



YOUR EXPERIENCE *Matters*

EXPLORING THE APM DIFFERENCE FOR ORIGINATORS





LETTER FROM

**KURT
REISIG**

.....
Founder &
Chairman

FELLOW PRODUCERS & BRANCH MANAGERS,

Thanks for allowing us the opportunity to introduce ourselves! We are American Pacific Mortgage (APM) and we are honored to share our vision and invite you to be a part of it.

For nearly 30 years, the principals of our company have been originators, branch managers and “Loan Warriors” just like you. From day one, the culture of this company was built on the concept that the originator IS the customer. Today, as a **top 15 mortgage company in the country**, that vision lives on still.

- ◆ **APM is innovative.** We create unique and compliant business models that allow you to be entrepreneurial while being supported with top-tier technology and resources to help you grow.
- ◆ **APM is transparent.** Addressing and attacking issues like pricing pressure, company margins and customer acquisition with a focus on helping our people WIN is what we do.
- ◆ **APM is mobile.** As the world speeds up and consumers want faster, easier access to information and services, we lead the way in empowering you to originate and close loans “on the fly.”

- ◆ **APM is an open platform.** With intense pressure from wholesale/broker competitors, we implemented significant price concession policies and opened up brokering channels so you can ALWAYS win the deal.
- ◆ **APM is forward-thinking and progressive.** We see industry shifts before others. Our new brand and messaging, launched in a tough mid-winter 2018-2019, was perfectly timed. Creating great experiences is how we win against the call centers and FinTech disruptors.

APM is privately owned and operated by originators for originators. Our customers – the originators and managers at APM – drive everything we do. It’s a different kind of place...a different feeling when your company works for YOU. **That’s the APM difference.** Let us prove it to you!

With optimism,

A handwritten signature in black ink, appearing to be 'KR' followed by a stylized flourish.

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THE APM DIFFERENCE

We know you have options. Learn what makes APM stand out from the competition.

APM EDGE TECHNOLOGY

APM's unequaled technology stack puts you in the driver's seat of your business.

APM PROGRAMS

APM has the products you need to satisfy the unique needs of your clients.

PRODUCTION PLATFORMS

Our unique production platforms provide new opportunities for your business to thrive.

APM RESOURCES

Learn about the five-star services and resources APM provides.

JOIN OUR TEAM

Not sold yet? We'll take you through a few more reasons you need to join our award-winning team.

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Pictured left to right: Carlos Jaimes, Production Technology Advocate; Robert Vigil, Production Technology Advocate; Lindsay Witter, Integration Loan Team Branch Manager; Teri Berghold, Events Manager; Joe Vegas, Director of Financial Oversight; Josh Gibson, Product Development Manager; Ashley Aguon, Lock Desk Manager; Tara Hansen, Director of Program Management (APM Home Office, Roseville, CA)

WHAT MAKES APM *Different?*

YOUR EXPERIENCE MATTERS

At American Pacific Mortgage, **Creating Experiences That Matter™** is more than a slogan. It's a company-wide movement for how we operate as a company, how we treat one another, and how we serve our employees, branches, loan officers – and ultimately the consumer. At APM, we understand that behind every transaction is a family, a loan officer, and a host of others – all of whom want and deserve to be treated with **respect**, **transparency** and **kindness** during a transaction that is as smooth and friction-free as possible.

We are always **100% focused** on doing whatever it takes to make our branch managers and loan officers look good. Your experience and personal dealings with APM will always be our top priority. We care about the **human connection** because at the end of the day, your experience matters to us.

DELIVERING EXPERIENCES THAT MATTER TO OUR CUSTOMERS

We are fanatical about **building relationships** that make people feel valued, forging **strong communication** to make people feel understood, and providing **solid expertise** to make people feel confident.

What we believe is simple: by **Creating Experiences That Matter™** for our employees, they pay it forward with our sales teams, who perpetuate the experience with their clients. We're all in this together, providing the very best experience with each other, our affiliates and our communities – this is what we're all about.

YOU ARE OUR CUSTOMER

At APM, we are 100% focused on supporting our loan officers with the **culture, resources** and **tools** necessary to thrive. We deliver products and strategies that allow you to **win business in today's competitive marketplace**. Our commitment to delivering **production tools, specialty platforms, industry training**, and **proven strategies** helps you succeed and gives you a huge advantage over the competition.

