

AMESSAGE FROM Leavento

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

Chance to win \$250 Amazon Gift Cards!

Visit the EXPO to automatically be entered into a Raffle! 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

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

Chance to win \$250 Amazon Gift Cards!

Visit the EXPO to automatically be entered into a Raffle!

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

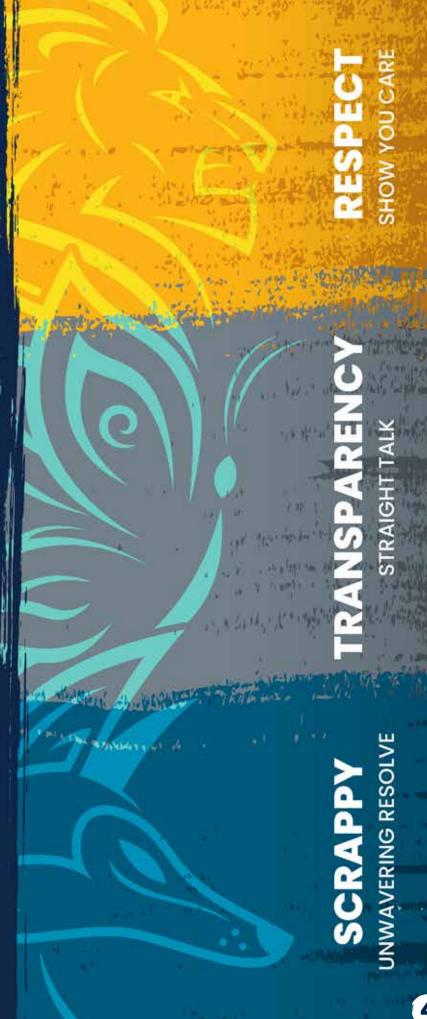
CORE VALUES

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.





