

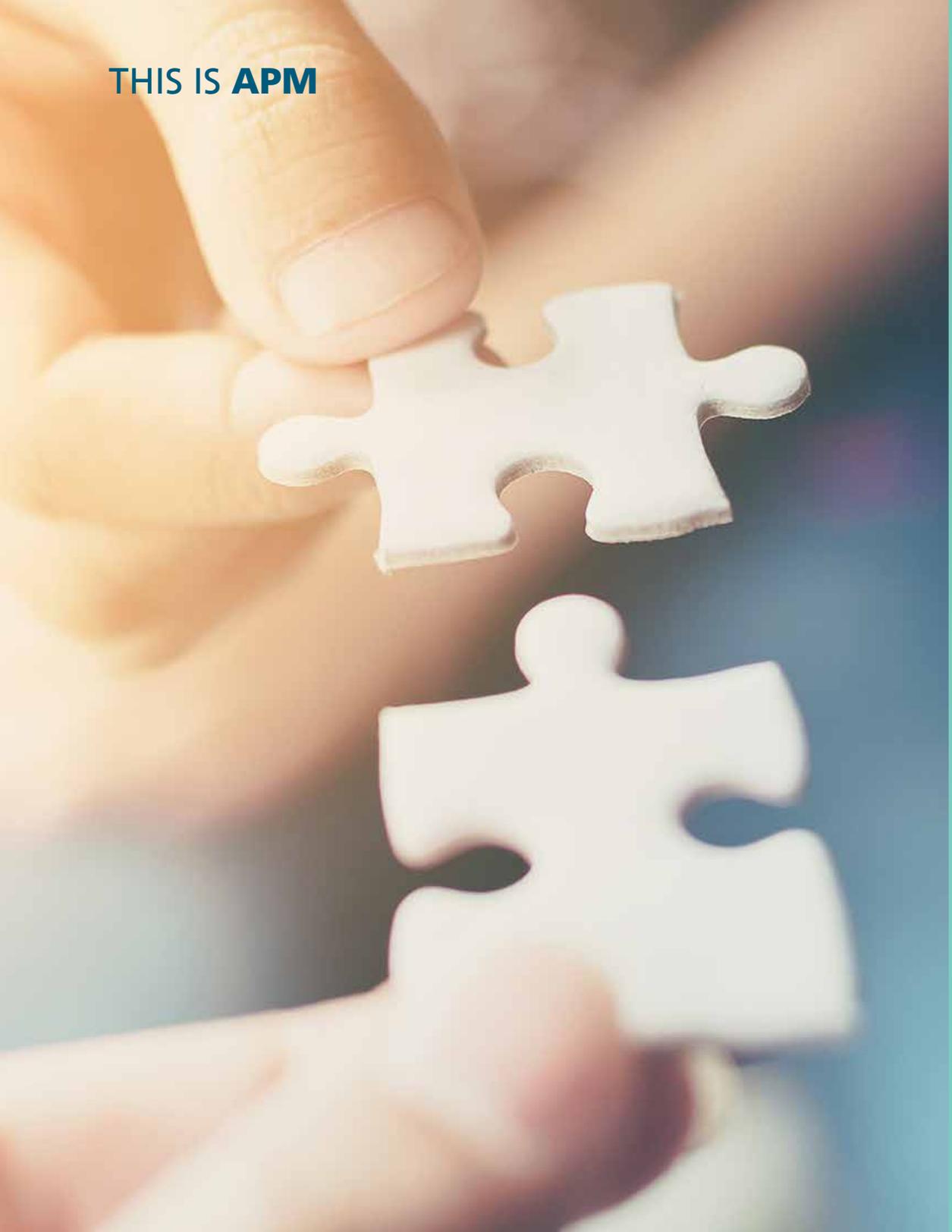


THIS IS
APM





**THIS IS
AMERICAN
PACIFIC
MORTGAGE**

A close-up photograph of a hand holding a white puzzle piece. The hand is positioned at the top left, with fingers gripping the piece. The puzzle piece is white and has a standard interlocking shape. The background is a soft, out-of-focus blue. The overall image conveys a sense of precision, focus, and the idea of fitting pieces together.

THIS IS **APM**

A decorative pattern of white hexagons arranged in a grid, located at the top right of the page.

WHY APM?

Making a move is a huge decision that APM does not take lightly.

