

THIS IS THE SIGN YOU'RE LOOKING FOR.

*EDDIE WILSON
PRESIDENT & CEO, AAPL*



 #AAPLANNUAL 2021

ASSOCIATION MILESTONES

- 500+ Members
- 125,000+ unique site visitors using AAPL as a resource
- Largest-ever conference
- Designation course expansion
- Data survey launch
- 100% legislative success record



INITIATIVES

SAVE REG D



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INITIATIVES

We can do better than ~~hard money~~.

Private Lending: a new standard for the future of our profession.

INITIATIVES

AAPL'S MARKET INSIGHT REPORT

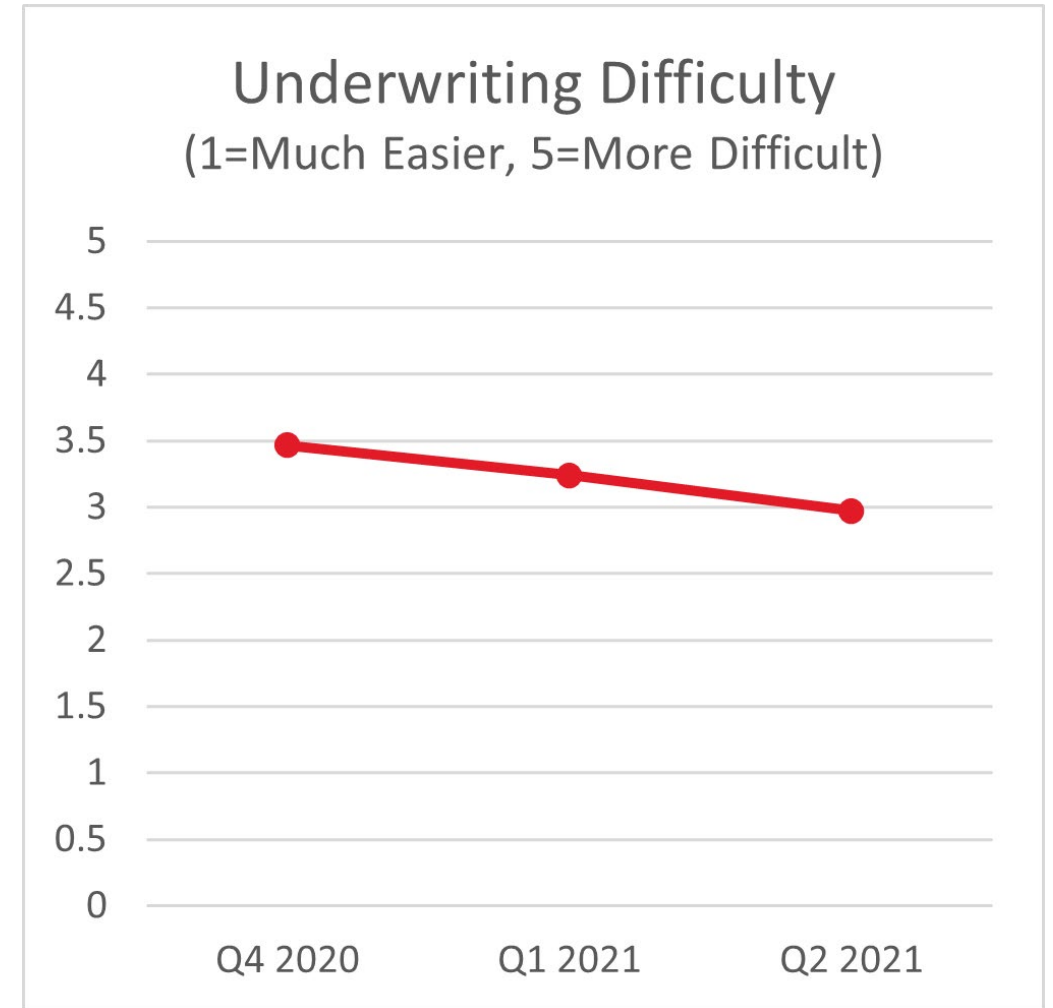
- Q4 2020 – Q2 2021
34 RESPONDING COMPANIES, ALL
SIZES AND SERVICE AREAS
- Q3 polling period closes end of Nov.



