



This is
APM

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Meet our Team

RESPECT
SHOW YOU CARE

TRANSPARENCY
STRAIGHT TALK

SCRAPPY
UNWAVERING RESOLVE



Culture, Camaraderie Community

Our **core values** establish the behavior of the APM brand and capture key tenets of our organization. **They guide us in our efforts, voice and presence in the industry** and remind us how we act as **APM employees**, ensuring our brand is communicated at every level.



Culture
is what retains our
good people

Our culture is **unmatched** in the industry, and we work hard to protect it everyday.

Simply put, we know who
we serve
our loan officers are our
customers.

Ned Payant – CEO



Who You Work For Matters

APM is a Top 10 ranked independent mortgage banker established in 1996 by originators to serve originators.

We are nimble in our day-to-day operations and fanatical about the level of service and support we provide our local branches and loan teams.

WE ARE



A national lender licensed in **49 states** with more than **350 branches** & **1,600 loan advisors**



Consistently ranked a **Top Retail Lender** & **Most Loved Employer**

OUR REPUTATION



Over 360,000 customers served



More than **140k reviews** with **4.9+ average rating**



World Class NPS scores from our employees

OUR PURPOSE



Remain **100% Focused** on making our **branches & originators look good**



We **serve our producers** & **treat them as our customers**



Create **Experiences that Matter™**



Operate our company under the values of **Respect, Transparency & Scrappy**



Care for our employees & our communities through our non-profit **APMCares**

History of APM

American Pacific Mortgage (APM) was founded in 1996 with one goal in mind: **to create a mortgage company focused on providing authentic, respectful, and transparent mortgage services**, while providing a best-in-class platform to give originators the tools they need to serve their borrowers.

A COMPANY
built by
ORIGINATORS FOR
ORIGINATORS

Founder Kurt Reisig spent the life savings he earned from his years as a top producer to start APM in the hope that one day he'd build a company that would change the face of mortgage lending. And he did just that.

Throughout our history, we've experienced steady growth and expansion while **maintaining our commitment** to personalized service, integrity, and innovative mortgage solutions. We have built a strong reputation for helping individuals and families achieve their homeownership dreams.

Strength & Stability

We've adapted to the changing landscape of the mortgage industry, navigating through economic fluctuations and evolving market conditions while consistently offering competitive loan programs, exceptional customer service, and unmatched operational support.

APM has thrived through even the toughest market cycles, including the dot-com era, the infamous mortgage meltdown of 2008, the pandemic, and the market challenges we're experiencing today.

HOW HAVE WE DONE THAT?

The answer is that we're not interested in doing what every other company is doing.

Experience
the difference

Defining Seasons for APM

1996

APM was founded by loan officers, producers and leaders in their community. The founder's question "could we grow a company known for its size and success, but more importantly for the quality of its culture and its humanity?"

2002

APM grows to become the largest mortgage broker in the West. At just 5 years old, the company had grown to more than 100 branches.

2006-09

The Great Recession wiped out 80% of mortgage lenders. APM was resolute about staying profitable, which sometimes required unpopular decisions. If it was legal, moral and ethical and would keep profitability in line, it was on the table.

2009

Once the clouds lifted post-recession, the company transitioned from broker to banker. Additional leadership and expertise were brought into the company to help with the next wave of growth.

2013-14

Operation Forward Vision began, bringing clarity, vision, and strategic initiatives to the forefront of APM. The new, more focused, direction garnered attention in the marketplace, resulting in the largest expansion year of the company.

2020-21

A world pandemic sent everyone home and exploded the mortgage market. APM pivoted within 2 business days and doubled down on the people and culture that was so painstakingly built. The Employee Stock Ownership Plan was launched during this time, resulting in a transition to a 49% employee owned company.

2022

Interest rates skyrocketed overnight, leaving many lenders looking for an exit strategy. APM was there to offer a safe haven, resulting in the largest footprint growth in the history of the company - adding more than 700 loan officers via acquisitions and large onboardings.

A company built by originators for originators. It's ingrained in our DNA that every decision we make as a company has the originator in mind.

Employee Ownership



We made a *commitment* to our employees when we converted to an **ESOP**.

Culture is everything and we will protect that by aligning all our interests.

Bill Lowman – Chairman



In 2021, APM formed the **largest Employee Stock Ownership Program (ESOP) in the industry**, giving **49% of the ownership** back to the employees.