We foster a culture of support, inclusiveness, and empowerment for all of our employees, and are **100% focused** on doing whatever it takes to make our branch managers and loan officers look good in the eyes of the consumer. Backed by an industry-leading culture, APM provides the tools, products and resources needed to **instill confidence** and craft the best possible loan experiences and solutions to your customer. Employees are empowered to take a **solutions first mindset** whenever we face challenges and to always be asking: "Will this support our branch managers and loan officers?"

Additionally, APM will always be a place where DBA branches **feel welcome**, where they feel they belong, and where they are able to **grow and thrive**.

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. 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.



We do the right thing. We understand that what we do matters. We serve our customers with our full attention, intention, and purpose at all times. Sensitive matters will always be treated with sensitivity, and we will always exercise good judgment to make the honorable choice. Your time, your business, and your dream of homeownership is important to us.

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



We always provide straight talk and responsible communication. We will get directly to the heart of the issue, and communicate clearly, completely, and relevantly. We believe in delivering information that you need to know when you need to know it, and are willing to have the difficult conversations if needed. We endeavor always to share information and earn our customer's trust.

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



We are determined, resourceful and relentless in our approach to serve our customers. We have a solid strength of character and are willing to fight for what is right. We are proactive in seeking solutions. We are tenacious and will not quit. We will do what it takes to make sure we get loans funded.

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

THIS IS **APM**

WHO IS APM?

A Top 12 national Independent Mortgage Banker, established in 1996 by originators for 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 team.

WE ARE

- Known for valuing the human connections; we understand **people matter**
- A top-12 national independent mortgage banker
- **100% focused** on making our branches and loan officers look good
- Rated a **best place to work** by our employees year after year

WE SERVE

- Home buyers and homeowners through our **local retail branches**
- Military, first responders and medical personnel with loans specifically designed with them in mind
- Credit challenged, self employed, and passive income earners
- Jumbo markets, rural, suburban and urban properties
- Builders, renovators, investors and unique property buyers

WE PROVIDE

- A culture of empowerment and a **solutions-first mindset**
- Speed of transaction through cutting edge technology
- An abundance of tools & resources to support our branches and loan teams
- Professionally trained and qualified sales force

**Building
trusting relationships
with OUR EMPLOYEES,
borrowers, AND
COMMUNITY matters.**

KURT REISIG,
CHAIRMAN



THIS IS **APM**

APM BRAND VISION

OUR VISION

At APM, our brand vision is **Creating Experiences That Matter™**. In every interaction with us as individuals and as a company, we let our customers and consumers know that they matter.

At APM, **our customers are our loan officers, branches and loan team** – those serving their local communities in delivering homeownership. We are committed to providing experiences that matter to our employees each and every day. Our local branches are committed to deliver experiences that matter to the consumer.

OUR PROMISE

APM is **100% focused on making producers look good** to consumers with the culture, resources and tools to thrive and deliver an outstanding loan experience.

Our collective battle cry is to create individualized and personal experiences for every home loan that we close.

We are not a transactionally based company. We are about the human connection between our loan officers and consumers. At the end of the day, we create experiences that matter™.