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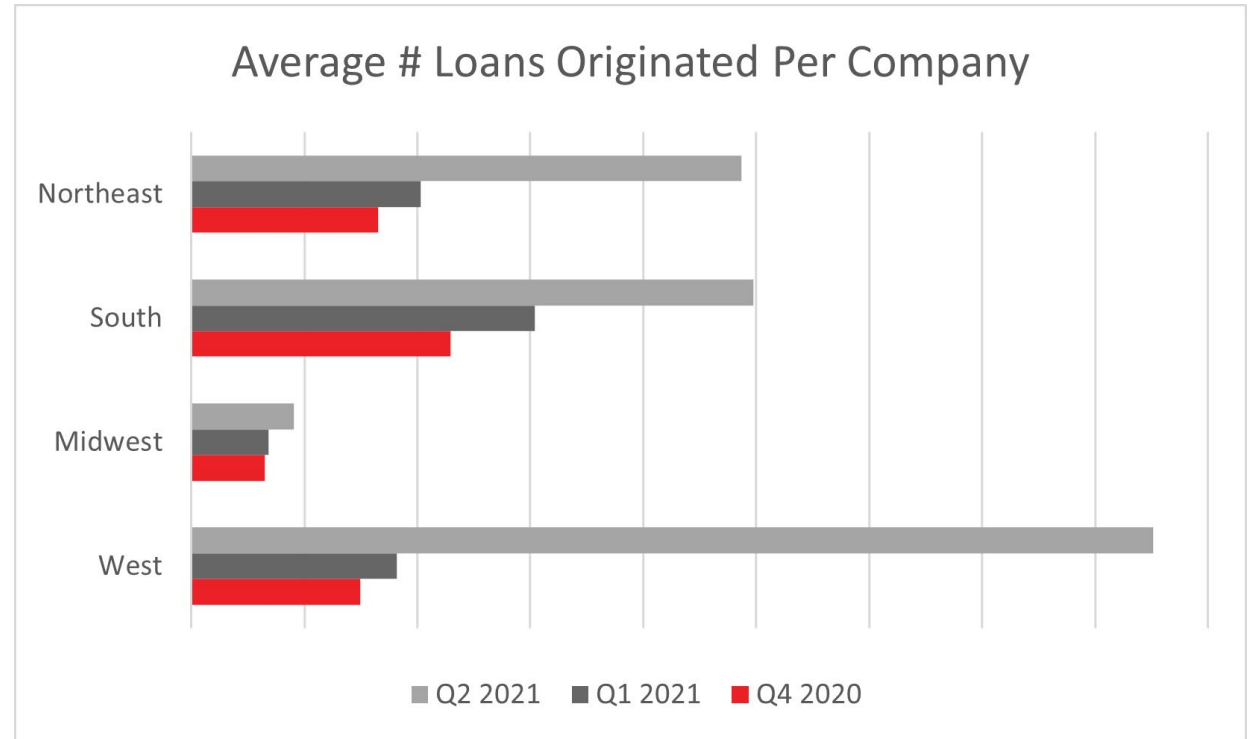
MARKET CONFIDENCE

- **KEY INSIGHT:** As post-pandemic recovery continues, lenders' perception of underwriting difficulty tracks toward average.
- **REPORT METRICS**
 - Loan availability
 - Loan demand



