

Defining Seasons for

APM



1996

Founder Kurt Reisig invested the life savings he earned as a top producer to build a company that would change the face of mortgage lending. APM was born with an entrepreneurial, producer-first mindset that still defines us today.

2002

In just five years, APM grew to become the largest mortgage broker in the West, expanding to more than 100 branches and establishing itself as a serious national contender.

2006-2009

The Great Recession eliminated nearly 80% of mortgage lenders. APM chose discipline over panic and profitability over popularity. If it was legal, moral, and ethical—and protected the future of the company—it was on the table.

2009

With the clouds lifting, APM transitioned from broker to Independent Mortgage Bank (IMB). New leadership and operational depth positioned the company for its next era of scale & stability.

2021

Momentum accelerated as APM continued expanding nationwide, strengthening its presence across markets. That same year, APM launched the largest Employee Stock Ownership Plan (ESOP) in the industry, transitioning to a 49 percent employee-owned company. Ownership became more than a mindset. It became embedded in the fabric of our culture.

2020

When the world shut down, APM pivoted in two business days. Operations stabilized immediately, teams adapted, and the company leaned into culture and execution. What could have been disruption became momentum. 2020 became one of the largest growth years in company history, expanding APM's footprint nationwide.

2015

APMCares launched, formalizing the heart of the company. Since then, hundreds of charitable organizations and thousands of families have been supported through Community Outreach and Family Support programs—funded by APM employees.

2013-2014

Operation Forward Vision brought renewed clarity, focus, and strategic direction. The result was the largest expansion year in company history at that time and a stronger foundation for disciplined growth.

2022

As interest rates surged and many lenders searched for exit strategies, APM became a safe haven. The company experienced the largest growth in its footprint, adding more than 700 loan officers through acquisitions and large-scale onboarding.

2024

In a challenging market, APM expanded with intention and discipline. Branches, brokers, and IMBs chose APM as their home for stability, culture, and long-term vision. Even in uncertainty, growth was not reactive. It was strategic and deliberate.

2025

A defining leadership transition marked the beginning of the next chapter. Long-time APM leader Bill Lowman retired as Chairman of the board, appointing Ned Payant, APM's previous CEO, to his position. Dustin Sheppard, then President, became APM's CEO and President, appointing several other key members to the executive team.



TODAY

With our 30-year anniversary celebration, APM continues to intentionally sharpen its leadership team to steward the next 30 years of APM's legacy. APM stands as a Top-10 Independent Mortgage Bank, an employee-owned company, and a national platform built by producers, for producers.

Nearly three decades in, the mission hasn't changed—we are 100% focused on making our branch managers and originators look good.