Bill Lowman,
CEO



THIS IS **APM**

BY THE NUMBERS



APM CARES
People Matter

\$1.4MIL+
DONATED TO OVER 250
ORGANIZATIONS

225K+
INDIVIDUALS & FAMILIES
HELPED
SINCE INCEPTION IN 2015



\$22.41 BIL
IN CLOSED LOANS
IN 2020



OVER
65,000
CUSTOMER
REVIEWS

4.96
AVERAGE RATING



300,000+
CUSTOMERS SERVED
SINCE 2000

LOANS
YEAR



**MOST LOVED
MORTGAGE EMPLOYERS**
NMP – 2021



**#11 TOP RETAIL LENDER
BY VOLUME**
SCOTSMAN GUIDE – 2021



TOP LENDER
CALHFA – 2021



5-STAR RETAIL LENDER
MORTGAGE PROFESSIONAL AMERICA – 2021



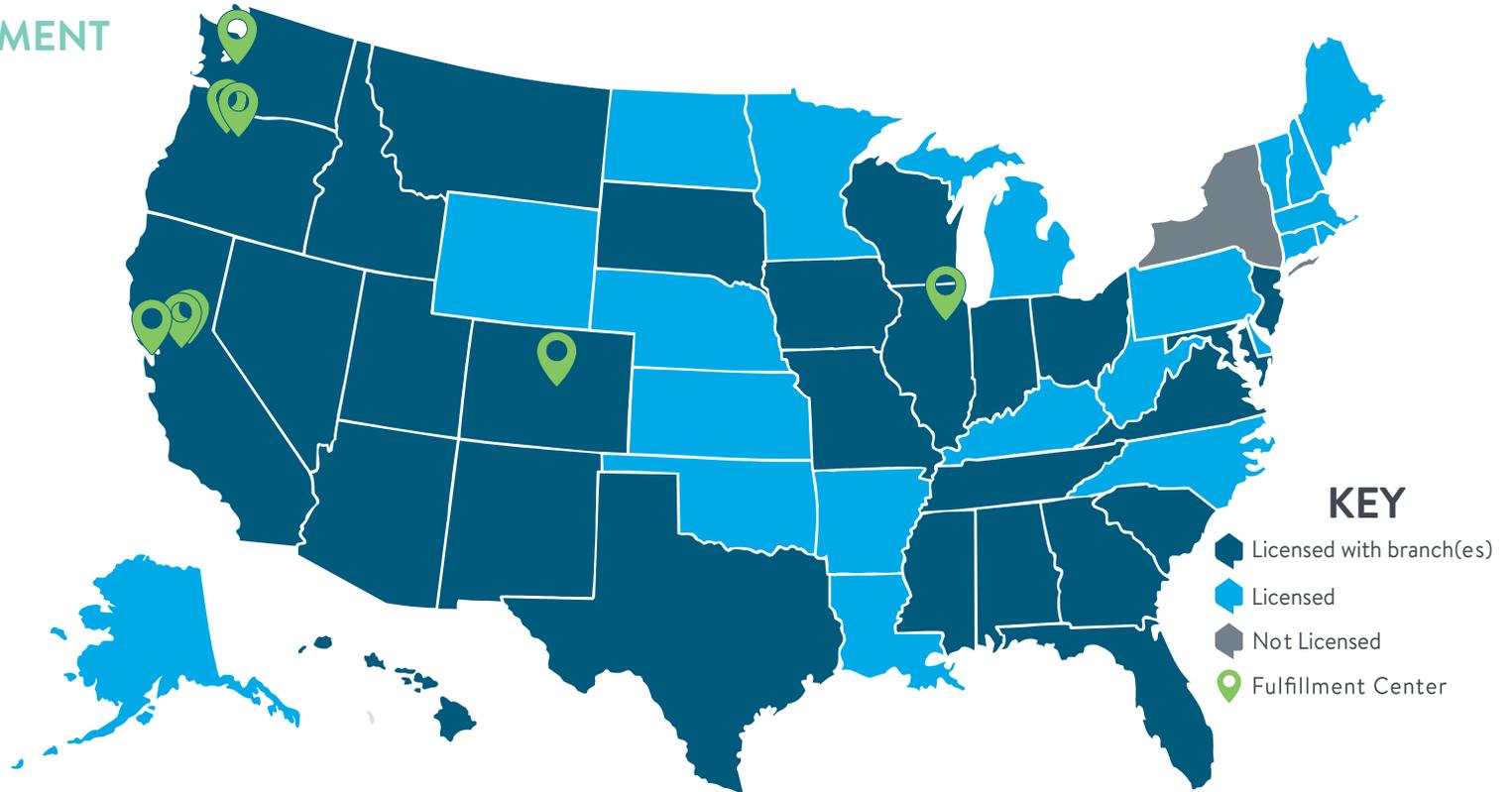
**TOP 100 MORTGAGE
COMPANIES**
MORTGAGE EXECUTIVE – 2021

THIS IS **APM**

BUSINESS WHERE YOU NEED IT

EIGHT FULFILLMENT CENTERS:

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



LICENSED IN
49
STATES



BRANCHES IN
25
STATES



220
TOTAL
BRANCHES



3,474
TOTAL
EMPLOYEES

FORGING THE FUTURE TOGETHER

APM MOVES TO AN EMPLOYEE STOCK OWNERSHIP PROGRAM IN 2021

There's an amazing opportunity for you – to join one of the largest independent mortgage bankers, and have a stake in its success. Pretty rare in our industry!