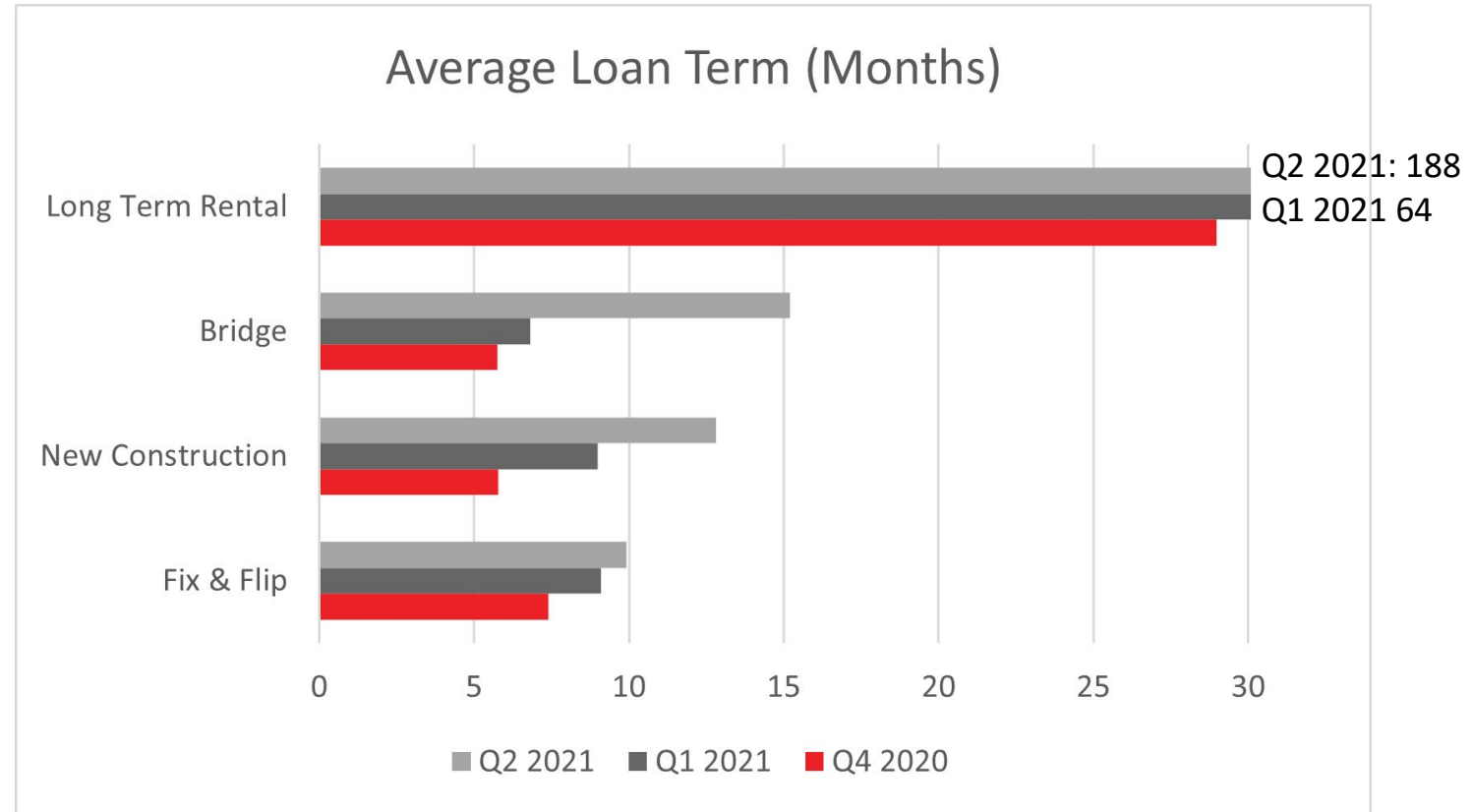
REGIONAL PERFORMANCE

- **KEY INSIGHT:** All regions continue to see significant upticks in the total # of loans made.
- **REPORT METRICS**
 - Origination volume \$USD
 - Delinquency and foreclosure rates