The mortgage industry is ever-changing, and we expect that. APM is a company that constantly surveys the industry and the economic environment in preparation for the changes and opportunities we see on the horizon. Our business is built on our ability be nimble and focus on finding solutions to give our loan officers a key competitive advantage to grab market share.

REPUTATION MATTERS

We understand that **our company brand is defined by what our customers say**, and that obtaining a positive review is the single most important thing a loan officer can do to extend their own brand. In fact, we have helped our loan officers publish **over 31,000 five-star consumer reviews**, the bulk of which are individuals expressing their gratitude for the personalized, human touch they receive throughout the home financing process. **Watch your online reputation soar with American Pacific Mortgage!**

APM MOBILE

LOAN OFFICER PERKS



Share your personalized app with **customized links** for your borrowers



Securely **upload and receive documents**



Run **loan scenarios** and price loans



Receive **milestone alerts** and **push notifications**



Generate and send **pre-qualification** and **pre-approval letters**



Easily **customize and co-brand apps** for your referral partners



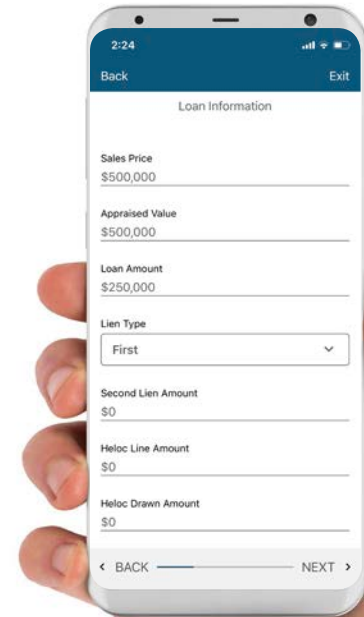
Order **credit reports** and run **asset verification**



NIGEL FARNSWORTH

Loan Officer, NMLS #270178
Clearfield, UT

I love the fact that I can send the app to a client, they can apply, I can upload, and pull credit while in line at Disneyland.



APM MOBILE

BORROWER BENEFITS



Get pre-approved for a loan with a completion of a short application



Conduct and save **custom home searches**



Calculate, compare and save loan scenarios during the home shopping process



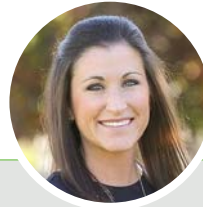
Apply for a loan with a completely digital application



Scan and securely upload documents directly from your device



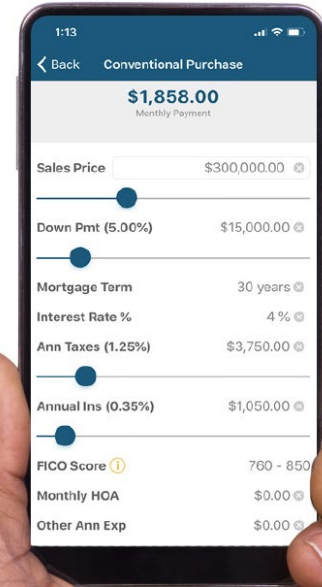
Live status updates throughout the loan process



SAMANTHA LINDLEY

Loan Officer, NMLS # 1210610
Kennewick, WA

The mobile app helps deliver an experience the buyer didn't even know they were looking for.



AP MARKETING

A TOTAL SOLUTION

A **fully integrated marketing team, CRM and marketing software solution** built specifically for mortgage and real estate to collaborate within a single platform.



IN-HOUSE EXERTS

- ◆ Team of marketing professionals writing and developing content and strategies
- ◆ Graphic design support
- ◆ Social media support
- ◆ Graphics, emails, flyers, presentations, brochures and more
- ◆ Bi-monthly newsletters and education



PERSONALIZED MARKETING

- ◆ Flyers, postcards and social graphics personalized for you; available for download or to print and ship
- ◆ Three-click posting of ready-made graphics to social media channels via marketing portal
- ◆ Open house financing flyers
- ◆ Reporting on what's working and what's not



AUTOMATED CRM

- ◆ Pre-built campaigns and journeys to help increase automation and client touches
- ◆ Automated personalization of all messaging for solo or co-branded
- ◆ Customize email/text/call messaging as well as overall campaign timing and strategy
- ◆ Customized lead flow, including routing, sharing and auto-assigning to campaigns for multiple lead sources



CO-BRANDING MADE SIMPLE

- ◆ Single property websites
- ◆ Co-branded flyers, postcards and email campaigns available for immediate download or deployment
- ◆ Partner database for easy follow-up and management
- ◆ RESPA-compliant cost splitting, including ability to collect online payments from partners
- ◆ Co-branded, customized infographics for listings or neighborhoods

AP REPUTATION

WHAT OUR CUSTOMERS ARE SAYING

Easily **collect and showcase customer testimonials to build your online reputation** and watch your online reputation soar. Amplify your Google search rankings so your clients and prospects can find you.