The mortgage industry isn't known for their retirement plans, and it was important for us to not only address that, but also to give every single employee some "skin in the game."

The fact that **all employees are owners of the company** means that everyone is pulling on the same rope at the same time, working towards the success of the company.

Empowering & Entrepreneurial



“**PRODUCTION IS THE HEART
OF APM.**”

We are a *dynamic & nimble* company
that reacts to the
needs of our producers

Dustin Sheppard – President

”

At APM, we understand that our branch managers and originators are business owners. They are **self-driven and service-oriented**, and our job is to support them by providing the resources they need to excel in their business.

This means we listen to their needs and concerns, and build relationships with them so they can do the work of making homeownership possible.

What's different at APM is a **culture of empowerment, maintaining entrepreneurship, and creating ease of business.**

Empowering & Entrepreneurial

Strategic Production Support



AP CONNECT

We've developed a state-of-the-art lead management platform that supports APM originators and their real estate partners in nurturing leads into sales-ready opportunities. From start to a warm hand-off, AP Connect is there every step of the way with trained sales associates connecting and nurturing your future clients.



STRATEGIC PARTNERS

Our loan officers should have every advantage available, so we are always pushing to stay on top of our ever-changing market. We are constantly seeking new partners that align with our core values and can help us grow.



AFFINITY LENDING

Affinity relationships can produce some of the highest results by partnering with local businesses and employers. We have an in-house team dedicated to helping secure those partnerships to fuel your business.

We're Invested In Your Success



“**WITH MULTIPLE BUSINESS MODELS,** our Loan Officers & Branch Managers are *empowered* to make decisions **for their business.**”

Jason Ponsonby
SVP Production,
Enterprise & Retail

Want to be a solopreneur, keep your head down, and focus solely on origination? **Great!** Want to start or grow a branch? We've got you covered! Ready to build an empire? Let's get working on it together! You choose your path—we've got the resources to get you where you want to go.

APM RETAIL

An APM flagship branch that is plug-and-play for launch, then sponsored and resourced by the company to help build and grow production. These are true partnerships, with risk absorbed by the company.

ENTERPRISE BRANCH

A P&L branch model will allow for full control of structure, staffing, expenses, and overall management of your team. This model also allows for a DBA, where requested.

DIVISIONAL MODEL

For IMBs or large group of branches, a model to strategically partner with APM under the value and reputation of your established brand, with the resources to scale operations and increase market share.

Staying Competitive 5-Star Support Services



APPRAISAL DESK

APM employs licensed appraisers to manage our AMCs and be a resource for our producers. This team will help with valuation disputes and advocacy of property valuations—even talk with your real estate agents!



CONCIERGE

Your Concierge can facilitate a rush, answer questions on a file, or help track down the information you need.



COMPLIANCE HELP LINE

Compliance is interlaced through products and services we provide as mortgage professionals. Our Compliance Team is originator-focused and provides quick accessibility and solutions to help—not hinder—your business.



CONDO DESK

We have an experienced team dedicated to review and approve all your condo projects—limited and full reviews.



CONSTRUCTION LENDING TEAM

This internal team is designed to help construction loans move smoothly for everyone involved. The team helps process and support construction loans from set up through the draw process.



HELP DESK

Our Application Support Team is designed to assist our employees with questions and navigation of our technology tools and platforms.



INCOME DESK

Send in your unique or complex income borrowers—we'll review, calculate the qualifying income within 24 hours.

Staying Competitive 5-Star Support Services



NON-AGENCY DESK

We understand jumbo and non-qm transactions are unique to every borrower. Our non-agency deal desk helps you navigate our diverse product portfolio and aids you in deal structuring and finding the right solutions for your clients.



LICENSING TEAM

Our Licensing Team assists branches and originators with licensing, annual renewals and expanded state approvals. They remove the guesswork and provide quick solutions so you stay focused on that you do best—originating loans!



LOCK DESK

The Capital Markets Lock Desk has a full staff to provide you with assistance quickly. Our Lock Desk is available by email or phone and accepts locks until 7 pm Pacific Time.



PRODUCT DEVELOPMENT

We are constantly adding products to our portfolio to bring solutions and a competitive edge to our loan officers. Training, education and notifications are sent regularly to equip our employees with solutions and advantages.