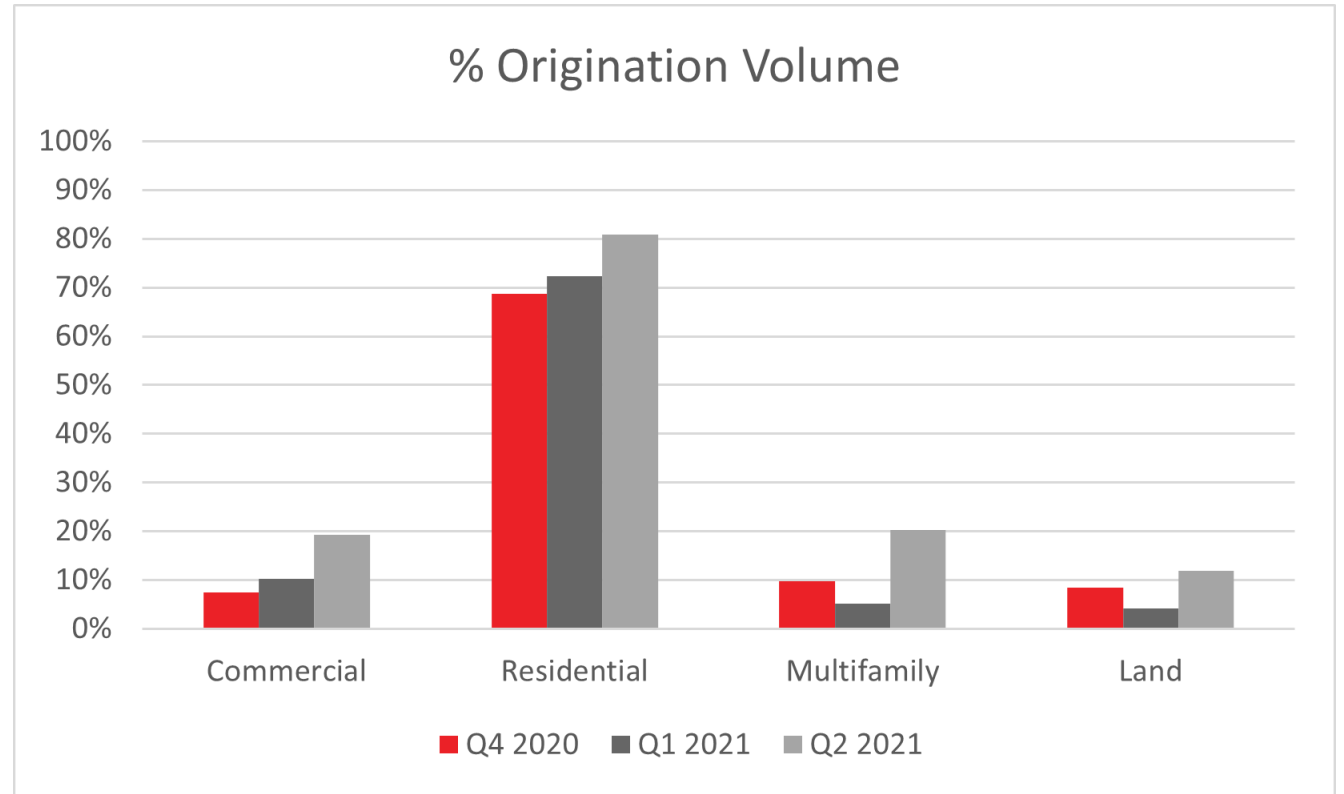
PRODUCT PERFORMANCE

- **KEY INSIGHT:** Loan terms continue to climb (likely due to expected supply chain issues).
- **REPORT METRICS**
 - % of total origination volume
 - Average interest rate
 - Standard origination fees



ASSET CLASSES

- **KEY INSIGHT:** Lenders are increasingly diversifying from residential into other asset classes (>100% due to average taken for each class)
- **REPORT METRICS**
 - Average days to close



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- More responses = better forecasts
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EMPIRE

**THE FIVE PHASES
OF BUSINESS**



STARTUP

Not started or in business for less than one year
Predetermined amount of time, money & resources



We start with a passion.



PERSERVERANCE

Profitable for more than two quarters
Less than 60 days operating cost
No formal operating system
1-2 years gross income in debt



We continue through processes.



VIABILITY

Monthly Op. Ex. covered with profit for 6 months
Operating system running at 100%
All key roles are hired and trained



We become profitable through performance.



SCALING

Reached all levels of viability
A clearly defined purpose
Willingness to leverage resources



We scale with purpose.



SUCCESSION

You are ready to exit the business



We build a legacy through our life's work



EMPIRE

AAPL2021

empireom.com

EXCELLENCE AWARDS

Nominations: 13

Ballots: 1,212

Awards: 4



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EXCELLENCE AWARDS

Rising Star Nominees

Jack BeVier, Dominion Financial Services

Doug Roberts, HouseMax

Saurabh Shah, InstaLend

Erica Sikoski, Bridge Loan Network



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EXCELLENCE AWARDS

Community Impact Nominees

Raul Avila, The Avfund Group

Beth Johnson, Flynn Family Lending

Ray Sturm, AlphaFlow



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EXCELLENCE AWARDS

Service Provider MOTY Nominees

Joseph Fooks, Mortgage Automator

Beeta Lecha, Spiegel Accountancy Corp.

Randy Newman, Total Lender Solutions, Inc.



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EXCELLENCE AWARDS

Lender MOTY Nominees

Cort Chalfant, Nexus Private Capital

Carrie Cook, Ignite Funding

William Tessar, Civic FS



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THIS IS THE SIGN YOU'RE LOOKING FOR.

#AAPLANNUAL is where the private lending industry's leadership is gathering to lay the groundwork for an outstanding 2022.

Event fatigue? Having the same conversations over and over? That's not our **#AAPLANNUAL**, and it shouldn't be yours.

Use the limited time you have in the same space as experts from every aspect of this industry to ask the hard questions and start planning the future of your business.