FEATURES OF OUR ONLINE REPUTATION MANAGEMENT SYSTEM INCLUDE:

- ◆ **Constant monitoring of customer feedback** across various online review sites, customer service and social media in real time
- ◆ **Direct access to reviews and customer experiences** may be used for insights and marketing opportunities
- ◆ **Embedded boosting of SEO** to get more traffic to your digital pages



AP PARTNER MARKETING

We provide premium co-branded marketing systems to foster your real estate agent relationships with:



PROPERTY MARKETING

We will take your agent's active listings and provide a **complete suite of co-branded marketing materials**, including single property websites, open house flyers, detailed property infographics and more.



FULLY COLLABORATIVE CRM

Our CRM platform is packed full of co-branded print and email campaigns to collaborate and **nurture leads into clients**.



AP CONNECT

Our team of virtual assistants will work to convert both you and your realtor partner's **online leads into sales-ready opportunities**.



APM MOBILE APP

Our mobile app can be co-branded with your agent with links to their websites and listing sites. They will receive **live status updates**, and have the ability to **send secure documents** and **connect with the homebuyer**.

AP SOCIAL

At APM, we understand the importance of your social reputation. We're here to help **expand your audience** while making your participation as simple as possible.

FIRST-CLASS SOCIAL SUPPORT

- ◆ **In-house social media guidance** from marketing team
- ◆ **Turn-key content** formatted for each platform
- ◆ **Three-click posting process** from our marketing platform
- ◆ **Strategic mix of content types** to increase engagement, including:
 - Industry
 - Seasonal
 - Newsworthy
 - Engagement
 - Motivation
 - Education



THE APM ADVANTAGE

APM offers **two proprietary programs** to provide security and ease of business to our customers.



With our **Keys on Time program**, APM provides full underwriting loan approval on a TBD property, providing accurate underwriting and assurance of a loan commitment.*

Includes:

- ◆ Most APM products
- ◆ First-time home buyers
- ◆ Owner-occupied
- ◆ Investment & second home property types
- ◆ Single-family residences & condominiums



With our **SecureLock program**, you can lock in today's competitive rates while your borrower shops for a home, sells their home, or while their home is under construction.**

- ◆ Secure peace of mind during transition
- ◆ Lock your customer's rate up to 12 months
- ◆ Take advantage of a one-time float to market if rates improve prior to signing of loan documents
- ◆ If rates go up, your borrower is secure!

* With the Keys on Time program APM will provide a credit of \$895 to the borrower if the loan does not close on or before close of escrow. Certain conditions and restrictions apply. Full details can be found at apmortgage.com. Advertising to general public requires detailed disclosure.

** To qualify for this program, APM must give full credit approval to all borrowers on the loan. There are specific terms for each lock, based on which variation of the SecureLock program is used. Eligible in all states where APM is licensed. Not all programs apply, contact us for more details.



KYLE WRIGHT

Loan Officer, NMLS #1236112
Scottsdale, AZ

.....

Keys on Time has helped my business by allowing me to close loans quickly. This helps me **beat out other banks** and **combat interest rate shopping**.

LEADER IN PRODUCTS

At American Pacific Mortgage, we have the products you need to cross the finish line.

In addition to our portfolio products, we also have standard conforming, Jumbo, FHA, VA and others to satisfy the unique needs of your clients. With **in-house underwriting** for conventional, jumbo and government programs – we stay in control every step of the way.