CHECK OUT THE APM STORE

ShopAPM during
FLEX and SAVE on ALL
INVENTORIED APPAREL

ON ALL INVENTORIED APPAREL

with any purchase





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



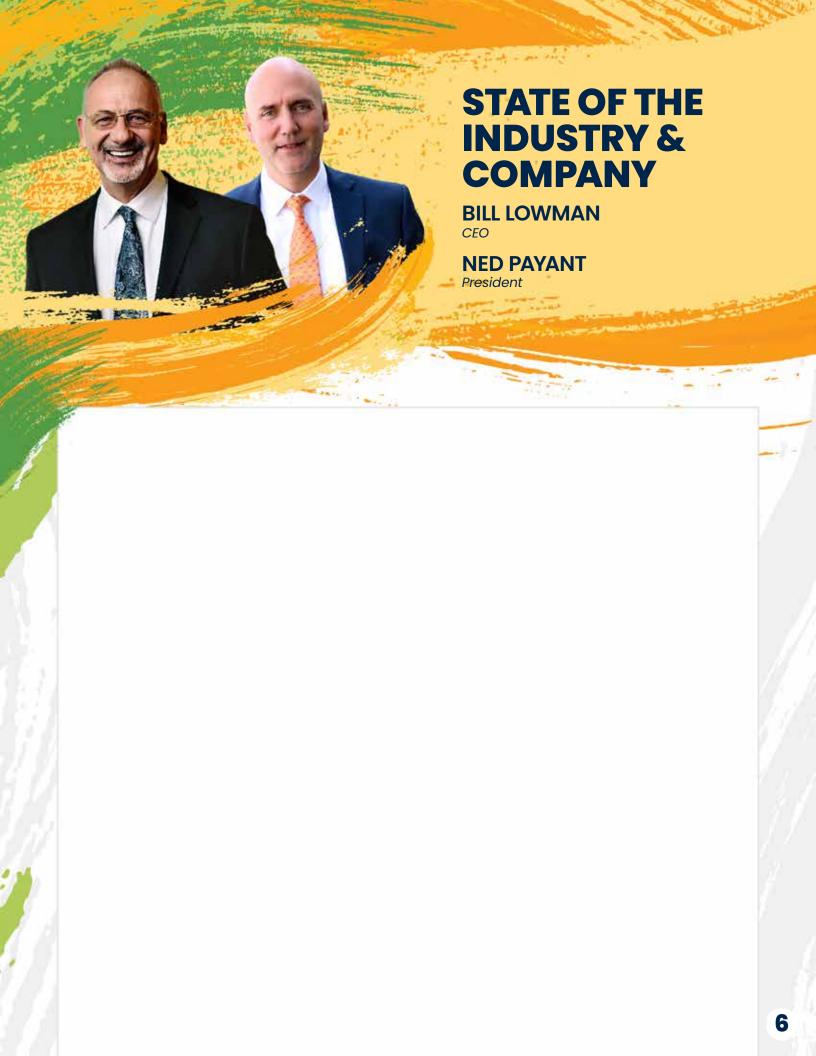
APM X WOMEN'S T-SHIRT



ADJUSTABLE CAP



NIKE TWILL CAP





WHERE TO FLEX: 3 STRATEGIC PILLARS

MELISSA WRIGHT

Chief Sales & Marketing Officer

DUSTIN SHEPPARD

EVP - National Production





WHAT REALTORS WANT FROM THEIR LENDERS

BARB BETTS

Broker, Owner, CEO, Realtor®

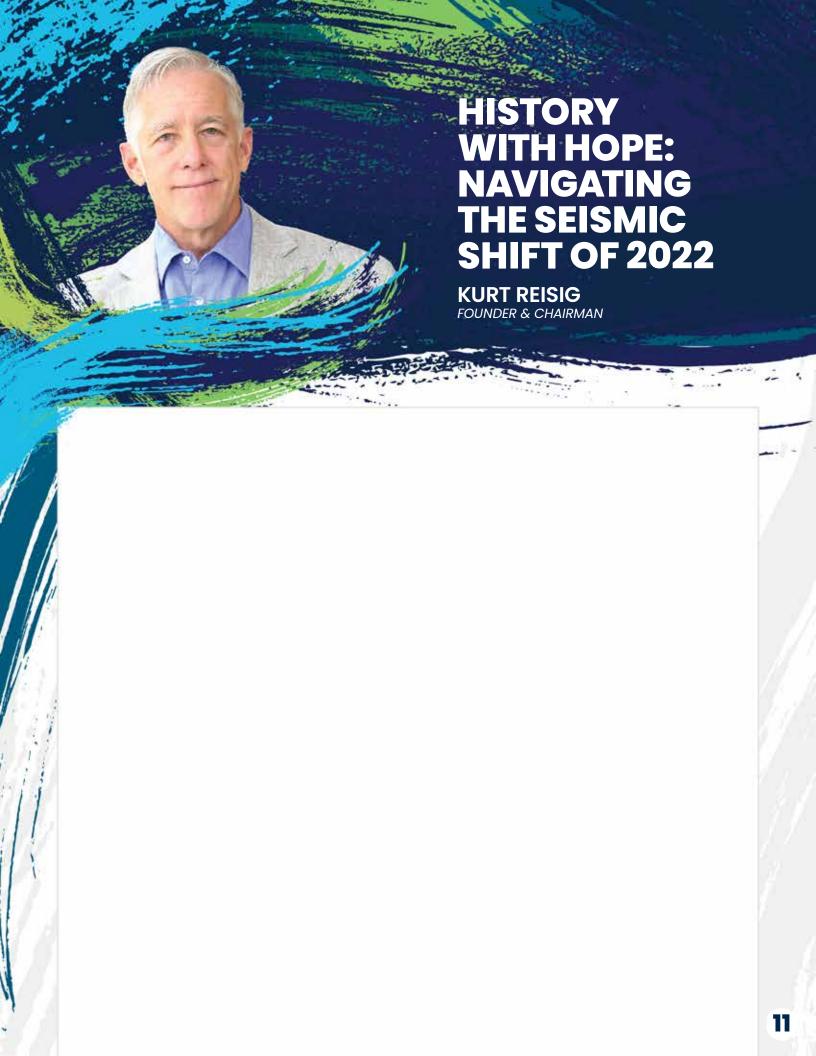
Barb Betts is a successful REALTOR®, Broker/CEO, Keynote Speaker and Social Media Guru. She runs a thriving boutique brokerage in Southern California that looks at the Real Estate Industry in an entirely new way. This innovative thinking has made her a sought-after speaker and educator both locally and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



APM TOOLS TO ENGAGE & ATTRACT YOUR REALTORS

ETHAN LIVINGSTON & TRACI O'CONNOR

APM Production Sales Leaders





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, startup, 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, PhDConsulting 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.