SALES SUPPORT

This team has expertise in all things APM and is your go-to in maximizing what APM offers to earn and retain business—from technology, sales strategies, products and everything in between. We train, coach and guide you through all the best we offer.



SCENARIO DESK

Our Scenario Desk is operated by senior underwriters to answer your loan scenario questions. Fast turn times and accuracy consistently get this team voted one of the top resources at APM. They're even on-call on Saturdays to provide after-hours assistance!

Staying Competitive Game Changing Products

Agency Products are core to our business.

We don't apply additional overlays and guidelines are kept to the agencies program parameters.



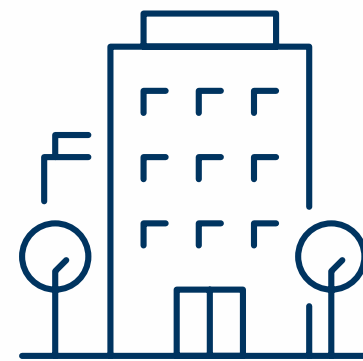
Specialized Product Teams

We have in-house teams dedicated to helping you with unique scenarios.



APM LOAN TEAM

Our in-house mortgage team will help you with loans that fall outside your branch, or in states you don't have a license in. Our multi-state loan team lets you close the business without leaving money on the table.



COMMERCIAL LENDING

Our in-house team takes the challenge out of commercial lending and can lend on most commercial properties, including multi-family, mixed use, retail, office, and industrial buildings, gas stations, and SBA.



CONSTRUCTION & RENOVATION

Working with builders is a great way to grow your production. Our in-house team offers education and helps you through construction and renovation loans.



NON-AGENCY

We recognize that jumbo and non-QM transactions are individualized for each borrower. Our non-agency deal desk assists you in navigating our diverse product portfolio, structuring deals, and finding ideal solutions for your clients.



REVERSE MORTGAGE

A reverse mortgage can be a great benefit for clients who are at least 62 years old and own their own home. Our in-house experts are here to assist!

Smart & Savvy Technology



APM's tech stack covers every aspect of your business—from attracting and engaging, to transacting then retaining your clients—giving you the competitive edge you need. Our Core Stack is provided to everyone, and the Add-Ons integrate with the core tech to level-up your business, yet are optional.

CORE STACK

Here are a few of the tools we offer.