CONFORMING OPTIONS

- ◆ Direct lender with Fannie/Freddie, Fixed and ARMS
- ◆ 97% financing available with PMI and condos
- ◆ Purchases on properties owned less than 90 days with unlimited increase in sales price with Fannie/Freddie
- ◆ HomeStyle®/Dream Home Renovation
- ◆ Fannie/Freddie High Balance
- ◆ Fannie Mae HomeReady®
- ◆ Freddie Mac Home PossibleSM
- ◆ Manufactured housing allowed

FHA OPTIONS

- ◆ Ginnie Mae direct lender
- ◆ FHA streamline options with no overlays available, including no income documentation
- ◆ FHA High Balance available
- ◆ No minimum tradeline requirements
- ◆ Manufactured housing allowed
- ◆ FHA 203(k)/Dream Home Renovation available
- ◆ Manual underwriting available
- ◆ Down to 580 credit score

VA & USDA OPTIONS

- ◆ VA financing up to 100%
- ◆ IRRRLs available
- ◆ VA Jumbo
- ◆ USDA Streamline Assist

DOWN PAYMENT ASSISTANCE PROGRAMS

- ◆ DAP available in certain state/counties (see approved list)
- ◆ MCC options available (restricted areas only)

JUMBO OPTIONS

- ◆ 10+ correspondent delegated lenders available
- ◆ In-house delegation to \$3M

NON-QM & SPECIALTY PROGRAMS

- ◆ Credit challenges/bankruptcy/foreclosure history
- ◆ Income verification substitute with bank statements
- ◆ Investor Advantage program with alternative qualifications
- ◆ Assets used for loan qualification
- ◆ Bridge loans to use equity now while listed
- ◆ Second mortgages and combo loans
- ◆ Medical Professionals program, excluding student loan payments

LEADER IN PRODUCTS

In addition to our agency and Jumbo product lines, we have an abundance of specialty products at APM to provide you and your buyers a loan experience that is **engineered to thrill** with its ease and simplicity.



Contact us to learn more about these specialty loan programs.

AP CONNECT

AP Connect is APM's **exclusive lead-nurturing platform** that converts leads into sales-ready opportunities for our branches.

- ◆ AP Connect's state-of-the-art technology **responds to lead opportunities within seconds**
- ◆ **Virtual, trained assistants nurture leads** and assist loan officers and real estate agents with response and tenacity
- ◆ **Offers support for loan officers** by working their purchased leads, open house/event or other various prospects
- ◆ **Allows you to partner with your real estate agents**, offering services to manage and convert leads
- ◆ **Returns all sales-ready opportunities to you** (live transfers available too)
- ◆ **Nurtures leads** for up to 18 months
- ◆ Helps loan officers **win by getting to the customer first!**



AP CONNECT

BUILD YOUR BUSINESS

Take advantage of APM's **production platforms** and find new opportunities for your business to thrive. **Contact us to learn more!**



WINNING WITH

Credit Unions &
Small Banks



WINNING WITH

Fixer Uppers



WINNING WITH

Builders &
New Construction



WINNING WITH

Realtors &
Brokerages



5-STAR SUPPORT SERVICES



APPRAISAL DEPARTMENT (IN-HOUSE)

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



BRANCH CONCIERGE

The Concierge to act as a **conduit between the branch and the Home Office**. Your concierge can help with questions on a file, push through a rush, or help you find the information you need.



COMPLIANCE HELP LINE

Compliance is interlaced through the 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.



CREDIT RISK COMMITTEE

We understand that sometimes your loans will need additional attention or concessions. Our Credit Risk Committee meets daily to **review exceptions** involved with underwriting approvals.



EVENTS TEAM

Our Events Team hosts several events during the year to educate, **communicate, strategize** and **celebrate**. Our events are at the heart of our culture at APM.



HELP DESK

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



JUMBO DEAL DESK

We understand jumbo transactions are unique to every customer. Our Jumbo Deal Desk helps you **navigate our diverse investor portfolio and aids with exceptions**.



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 can 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**.



MARKETING

Our in-house marketing team delivers **simple, effective branding and marketing strategies to help originators grow their business**. We offer a robust marketing CRM, social media expertise, as well as personalized and compliant content and materials.

5-STAR SUPPORT SERVICES



OPERATIONS & FULFILLMENT CENTERS

We are committed to providing **local fulfillment centers** to provide our branches with exceptional service. Our six centers (and counting) provide **full-service banking operations** with a team of underwriters and funder that know your local market.



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.



PRODUCTION TECHNOLOGY

The production department has a **dedicated team** to support you with our Edge Technology platforms, offering weekly tips, updates and training in their Edge Weekly newsletter.



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!



TRAINING

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.



ORLANDO DIAZ

Loan Officer | NMLS #238849 | San Francisco, CA

The Jumbo Deal Desk has been an invaluable resource for my business. They look at tax returns and run them by the underwriters if there are any red flags. It is one of the many great ways that APM takes care of its Loan Officers.



