

# STATE OF THE ASSOCIATION & EXCELLENCE AWARDS

*EDDIE WILSON & LINDA HYDE*

**AAPL** <sup>#</sup>**14**  
**ANNUAL**  
THE NATION'S LARGEST PRIVATE LENDER EVENT

EVENT GAME SECRET CODE: AWARDS

# MILESTONES

725+ members (YoY growth continues)  
250,000+ page views on AAPL resources  
Largest-ever conference (again!)  
100% legislative success record  
Launched new fraud protection program  
First collaborative industry data report  
AAPL team is making moves





# #YOURASSOCIATIONATWORK

*"Our organization engages in Advocacy efforts – not lobbying – because we are in D.C. to build relationships."*

## OUR MANY SUCCESSES:

### FEDERAL ISSUES

2020 SEC File S7-25-19

"Accredited Investor Definition"

2021 RFOP Section 138312 and 138314

"Save Reg D"

**2023 Senate Bill 2224**

**"Predatory Investing"**

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# #YOURASSOCIATIONNETWORK

*"Our organization engages in Advocacy efforts – not lobbying – because we are in D.C. to build relationships."*

## OUR MANY SUCCESSES (CONTINUED):

### BUSINESS-PURPOSE LOAN LICENSING

2018 FL HB 935

2019 FL SB 1632

2019 FL SB 1730/HB7103

2021/2022 NY S1061/AB1420

**2023 NY S1450A/AB7482 (reintroduction)**

### LOAN SELF-SERVICING LICENSING

2021 CO LSS No. 21-0508





# #YOURASSOCIATIONNETWORK

*"Our organization engages in Advocacy efforts – not lobbying – because we are in D.C. to build relationships."*

## OUR MANY SUCCESSES (CONTINUED AGAIN):

### "ANTI-SPECULATION" FLIP TAX

2019 NY SB S3060E

2022 CA AB 1771

### MANDATORY BUSINESS-PURPOSE LOAN FORBEARANCE

2020 CA AB 828

2020 CA AB 2501

2020 CA AB 1436

2020 CA AB 3088 [final omnibus bill]

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# INDUSTRY FRAUD PROTECTION

## Financial Institution Brand Impersonation

- 184% increase in # incidents since 2022
- 68% more companies affected
- Scammers now targeting local/regional companies

Statistics via Allure Security Online Brand Impersonation Detection Report 2022 and 2023

READ MORE





# INDUSTRY FRAUD PROTECTION

## AAPL Metrics

6 **known** cases (4 in 2023) of member impersonation.

Member verification is UP

- 20+ calls/emails per week
- Majority are fraud using stolen AAPL logo to legitimize

**No action = inevitable licensing**

READ MORE



# INDUSTRY FRAUD PROTECTION

**Via Allure Security, AAPL is now monitoring:**

- AAPL brand assets (use your member emblem!)
- Member site content

**Fast action = paramount**

AAPL will have Allure Security take down a member's first cloned site

**READ MORE**





# COLLABORATIVE DATA

Private lender data exists, but it's siloed. AAPL is working on bringing it together:

- Work with industry vendors to aggregate anonymized raw loan data.
- Clean/normalize with data analyst from outside our industry for a neutral perspective.
- Report will be uploaded to the app as a 14TH Annual Conference exclusive
- Stay tuned for its release following the conference.



**Arthur Budimir**  
COGO Capital

**Erica LaCentra**  
RCN Capital

**Jack O'Flaherty**  
High Divide  
Management

**Gene Buccola**  
High Plateau LLC

**Beeta Lecha**  
REIL Fund  
Services

**Jeff Spiegel**  
Spiegel  
Accountancy Corp.

**Alex Offutt**  
Constructive  
Capital

**Jeff Levin**  
Specialty Lending  
Group

**Larry Gilmore**  
ClearBlu Capital  
Group Inc.

**Mark Filler**  
Rice Park Capital

**Henry Chavez**  
Spiegel  
Accountancy Corp.

**Sam Kaddah**  
Liquid Logics

**Scott Ward**  
Caz Creek  
Lending

**Michael Fordham**  
Silverstream  
Funding

**George Caballero**  
Caballero Lender  
Services

**David Cook**  
Contessa Capital  
LLC

**Kendra Rommel**  
FUTURES  
Financial

**John Beacham**  
Toorak Capital  
Partners

**Kemra  
Norsworthy**  
Bull Funding

**David Rosenberg**  
FUTURES  
Financial

**Dana Georgiou**  
Streamline  
Funding

**Melissa  
Martorella**  
Geraci LLP

**Matthew Gunter**  
Geraci LLP

**Alex Breshears**  
TC Capital LLC

**Kevin Kim**  
Geraci LLP

**John Santilli**  
Rehab Financial  
Group

**Mike Fallot**  
MM Lending

**Jacob Therrien**  
Bridge Loan  
Network

**Jonathan Janikies**  
Spindrift  
Investments

**Bill Fairman**  
Carolina Capital  
Management



# MAKING MOVES!



Linda Hyde  
President



Kat Hungerford  
Digital Project Manager



Shaylee Henning  
Marketing Manager



Chrissy Spencer  
Administrative  
Assistant



Eddie Wilson  
Chairman



Anthony Geraci  
Vice Chairman

# EXCELLENCE AWARDS

These honors carry the weight of AAPL's reputation for safeguarding the industry with education, ethics, and advocacy.

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# EXCELLENCE AWARDS

## Rising Star Nominees

Cort Chalfant, Nexus Private Capital

Michelle Esparza, Apex Closing Services

Wade LaRouche, Housemax Funding

Avalon McLeod, McLeod Capital Fund

Tommy Nigro, North Oak Investment



# EXCELLENCE AWARDS

## Community Impact Nominees

Steve Corliss, 1892 Capital Partners

Mike Hanna, Investmark Mortgage LLC

Scott Ward, Caz Creek Lending

Lisa Alberti, Ruby Boulanger, Karey Geddes,  
Kristina Sawyer - Women in Private Lending





# EXCELLENCE AWARDS

## Member of the Year Nominees

Rocky Butani, Private Lender Link

Ben Fertig, Constructive Capital

Eddie Gant, Jet Lending, LLC

Dana Georgiou, Streamline Funding

Kendra Rommel, FUTURES Financial

John Santilli, Rehab Financial Group



# AAPL<sup>#</sup>15 ANNUAL

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*Save the Date!*

**NOV. 10-12 2024 | LAS VEGAS | [AAPLCONFERENCE.COM](http://AAPLCONFERENCE.COM)**