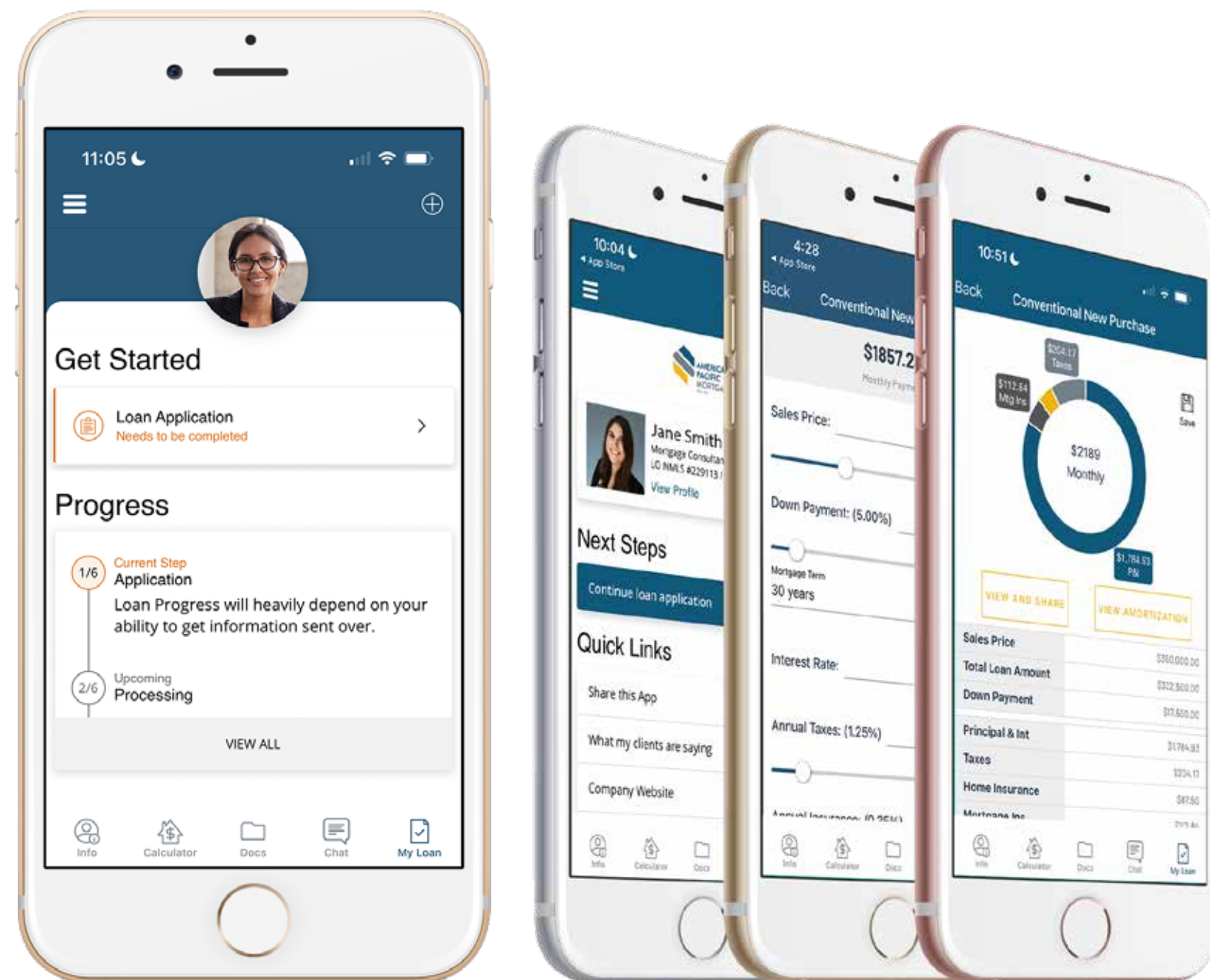


ADD-ONS



Engaging Mobile App

APM Mobile utilizes the nCino (formerly SimpleNexus) platform to create an app specially designed to modernize the mortgage experience for your borrowers, lending team, and real estate agents.



LOAN ADVISOR BENEFITS



Personalize & customize the application for you



Generate & send **pre-approval letters**



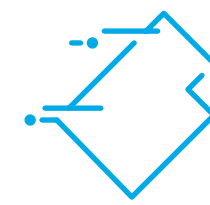
Price & lock your loans



Consent, disclose & send docs



The entire team can **work & chat** in the platform



Order credit, run verifications, view the appraisal & so much more

CONSUMER BENEFITS



Application, consent & sign



Live loan status updates at each milestone



Calculate & compare your options and scenarios



Scan & send documents



Hybrid eclose and sign most closing docs



Chat with all team members involved in the transaction and so much more



Making Originators Look Good



It's in our **DNA.**

From **sales, coaching, marketing, technology & education...**

we serve up what you need to

thrive.

Melissa Wright – Chief Sales & Marketing Officer

Simple. It starts from our purpose, our position statement. We are **100% focused on making our branch managers and originators look good.** Simple because we know what we do and how we do it—with the sole purpose of treating our producers as customers and fueling them with everything they need to be successful.

We're originators ourselves, a company founded by producers and continually led by former producers. We have an entrepreneurial spirit about us and originators love our approach to business. We'd love the opportunity to show you what it's like to be part of the APM family.

Eye-Catching Marketing



IN-HOUSE EXPERTS

- Team of marketing professionals writing & developing new content & strategies released monthly
- Internal, promotional & educational video content
- Marketing support for custom needs
- Education & event resources
- Training & best practice workshops available



CRM & INTELLIGENT AUTOMATION

- Personalized campaigns that combine digital & human connections
- Library of emails, flyers, postcards & social graphics to meet your needs
- Customer Intelligence & monitoring to leverage alerts into opportunities
- We support DBAs & team names



CO-BRANDING MADE SIMPLE

- Collaborate on marketing materials, share leads & track activities
- Quick open house flyers & single property websites with your real estate partners
- Easy RESPA compliant cost splitting



Mastering Your Craft

The mortgage industry is ever-changing and APM is dedicated to helping our employees be prepared and educated so they can be their best. Our Training Department is a one-stop-shop for all training needs throughout the organization.



Help at your Fingertips

How-to questions? We've got you covered with in-depth training materials. Need more help? We also offer personalized 1:1 training.



Live webinars created specifically for our loan officers. Industry experts, motivational guest speakers, detailed product and tech trainings, and more. You don't want to miss these!