WHY ESOP

- We wouldn't be where we are today without the people that live and breathe APM
- We wanted to protect and preserve the company and its culture
- We chose a future for the company that aligned with our core values

HOW TO PARTICIPATE

- It costs nothing just need to be employed >1000 hours per year
- Every employee, position, and DBA brands are eligible
- Shares are allocated on a yearly basis; success of the shares tied to success of company

WHAT YOU NEED TO KNOW

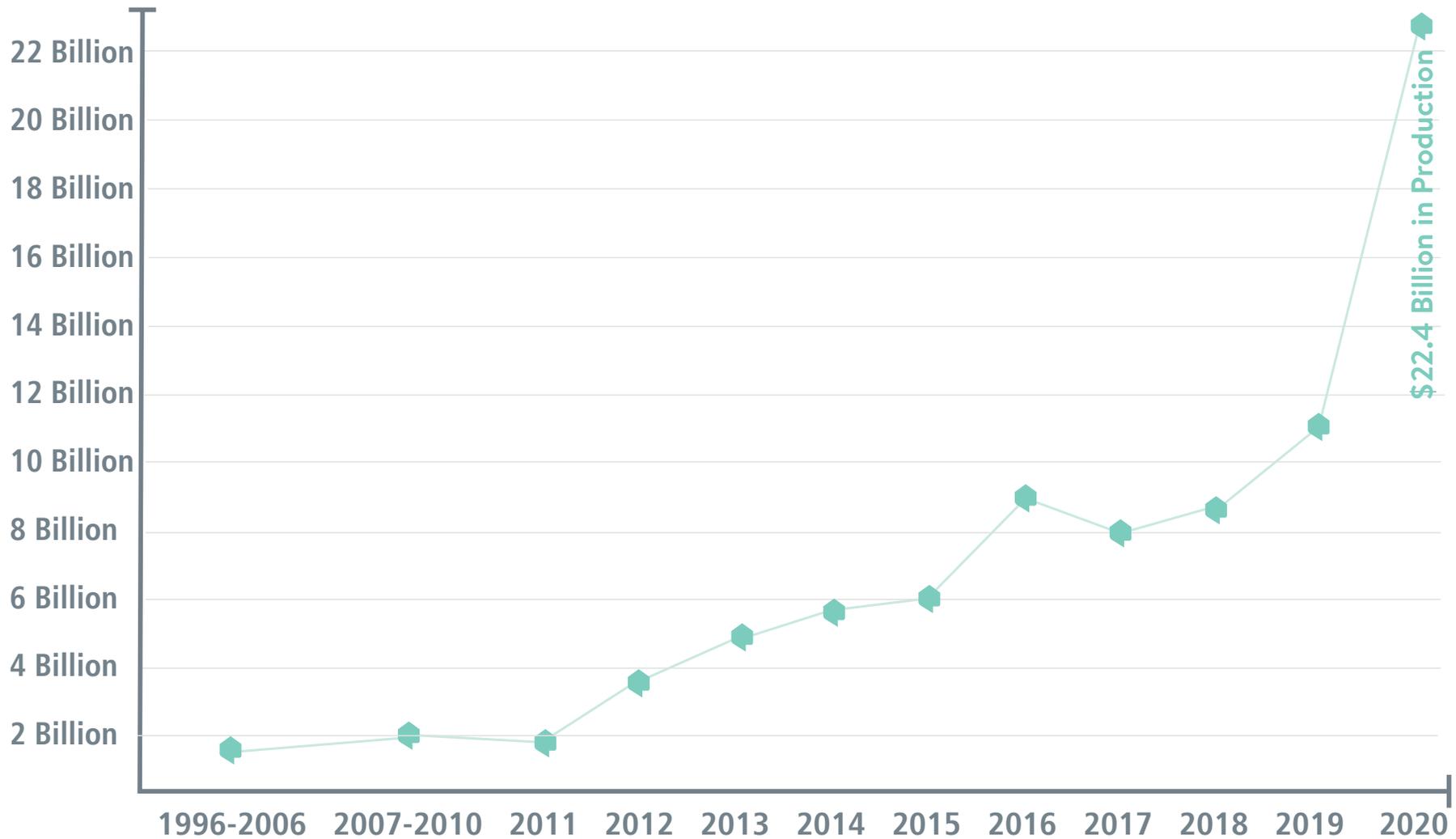
- Existing employees and new employees are all eligible if criteria is met when annual shares are allocated
- ESOP shares are tied to a retirement plan – not intended to be used as an annual bonus
- Though a retirement plan, this is in addition to the company's 401k program

As an independent mortgage banker, the owners sold 35% of their shares to the employees through an ESOP program, keeping the remaining 65%.

