

YOUR  
*Future*  
IS WITH US



AMERICAN  
PACIFIC  
MORTGAGE

*Proud to be Employee Owned*

# *A Message* from Leadership

I'm pleased to introduce you to American Pacific Mortgage and share the many benefits and opportunities of partnering with us. This book is designed to provide a comprehensive overview of how a partnership with APM can help you achieve unparalleled success.

We pride ourselves on offering a unique blend of autonomy and support. We believe in empowering you to run your business as you see fit while providing full access to our extensive resources. This ensures that you can maintain your brand and identity, leveraging all that APM has to offer without sacrificing your independence.

One of the most significant advantages of partnering with us is our ability to absorb financial risks. Additionally, our comprehensive support infrastructure—covering legal, HR, continuous technological investments, and more—frees you from administrative burdens and allows you to focus on your passion.

By aligning with APM, you benefit from our established reputation and industry expertise, ensuring that your business continues to thrive for years to come. We are committed to helping you build a legacy that stands the test of time.

Last but certainly not least, when you partner with us, we offer you full participation in our employee stock ownership plan (ESOP), extending this unique advantage to all your employees.

We look forward to the opportunity to connect with you and discuss how we can work together to achieve your business goals. We prioritize discretion and ensure complete confidentiality in all our interactions. Thank you for considering American Pacific Mortgage as your strategic partner.

Regards,

*Ned Payant*

Ned Payant, CEO



# All Brands Are Welcome



**At APM, we allow you to operate as you wish.**

**Take advantage of the APM brand or build your own brand through a DBA**

**Plus many more DBAs and brands not listed!**

# 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**



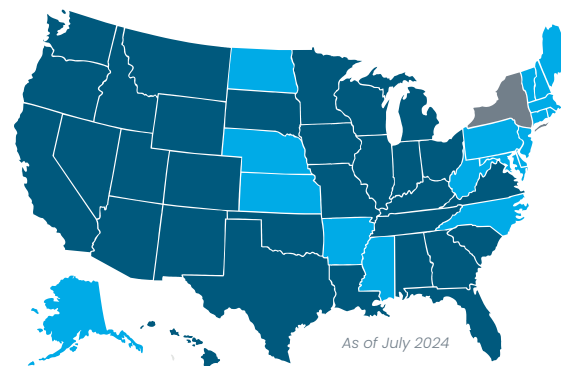
Create **Experiences That Matter™**



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



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



As of July 2024

- 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 —



# 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



**CHUCK NUGENT**  
GENERAL COUNSEL

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



**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



**MARTY ALLRED**  
CHIEF COMPLIANCE OFFICER

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



**BROCK HOMER**  
SVP CAPITAL MARKETS



**DEMETRIA HUDLEY**  
VP HUMAN RESOURCES



**JASON PONSONBY**  
SVP PRODUCTION



**KIMBERLEY HOCKING**  
VP RISK



**DUSTIN BLOCK**  
VP STRATEGIC GROWTH



# Excellence at APM



**VANGUARD AWARD**  
**—BILL LOWMAN—**  
HOUSING WIRE



**LEGENDS OF LENDING**  
**—BILL LOWMAN—**  
MORTGAGE BANKING MAGAZINE



**BEST OF FINANCE**  
**—DUSTIN SHEPPARD—**  
INMAN NEWS



**MOST POWERFUL WOMEN**  
**—MICHELE BUSCHMAN—**  
MORTGAGE BANKING MAGAZINE



**FINANCE LEADERS**  
**—PRATEEK KHOKHAR—**  
HOUSING WIRE



# Partnering with APM



**Cash In  
Your Equity**



**Get Access  
To Your Assets**



**Reduce  
Risk**



**Comprehensive  
Support**



**Maintain  
Your Brand**



**Grow Your  
Company**



**Join Our  
ESOP**



**Secure Your  
Legacy**



***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







### **CASH IN YOUR EQUITY**

Now may be the time to finally cash in on years of hard work, including the prosperous years of 2020 and 2021.



### **GET ACCESS TO YOUR ASSETS**

Free up personal assets currently tied up in securing business warehouse lines or pledged to meet regulatory net worth requirements.



### **REDUCE RISK**

As an owner, you've guaranteed virtually all business activities at your company. Let APM take on the liabilities so you can take your money off the table.



### **COMPREHENSIVE SUPPORT**

Legal, HR, continued investments in technology and resources, securing warehouse lines, and managing additional risks—APM has you covered. Our comprehensive support allows you to concentrate on running and growing your company without getting bogged down by administrative costs and burdens.



### **MAINTAIN YOUR BRAND**

Enjoy the extensive perks of an APM partnership while maintaining your autonomy, company identity, brand, and reputation.



### **GROW YOUR COMPANY**

Partnering with APM allows owners to concentrate on expanding business and driving innovation without the added pressures often accompanying operational demands.



### **JOIN OUR ESOP**

You and every one of your full-time employees will become part of the largest employee-owned mortgage company in the country, aligning your interests with those of all APM employees and building wealth in a novel way.



### **SECURE YOUR LEGACY**

A partnership with APM provides an opportunity to build a lasting legacy. Benefit from our established reputation and industry expertise, ensuring that your business continues to thrive for years to come.



# 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 with us.**



*One of our most successful growth strategies has been to partner with established companies that fit with our core values and want to plug into the APM engine without losing their identity. This has allowed APM to significantly expand the company's footprint by adding production outlets in areas we're growing.*

Bill Lowman – Chairman



# 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. The company further expanded its footprint by partnering with established companies that provide production outlets in strategic growth areas.

# 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 its 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.

Kurt Reisig – Founder





SCRAPPY

UNWAVERING RESOLVE

TRANSPARENCY

STRAIGHT TALK

RESPECT

SHOW YOU CARE



# 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



# 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.



# 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.



## 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 and calculate the qualifying income within 24 hours.



**WE ARE**  
*committed*  
to doing the  
**right thing**

for our **customers,**  
**employees, business**  
**partners and the**  
**mortgage industry.**

Marty Allred  
Chief Compliance Officer



# 5-Star Support Services



## 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!



## 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 what 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 agency's program parameters.

## IN OFFERING A DIVERSE MIX

of products, we are  
able to create  
*solutions*  
that empower our  
**originators.**

Jason Ponsonby  
SVP, Production

BRIDGE  
LOAN

NON-QM

CONSTRUCTION  
LENDING

DOWN PAYMENT  
-SOLUTIONS-

DREAM HOME  
RENOVATION

EQUITYACCESS

jUMBO  
SOLUTIONS

1%HOME

LINKLOAN

MANUFACTURED  
HOUSING

TEMPORARY  
BUYDOWN

STaR  
LOAN PROGRAM

# 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

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



## 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



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)**

# Proven Excellence



# Get in Touch!

creating  
experiences  
that matter™



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SVP Production



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Chief Performance Officer



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v. 06/2025