Whether they're new to APM or have been here 20 years, we offer weekly trainings to support loan officers with the tools, products and strategies to keep them successful.



This monthly training has tracks for loan officers and processors/LOAs and is designed to get you up and running quickly with "The APM Way."



A library of training content, job aids, videos and more - providing you with the information to learn APM's products, tools and systems.

Legendary Events

We host annual **sales summits every Spring**. These are two-day events in various locations **across the country**, designed to fuel our producers for the coming year. The days are packed with **leadership messages, sales tactics, new products and tools**, and an overview of the company's strategies.

Our Summits also provide breakout sessions to give attendees an opportunity to dive deeper into strategies to increase and **manage their business**. We also have a specific branch manager session crafted to provide transparent leadership discussions and collaboration for everyone to thrive.

Guests and real estate agents are always encouraged to attend either event. Everyone walks away with relevant, and significant understanding of the APM experience.



Making Your Transition Easy

Easy Transitions

The Integration Team is designed to help new brands, branches and originators maintain momentum during onboarding and provide assistance to those who are waiting for licensing approvals.

We want you to hit the ground running.

Our Integration Team is

focused

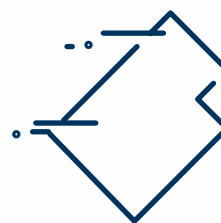
on supporting branches and originators to maintain momentum during onboarding.

Michael Guidotti
SVP Production,
Divisionals & JVs



WHITE-GLOVE ONBOARDING

Our Integration Team will handle every detail when you join APM. From passwords to business cards, to equipment and licensing—we've got you covered. You'll have a **single point-of-contact** for managing all the details during your onboarding.



NO STRESS LOAN TRANSITIONS

During transition, the **APM Loan Team** takes the onboarding originator's direction on how to structure the loan, but will **perform all licensed activities.**



BUILT-IN SECURITY

Our Integration Team has transitioned thousands of branch managers and originators. They know how to protect your business during the transition while ensuring your originations continue effectively and compliantly.

