



Proud to be Employee Owned

This is
APM

A Message from Leadership

Welcome to American Pacific Mortgage! If you're reading this, you're probably looking to **grow your career**, and we're thrilled you're considering joining APM. This book will give you a great look at some of the amazing benefits we offer to our loan officers and branch managers to help them succeed.

When you join APM, you're joining a stable company with a solid reputation. Plus, we're **employee-owned**, so everyone has a stake in our success. This creates a collaborative and committed environment where we all work together to achieve our goals.

At APM, we're all about making our branch managers and loan originators look good. From cutting-edge technology and world-class service to our wide range of products, we **focus daily on your success**.

Our mission is to **create experiences that matter**,™ not just for our customers, but also for our employees, their families, and the communities we serve. We're committed to fostering a supportive, inclusive, and dynamic workplace where you can thrive.

We can't wait to connect with you and discuss how APM can help you achieve your career goals, and appreciate you seeing American Pacific Mortgage as your new career partner.

Regards,

Ned Payant

Ned Payant, CEO



Table of Contents



page 4

**Strength &
Stability**



page 6

**Culture &
Community**



page 7

**APM Cares:
How We Give Back**



page 8

**Empowering &
Entrepreneurial**



page 12

**Staying
Competitive**



page 16

**Savvy
Technology**



page 17

**Making Originators
Look Good**



page 21

**Meet our
Team**

Who You Work For Matters

APM is a Top 10 ranked independent mortgage banker established in 1996. 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 were built by originators, and we've never forgotten it. It's ingrained in our DNA that every decision we make as a company has the originator in mind.

WE ARE



A national lender licensed in **49 states** with more than **350+ branches**, **1,400+ originators**, & over **2,700+ employees**



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



Employee-owned

OUR REPUTATION



Over 360,000 customers served



More than **142k reviews** with **4.96 + average rating**

OUR PURPOSE



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



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



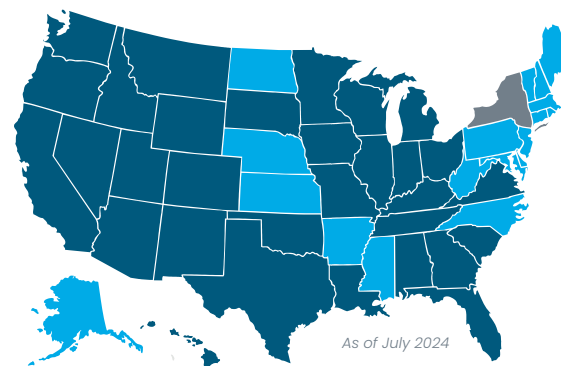
Create **Experiences that Matter™**



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



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



- Licensed with branch(es)
- Licensed
- Not Licensed

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.

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.

“**PRODUCTION IS
THE HEART
OF APM.**”

We are a
dynamic & nimble
company
that reacts to the
needs of our customers.

— Dustin Sheppard – President —



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

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.

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 which added more than 700 loan officers via acquisitions and large onboardings.

2024

The challenging market continues, bringing with it opportunity. We further expanded our footprint by bringing on branches and continue to grow. APM remains a safe haven for many brokers, IMB's and branches.



Culture & 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.



At APM, our greatest asset is our people. As an employee-owned company every team member is invested in our shared success, fostering a culture of collaboration and mutual respect. We are proud to have a team of top-notch talent who bring diverse perspectives and unique skills. Our mission is to ensure that everyone feels valued and empowered to contribute their best—creating a dynamic and supportive environment where excellence thrives.

Demetria Hudley – VP Human Resources



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

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



Since 2015, we have donated **over \$3.5 million to charities** throughout the communities we live and work, and **over \$800k 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://apmcared.org)

Empowering & Entrepreneurial



**WITH MULTIPLE
BUSINESS MODELS,**
our Branch Managers
& Originators are
empowered
to make decisions
for their business.

Jason Ponsonby
SVP Head of Production



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.**



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 originators 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 help fuel your business.

We're Invested in Your Success

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.

Our goal is to help you achieve your financial goals while derisking yourself and leveraging the financial strength, industry reputation and lending infrastructure that APM has built over the last few decades.

Prateek Khokhar – Chief Financial Officer



Making Your Transition Easy

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.



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.



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.



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**.



COMPENSATION PROTECTED

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



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
Chief Performance Officer



Staying Competitive



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.



KNOWLEDGE BANK

Your one-stop-shop to find answers quickly. Ask a question on any loan/APM topic and we'll get an answer for you - without bouncing around!

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!

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.



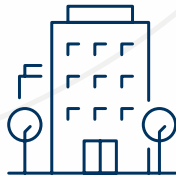
Specialized Product Teams

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

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



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.

At APM, we understand that experience matters—for our customers, loan officers, branch managers and team members. That's why we're always pushing to deliver cutting-edge systems and software to enhance the loan experience and mortgage process.

APM's commitment to top-notch data management, development, support, and security sets us apart from our competitors. Every team member is key to driving our advancements, ensuring we offer the best and most innovative solutions for our loan officers and customers.

Michele Buschman – Chief Information Officer



CORE STACK

Here are a few of the tools we offer.



ADD-ONS



Making Originators Look Good

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.

“It's in our **DNA**.

From **coaching, marketing, compliance & education...**

we serve up what you need to

thrive.”

Marty Allred
Chief Compliance Officer



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 team 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.

Employee Ownership

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."

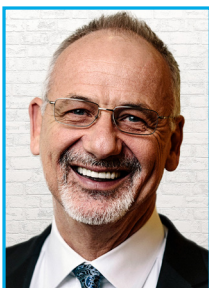
The fact that **all employees are owners of the company** means that everyone is pulling on the same rope at the same time, working towards the success of the company.

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 | Kurt Reisig – Founder



Meet Our Leadership Team



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



MARTY ALLRED

CHIEF COMPLIANCE OFFICER

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



PRATEEK KHOKHAR

CHIEF FINANCIAL OFFICER

Responsible for:
Financial integrity, soundness, & treasury activities



MICHAEL GUIDOTTI

CHIEF PERFORMANCE OFFICER

Responsible for:
Driving business & operational performance improvements across our organization



MICHELE BUSCHMAN

CHIEF INFORMATION OFFICER

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



CHUCK NUGENT

GENERAL COUNSEL

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



BROCK HOMER

SVP CAPITAL MARKETS



DEMETRIA HUDLEY

VP HUMAN RESOURCES



JASON PONSONBY

SVP HEAD OF PRODUCTION



KIMBERLEY HOCKING

VP RISK



DUSTIN BLOCK

VP STRATEGIC GROWTH

Proven Excellence



Proud to be Employee Owned

joinAPM.com
apmortgage.com



3000 Lava Ridge Court, Roseville, CA 95661



© American Pacific Mortgage Corporation. Equal Housing Opportunity.
NMLS #1850. Not intended for consumers, book is provided to mortgage professionals only.

v. 06/2025