BETH BLOOM

Loan Officer | NMLS #201888 | Roseville, CA

The **Scenario Desk** will help you structure your deal. They are very quick and usually do not take more than 30 minutes to respond.



TINA MCNEILL

Loan Officer | NMLS #1301724
Roseville, CA

I cannot say enough good things about Karen and Kym from the **Integration Loan Team**. I recently lost my home and hometown in the Paradise, CA fire. I didn't expect to find a home so quickly, but I did. Karen had me pre-qualified and submitted same day. They both worked so hard to close this home for me as soon as possible knowing my grandson and I were living in a travel trailer. It closed in 19 days!

SOLID INTEGRATION TEAM

The Integration Loan Team is designed to help new branches and originators **maintain momentum during their onboarding** with American Pacific Mortgage and provide assistance to those who are waiting for licensing approvals.

BUILT-IN SECURITY

Our Integration Loan 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 TRANSITION

The Integration Loan Team will take the onboarding originator's direction on how to structure the loan, but will **perform all licensed activities**.

AMERICAN PACIFIC MORTGAGE

LOANTEAM

INTEGRATION • MUTLI-STATE • EMPLOYEE

COMPENSATION PROTECTED

The Integration Loan Team is a **value-add service** to our producers and won't be a cost to or a reduction in compensation.

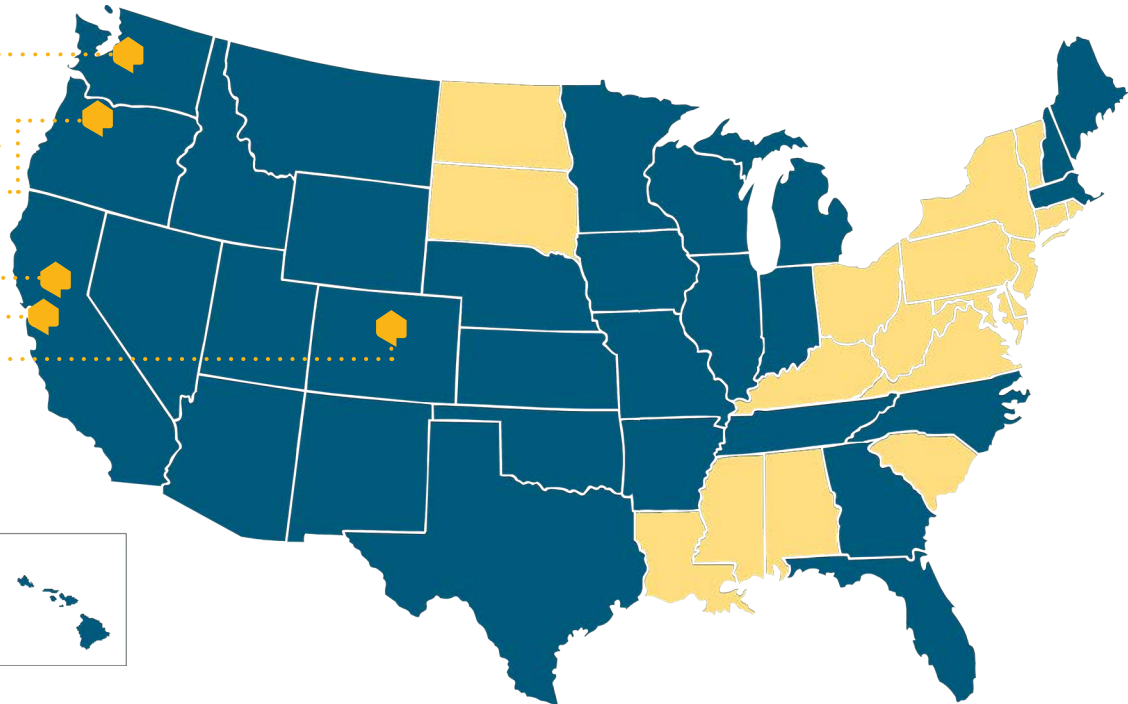
WHITE-GLOVE ONBOARDING

Our Integration Loan 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 safeguarding all details of your onboarding.