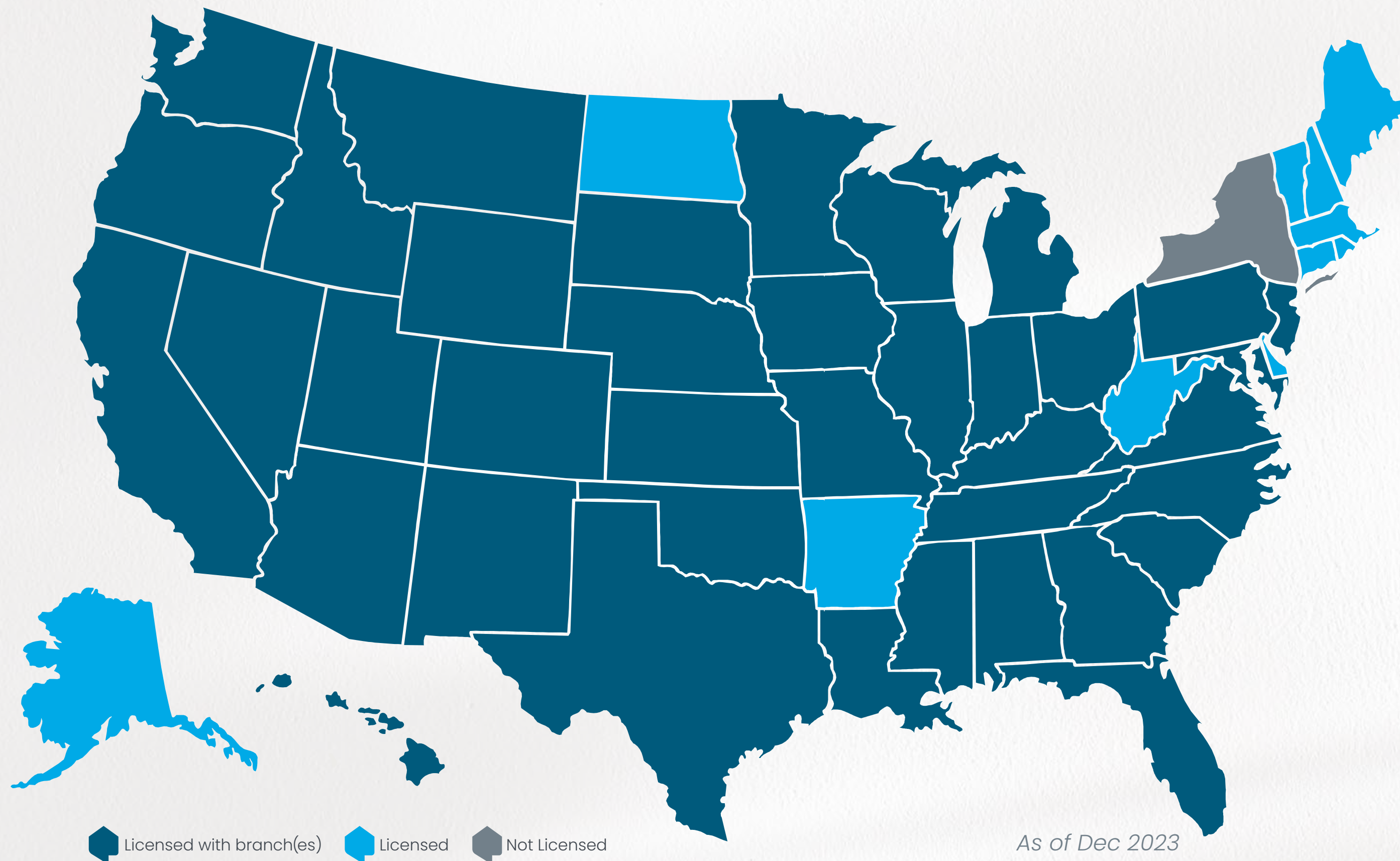


COMPENSATION PROTECTED

The Integration Team is a **value-add service** to our producers and doesn't include a cost or reduction of compensation.



Business WHERE YOU NEED IT



As of Dec 2023



LICENSED IN
49
STATES



2,900+
TOTAL
EMPLOYEES



BRANCHES IN
38
STATES



132K+
5 STAR
REVIEWS



350+
TOTAL
BRANCHES

We recognize
the importance
of community &
shared commitment in
supporting
each other

That's the reason we
founded **APMCares**



Since 2016, we have donated **over \$3 million to charities** throughout the communities we live and work, and **\$1 million in employee support**.

Our company is proud to support an employee-funded charity that supports our employees in times of need, and gives back to the communities where we operate. Through our employees' generous donations, we are able to support a variety of causes and make a real difference in people's lives.

LEARN MORE AT
[APMCARES.ORG](https://www.apmcares.org)

Meet Our Leadership Team



KURT REISIG
FOUNDER & ADVISOR

Responsible for:
ESOP management, leadership advisement, and strategic opportunities



BILL LOWMAN
CHAIRMAN

Responsible for:
Company direction, financial strength, and key counter-party relationships



NED PAYANT
CEO

Responsible for:
Overall company oversight, strategic direction, financial performance, and preserving the culture of APM



DUSTIN SHEPPARD
PRESIDENT

Responsible for:
Revenue of the organization, growth & expansion, and success of our branches across the country



CHITO SCHNUPP
CHIEF INVESTMENT OFFICER

Responsible for:
All capital market activities, including pricing & selling loans & maintaining strong investor relationships



CHUCK NUGENT
GENERAL COUNSEL

Responsible for:
Legal & compliance, regulatory matters, litigation, risk management & personnel counseling



MARTY ALLRED
CHIEF COMPLIANCE OFFICER

Responsible for:
All mortgage compliance activities and licensing throughout the organization.



MELISSA WRIGHT
CHIEF SALES & MARKETING OFFICER

Responsible for:
Technologies, marketing, communication and resources to our branches and sales teams.



MICHELE BUSCHMAN
CHIEF INFORMATION OFFICER

Responsible for:
Infrastructure, systems, software applications, data, security and support



PRATEEK KHOKHAR
CHIEF FINANCIAL OFFICER

Responsible for:
Financial integrity, soundness, & treasury activities



BROCK HOMER
SVP CAPITAL MARKETS



DEMETRIA HUDLEY
VP HUMAN RESOURCES



JASON PONSONBY
SVP PRODUCTION



KIMBERLEY HOCKING
VP RISK



MICHAEL GUIDOTTI
SVP PRODUCTION



SEAN LAMB
SVP OPERATIONS



STEVE SUMMERLOT
SVP CAPITAL MARKETS

Proven Excellence



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