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A HISTORY OF GROWTH

APM's Production Highlights



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THE APM ADVANTAGE

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



Keys On Time Program

APM will provide an on-time closing commitment to help your borrower write a stronger offer and stand out in a competitive market. The borrower's loan will close on time or we'll pay them or the seller up to \$2,000*

Keys
on time
has helped my
business by allowing me to
close loans quickly. By closing
quickly I've been able to beat
out other banks and help with
combating interest rates.

Kyle Wright
President's Club Winner
Gilbert, Arizona



SECURELOCK

SecureLock Program

Lock your customer's rate up to 12 months to secure peace of mind. 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. You can also 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! **

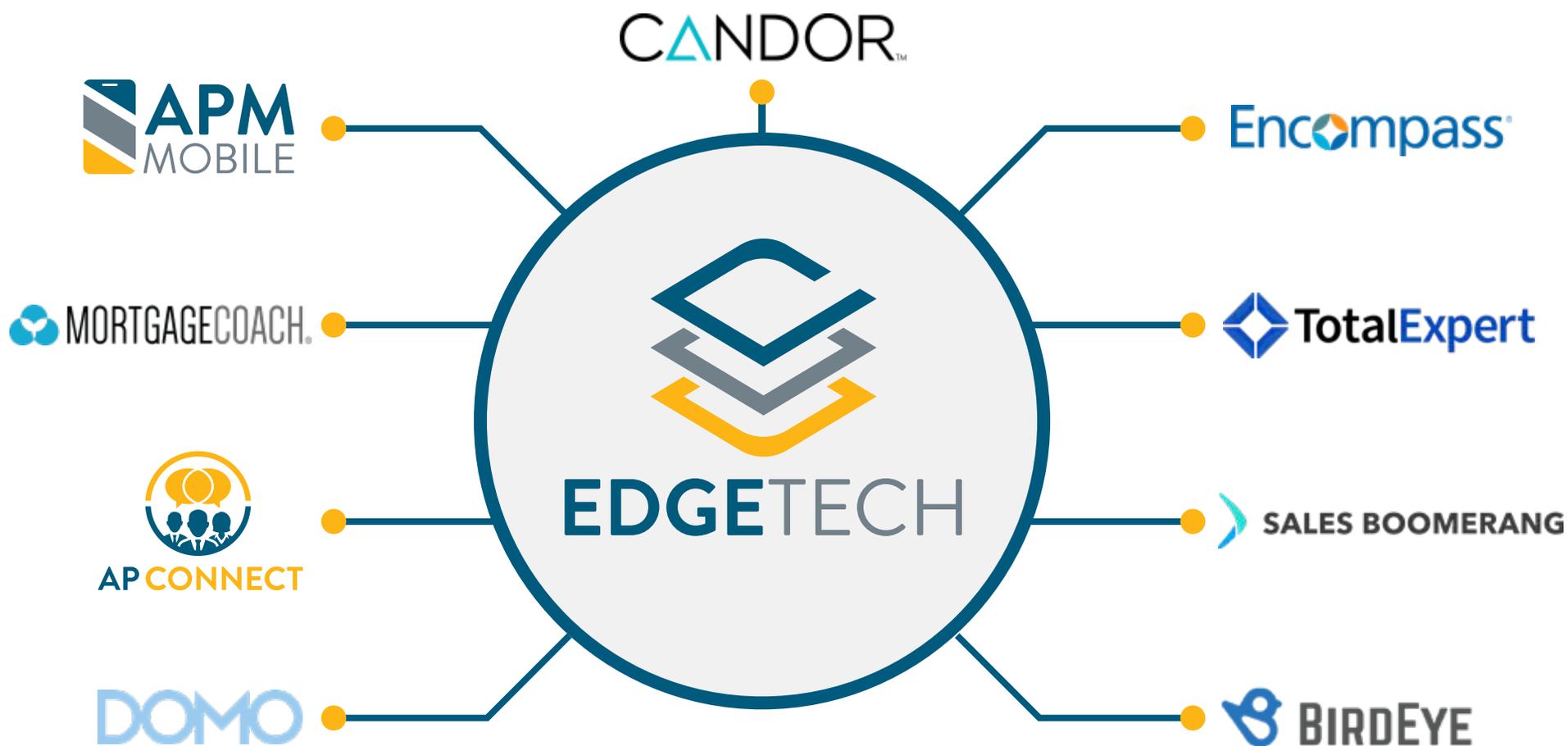
*Commitment not available in Oregon. Market conditions apply. Terms and conditions apply. Visit www.apmortgage.com/kot for full details or you may ask for a printed copy of the terms.