BUSINESS WHERE YOU NEED IT

SIX FULFILLMENT CENTERS:

- Bellevue, WA
- Clackamas, OR
- Roseville 1&2, CA
- Novato, CA
- Denver, CO



123

DESK RENTAL
LOCATIONS



LICENSED IN

32

STATES



BRANCHES IN

17

STATES



2,054

TOTAL
EMPLOYEES



*License pending in 19 states+
see apmortgage.com for details*

BY THE NUMBERS



APM CARES

\$367k

DONATED TO **102** ORGANIZATIONS

46k

INDIVIDUALS & FAMILIES HELPED

SINCE INCEPTION IN 2015



\$8.2 BIL

PRODUCTION IN 2018



2018 PRESIDENT'S CLUB

59 INDIVIDUAL WINNERS

BRANCH WINNERS **24**

25,155


LOANS COMPLETED IN 2018




+75


LOAN PROGRAMS OFFERED

OVER 31,000

5-STAR 

CUSTOMER REVIEWS

OVERALL RATING **4.96**



TOP MORTGAGE EMPLOYER

VOTED **TOP MORTGAGE EMPLOYER**

5 YEARS RUNNING*

*2015-2018, NMP National Mortgage Professional

* All stats as of May 2019

OUR CULTURE

OUR CORE VALUES

Our values establish the behavior of the APM brand and capture key tenets of our organization. Simply put, they define how we act and guide us in our efforts, voice and presence in the industry.



RESPECT

WE ARE: Honorable, Noble, Intentional, Dependable, Caring, Inclusive



TRANSPARENCY

WE ARE: Clear, Approachable, Direct, Trustworthy, Insightful, Concise



SCRAPPY

WE ARE: Determined, Clever, Adaptive, Resourceful, Forward-thinking, Resolute

APMCARES

APMCares' mission is to serve the needs of individuals, families, and communities where we live and work. Encouraging and inspiring our core belief that people matter.



COMMUNITY OUTREACH

Supporting nonprofit organizations, charities or private foundations who align with the APMCares mission.



FAMILY SUPPORT

Providing assistance to those in the APM Family who are currently struggling due to a recent medical, financial or bereavement hardship.



AMERICAN PACIFIC MORTGAGE
OFFICE OF DIVERSITY
DIVERSITY • INCLUSION • MULTI-CULTURALISM

OFFICE OF DIVERSITY

The Mission of the Office of Diversity is to promote social and economic equity by creating and nurturing a diverse workforce, and providing underrepresented communities with access to homeownership.

APM's D&I Strategy encompasses all areas of the company, including: marketing, recruitment, partnerships, vendor management, loan products and services, and engagement and development.

EVENTS

Events at APM reinforce our culture and position of being 100% focused on making you look good. Experience our culture through any of the following events happening each year.

REGIONAL SUMMITS

- ◆ Held in the spring, our Sales Rally is packed with messages from APM leadership, sales tactics, new releases and content from industry experts.
- ◆ In 2019, our Summits were held in the Bay Area, Bellevue, Denver, Orange County and Sacramento.

FALL SYMPOSIUM

- ◆ Our Fall Symposium is a massive, two-day event for all producers company-wide.
- ◆ Symposiums include speakers, education, motivation, coaching, and of course, a celebratory after party where we can let our hair down and connect.

BUSINESS PLANNING

- ◆ Local business planning strategy sessions help loan officers and branch managers build out goals and strategies for achieving success in both their professional and personal lives.

SUMMER ROADSHOW

- ◆ Our Summer Roadshows bring training and coaching to you with a deeper dive on relevant practices and information.



WHY JOIN THE APM *family?*



YOU ARE OUR CUSTOMER &
YOUR EXPERIENCE
Matters

Does your company value you by doing the same?

We understand that making a change is a big decision. We are happy to have a confidential conversation with you, wherever you are in the decision-making process. Please connect with us at your earliest convenience.



AMERICAN
PACIFIC
MORTGAGE

CONTACT US TODAY!



3000 Lava Ridge Court, Suite 200, Roseville, CA 95661



916.960.1325



joinAPM.com



Pictured left to right: Taressa Gomez, HR Assistant; Robert Schaeffer, Quality Control Coordinator; June Valencia, Technical Services Manager; Dan Tapia, AP Connect Virtual Assistant; Jessica Lopez, Payroll Manager; Summer Carson, Business Systems Analyst; TJ Joubert, IS Desktop Support; Heather Milanes, Regional Operations Manager; Andy Covington, AP Connect Assistant Manager; Fred Sharifie, Project Manager; Alice Diagut, Compliance Advertising Specialist (APM Office, Rocklin, CA)



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