Decognition Matters





MOST LOVED MORTGAGE EMPLOYERS NMP



BEST MORTGAGE COMPANIES TO WORK FOR MORTGAGE EXECUTIVE



TOP 15 MORTGAGE COMPANIES MORTGAGE EXECUTIVE



5-STAR LENDERMORTGAGE 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 PARAMETERS FOR SOME; IT'S ABOUT PERMITTERS FOR HOLLING BARRIERS TON HOLLING



OUR COMMITMENT TO DIVENSITY

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.





OUR MISSION:

Through employee requests,
APMCares provides support to nonprofit 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

- Scan the code with your phone's camera
- 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 &

Individuals & Families Assisted

140+

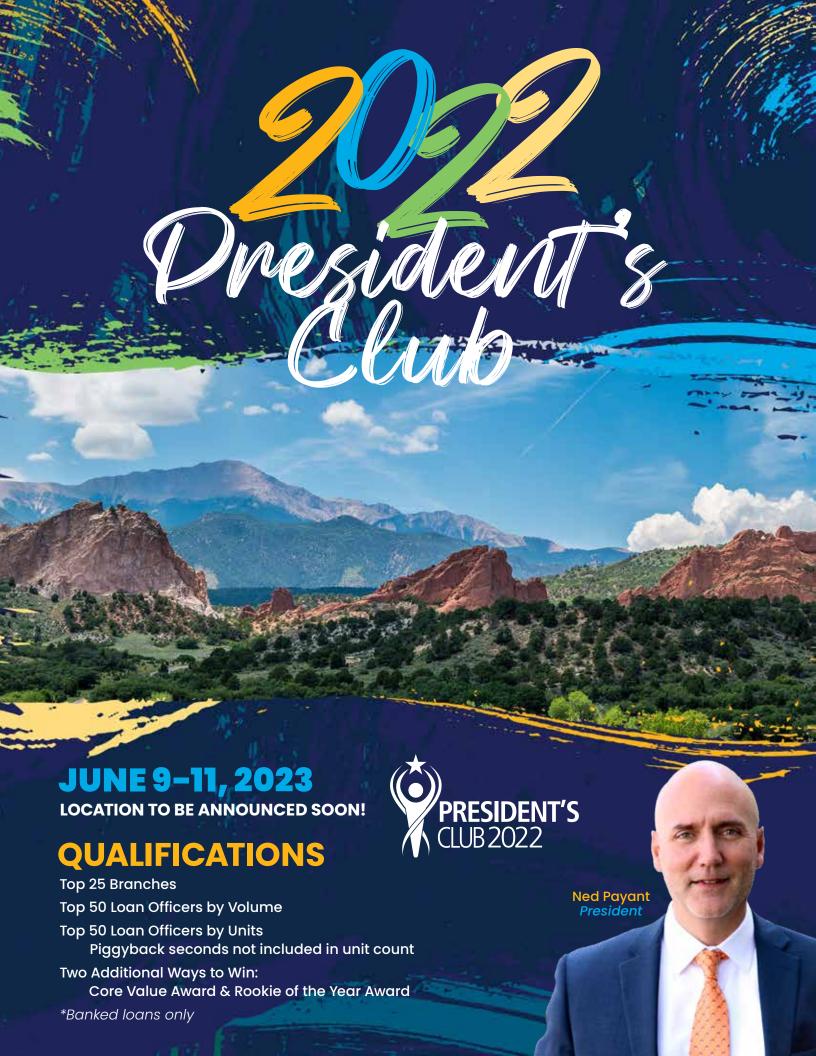
APM Families Assisted 350+

Charitable Organizations Assisted

Thank you for your contributions!

Creating Experiences That Matter™







DIAMOND





PLATINUM





GOLD







≶ SIMPLENEXUS







SILVER







REDWOOD RESIDENTIAL