**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.

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THE APM EDGE

The APM Tech Stack runs deep, and includes lead nurturing, a robust marketing platform, the top LOS in the industry, reputation management and more.



THIS IS **APM**

BUILD YOUR BUSINESS

Take advantage of APM's production platforms & find new opportunities for your business to thrive.



Winning With
Credit Unions & Small Banks



Winning With
Fixer Uppers



Winning With
Builders & New Construction



Winning With
Realtors & Brokerages

Contact us for more details



THIS IS **APM**

INVESTING IN PRODUCTION



MARKETING

Originators at APM have a variety of marketing tools at their disposal. From automated, database-driven marketing campaigns to co-branded realtor partner materials, social media support, publishing online reviews and even custom-made collateral, there are **numerous ways for originators to build their business and reinforce existing relationships.**

TECHNOLOGY

APM is an innovator in providing our branch managers and originators the technology needed to thrive in today's market. **From lead source to loan closing,** the APM Edge technology suite provides a competitive advantage to your real estate partners and consumers with mobile optimized processes and improved communications resulting in effortless transactions that will earn you **rave reviews and repeat customers.**



TRAINING

The mortgage industry is ever-changing, and APM is dedicated to helping our originators be prepared and educated so they can be the best they can be. Our Training Department is a **one-stop-shop for all your training needs,** including our CRM marketing system, new product releases, skills training and technology advancements.

APM also provides business-building trainings through our summits, symposiums, business planning and other specialized boot camps during the year.



PROGRESSIVE BRANCH MODELS

APM RETAIL



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

ENTREPRENEURIAL PLUS



A branch model that's ideal for a first-time manager, enabling your entrepreneurial spirit under a mentorship program to guide, then launch you to ultimate success.

ENTERPRISE BRANCH



A P&L branch model will 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.

BRANCH LEADERSHIP TOOLS:



DOMO
Dashboards



Forecasting
& Analytics



Pipeline
Management



P & L
Transparency



AP
Intelligence

THIS IS **APM**

BRANCHES ARE OUR BUSINESS

At APM we offer several branch models, including operating under a DBA and preferred personal brand.



...and many more dba's & brands not listed

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APM EVENTS

Summits

American Pacific Mortgage hosts **5 regional summits annually** each Spring. These events are strategically located throughout our footprint to enable our managers and loan officers to attend one that is conveniently located. We encourage any guest or prospect to join our Summits.

Summits are a one-day event, **packed with leadership messages**, sales tactics, new tools and programs, and an overview of the company's strategies for the coming year.

Summits provide breakout sessions to give attendees an opportunity to dive deeper into specific ways to **increase and manage their business**. We also have a specific manager session crafted to provide transparent leadership discussions and information for them to thrive in our local branches..

Symposiums

We hold an **annual Symposium** every Fall where all loan officers and managers are gathered in a company-wide event. This is a two-day event, packed with networking opportunities, leadership messages and several key note speakers in our general sessions – focused on both **personal** and **professional** areas of development.

Our breakout sessions are plentiful, and provides a variety of relevant topics related to sales strategies, tactics and tools to help our producers win every day. For two days our sales teams gather for instruction, coaching and celebrating.

Guests and real estate agents are encouraged to attend, knowing they will walk away with relevant, and significant understanding of the **APM Experience**.

THIS IS APM

APM CARES



At American Pacific Mortgage, we know that it's not what you say, but what you do that is important. We serve, because we love our communities— and that's the reason we founded APMCares.

Our 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**.

What is APMCares?

The APMCares Foundation was created so we could empower and serve individuals and families in our communities by providing the means for employees and partners to serve through financial and/or time donations.

Since 2016, we have raised more than \$1.4Million, and have made donations throughout the communities we serve. In addition, our employees have donated thousands of volunteer hours to organizations in their local markets.



COMMUNITY OUTREACH

A Community Outreach donation is used to support a nonprofit organization, charity or private foundation which aligns with APMCares' mission. Each donation will empower and serve individuals and families in our local communities by providing resources related to shelter, food and clothing. (Examples: Habitat for Humanity, Loaves and Fishes.)



