S ECONOMY & WHAT YOU NEED TO KNOW

ELLIOT EISENBERG, PhD

Consulting Economist for APM

Elliot Eisenberg, Ph.D. is an internationally acclaimed economist and public speaker specializing in making economics fun, relevant and educational. He is APM's Consulting Economist and shares his wit, wisdom, and economic forecasts with us on a monthly basis.

Recognition Matters



**MOST LOVED
MORTGAGE EMPLOYERS**
NMP



**BEST MORTGAGE
COMPANIES TO WORK FOR**
MORTGAGE EXECUTIVE



**TOP 15 MORTGAGE
COMPANIES**
MORTGAGE EXECUTIVE



5-STAR LENDER
MORTGAGE PROFESSIONAL
AMERICA



**TOP
MORTGAGE LENDER**
SCOTSMAN GUIDE



**TOP
MILITARY LENDER**
NMP



**TOP 15
VA LENDER**
SCOTSMAN GUIDE



**TOP 250 LATINO
MORTGAGE ORIGINATORS**
NAHREP



**TOP 50 BEST COMPANIES
TO WORK FOR**
MORTGAGE EXECUTIVE

DIVERSITY & INCLUSION
IS NOT ABOUT
Creating
ADVANTAGES
FOR SOME; IT'S ABOUT
Removing
BARRIERS
For All



OUR COMMITMENT TO *Diversity*

It is DEIB's mission at APM to promote social and economic equity by creating and nurturing a diverse workforce and to provide underrepresented communities with access to homeownership. Our goal is to reflect the local communities we serve and to exceed our peers in providing homeownership to underrepresented groups. By doing this, APM strives to stand out as a social and economic leader while actively supporting our employees' and consumers' social and economic success.





APMCARES

OUR MISSION:

Through employee requests, APMCares provides support to non-profit organizations, charities, and private foundations that align with our mission to provide resources related to shelter, food, and clothing.

Our APM employees generously donate their time and money to these charitable endeavors, **enhancing our core value** that people truly are what matters.

We're happy to support a diverse array of organizations that help all of our communities have the fundamentals they need to **survive and thrive**.

ENROLL IN APMCARES FOR ONGOING CONTRIBUTIONS

1. Scan the code with your phone's camera
2. You will be directed to a login screen – this will be your standard APM SSO Login, the same one you use for The Hub.
3. Select whether you are a "commissioned" or "non-commissioned" employee and your contribution amount.
4. Make sure to hit submit!

\$350,000+

Employee Support & Assistance

\$2,300,000+

Community Outreach Donations

280,000+

Individuals &
Families Assisted

140+

APM Families
Assisted

350+

Charitable
Organizations Assisted

**Thank you for
your contributions!**

**Creating
Experiences
That Matter™**



SCAN TO ENROLL!

2022 President's Club

JUNE 9-11, 2023

LOCATION TO BE ANNOUNCED SOON!

QUALIFICATIONS

Top 25 Branches

Top 50 Loan Officers by Volume

Top 50 Loan Officers by Units

Piggyback seconds not included in unit count

Two Additional Ways to Win:

Core Value Award & Rookie of the Year Award

**Banked loans only*



**PRESIDENT'S
CLUB 2022**

Ned Payant
President



Thank You

TO OUR SPONSORS

DIAMOND



PLATINUM



GOLD



SILVER





APM