FAMILY SUPPORT

A Family Support donation will be used to provide assistance to those in the APM Family who are currently struggling due to a recent medical, financial or bereavement hardship. Additionally, we can offer help for family tragedy or events that disrupt lives and incomes. Your generous donations will help make a positive impact on the lives of those adversely affected and will help strengthen the bond we share here at American Pacific Mortgage



THIS IS **APM**

DIVERSITY, EQUITY, INCLUSION & BELONGING



APM's Diversity, Equity, Inclusion & Belonging Strategy encompasses all areas of the company including Marketing • Recruitment • Partnerships • Vendor Management • Loan Products & Services • Engagement & Development

Diversity at APM

Our diversity initiative is fueled by our mission to provide access to homeownership for all, and is **embraced by each employee** at APM. At a leadership level, we are committed to engage and develop partnerships within all communities.

Mission Statement

The mission of the Office of Diversity is to promote **social and economic equity** by creating a diverse workforce and providing underrepresented communities with access to homeownership. By equipping our APM teammates to serve all staff and communities, we can realize our goal to reflect the local communities we serve and to **exceed our peers** in serving underrepresented groups. We believe that in doing this, APM stands out as a **social and economic leader** while actively supporting social and economic success for our communities.

Do You Serve Underserved Communities?

We want to partner with you!

We **support our loan officers** as they serve underserved communities. If you are looking for a company that shares your values and supports you **every step of the way**, look no further!







MEET OUR TEAM

OUR EXECUTIVE TEAM



KURT REISIG – CHAIRMAN

As Chairman of American Pacific Mortgage, Kurt has led the company since its inception and through its growth over the last 25 years. His focus and vision have created a strong culture of service and a fierce commitment to sustainability. Kurt's commitment to the concept that production and producers are the fuel that drives our business is legendary, as is the open and transparent environment he fosters.

Prior to launching APM, Kurt ran his own retail branch, Big Valley Mortgage, which is the largest, most successful branch in the company today. Twice monthly you can find him standing up in front of a camera filming his latest installment of "The Loan Warrior," or delivering business building strategies and tactics to our 1000+ originators.

Kurt was instrumental in creating the APM Cares foundation, driven by his relentless desire to do good in the communities we serve.



BILL LOWMAN – CEO

Bill began his career with American Pacific Mortgage in 2002 and served as President from 2004 to 2020, and has been serving as CEO since 2016. As CEO, he drives APM's Strategic Plan including production, operational efficiency, and preserving the APM culture, and is responsible for the overall financial performance of the company.

Bill is an active member of both the Mortgage Bankers Association and the California Mortgage Bankers Association and serves on the MBA IMB Executive Council and is Co-Chairman of the IMB Network. He is a Board Member of the California Mortgage Bankers Association and is the Chairman of the 2016 Western Secondary Marketing Committee, and serves on the Freddie Mac Independent Mortgage Bankers Advisory Board. Internally for APM, Bill sits on the Board of APMCares, a charitable entity which provides financial assistance to our APM families in times of need, as well as community outreach programs focused on delivering housing opportunities and homeownership in America.

OUR TEAM

OUR EXECUTIVE TEAM



NED PAYANT
PRESIDENT

Ned joined American Pacific Mortgage in 2010 to lead the company's growing Mortgage Banking Operations before being named President in 2020. With more than 30 years of management experience in the mortgage industry in both production and operations, Ned has created an outstanding work environment for both corporate and branch staff. He believes strongly in delivering a world-class service to branches, originators and their clients.



PAUL HUBBARD
CHIEF FINANCIAL OFFICER

Paul is a veteran mortgage banking professional with more than 35 years of finance experience. He joined APM in March 2020 after a successful 12-year run as CFO of another mortgage company. Today, Paul heads up APM's finance, accounting and treasury activities.

Paul has enjoyed working for a variety of elite mortgage and finance companies over his career, including Deloitte, Bank of American, and Citigroup, and is a Certified Public Accountant.



DAVID MACK
CHIEF ORIGINATION
PRACTICES OFFICER

David is a champion for loan originators, ensuring quality service and efficiency every step of the way. He co-founded APM with Kurt Reisig in 1996, and continues to support our branches and loan officers through ensuring they receive our 100% focus. He still oversees many aspects of operations, including efficiencies and best practices to ensure our producers win every day. David's passion towards homeownership and creating experiences that matter are felt in his daily interactions, as he supports our employees in all strategic endeavors.



MARTY ALLRED
CHIEF COMPLIANCE OFFICER

Marty joined American Pacific Mortgage in 2002 with a focus on mortgage compliance, operations and licensing. As CCO, Marty is responsible for all aspects of mortgage lending compliance for nearly 200 branches and over 1,000 licensees across the country. She has been heavily involved in both the California and National Mortgage Bankers Associations as well as active in several compliance related industry committees across the country.

OUR EXECUTIVE TEAM



CHITO SCHNUPP
CHIEF INVESTMENT OFFICER

Chito joined American Pacific Mortgage in 2009 as EVP of Capital Markets. In her role as CIO, she oversees all elements of pricing, loans and selling of loans. Her passion for the mortgage industry, relationship building, both at the investor and agency levels, and keen ability to develop innovative solutions for producers make her an exceptional asset to APM. In 2018, she was recognized by National Mortgage Professional Magazine as one of Mortgage Banking's Most Powerful Women.



MICHELLE BUSCHMAN
CHIEF INFORMATION OFFICER

Michele joined American Pacific Mortgage in January 2014 to lead and develop APM's Information Services Team. She is responsible for the overall daily operations and strategy of all APM infrastructure, systems, software applications, data, development, technical support and security; supporting the organization at a nationwide level. She acts in the role of CIO, CTO and CISO.



MELISSA WRIGHT
CHIEF SALES &
MARKETING OFFICER

Melissa Wright joined APM in 2015 and is responsible for the growth & expansion of the APM footprint. She is passionate about people, and building high-performance, quality teams that serve our customers. Today she also oversees our marketing department, crafting strategies that promote the values & culture of APM, as well as providing tactics & approaches that drive the sales opportunities for our originators. She has been recognized as a 7-time winner Best of State and 100 Most Influential Mortgage Executives in America.



DUSTIN SHEPPARD
EVP OF PRODUCTION

Dustin has been in the mortgage industry for over 18 years and is passionate in helping companies and individuals reach their highest potential. After 6 years leading one of APM's top branches, Dustin became APM's EVP of Enterprise Production in December 2020. Dustin leads a production team that was created to support loan officers and help build and grow our Enterprise branches. He oversees the regional production teams, production technology, production onboarding, recruiting and the corporate loan team which supports central processing, integration, out-of-state and employee loans.

OUR EXECUTIVE TEAM



CHUCK NUGENT
GENERAL COUNSEL

Chuck has served as Human Resources and Compensation Risk Manager as well as General Counsel to American Pacific Mortgage since 2003. His responsibilities include all aspects of business relationship, including compliance and regulatory matters, risk management, personnel counseling, and direct involvement in all APM litigation matters. He is a member APM's Senior Management Team and admitted to practice before all the state and federal courts in California.



SEAN LAMB
SVP OPERATIONS

Sean Lamb oversees the strategic direction and management for all Operations for American Pacific Mortgage. This includes closing and underwriting of all fulfillment centers, in addition, he is responsible for managing credit, appraisal, offshore resources, as well as post-closing. Sean's main focus is on maintaining and improving quality, productivity, and customer satisfaction, regardless of the organizational or regulatory changes occurring around him.



DEMETRIA HUDLEY
VP HUMAN RESOURCES

Demetria joined American Pacific Mortgage to lead the Human Resources team in 2020. Demetria has extensive experience in leadership, coaching, workforce management, strategic planning and culture development. In her role at APM, Demetria is responsible for all aspects of employee relations, staffing and workforce management, benefits, compensation, and crisis management.



KIMBERLEY HOCKING
VP RISK

As Vice President of Risk, Kimberley is responsible for evaluating, measuring, monitoring, and reporting key risks of American Pacific Mortgage Corporation (APM). She is responsible for developing and overseeing an integrated enterprise-wide risk management framework that supports APM's strategic objectives, including the building and maintenance of a strong and effective enterprise-wide risk management culture. Throughout her 18 plus years with APM, Kimberley has working in Production, Quality Assurance and Compliance and many of her roles were based in risk management, even if they didn't have that title.

OUR TEAM

OUR REGIONAL LEADERSHIP



LES BEDFORD

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SUZI BERTINO

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KEVIN LOWMAN

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DARREN NOLANDER

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JASON PONSONBY

Midwest Region
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OUR TEAM

JOIN OUR TEAM

We exist to serve our
**BRANCH MANAGERS
& ORIGINATORS**

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. Feel free to reach out via phone or email at your convenience.

JOINAPM.com



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916.960.1325

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NMLS# 1850



**AMERICAN
PACIFIC
MORTGAGE**