

# STATE OF THE ASSOCIATION & EXCELLENCE AWARDS

*EDDIE WILSON, CHAIRMAN  
LINDA HYDE, PRESIDENT*

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Every 9 minutes, the American Red Cross responds to a disaster somewhere in our nation.



**AAPL**  
**PLEDGES**  
**\$5**  
**FROM**  
**EVERY**  
**TICKET**  
**TO**

**+ AMERICAN**  
**RED CROSS**  
**DISASTER**  
**RELIEF**



Donate today.



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# #YOURASSOCIATIONNETWORK EDUCATION

3,000+ educational webinar views

20,000+ magazine reads

150,000+ industry newsletter reads

320,000+ resource page views

Largest-ever conference (again)!

900+ attendees here.



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#YOURASSOCIATIONNETWORK  
**EDUCATION**

**Published a book!**  
**(now available on Amazon)**

Limited quantities available for purchase at  
today's book signing 1-2:30 today in the foyer.



Leadership Stories from Professionals Shaping the Industry

# PRIVATE LENDER PERSPECTIVES

Noah Brocius  
Alex Buriak  
Carrie Cook  
Nema Daghdandan  
Huy Do  
Bill Fairman  
Linda Hyde  
Sam Kaddah  
Chris Ragland  
Chuck Reeves  
Kendra Rommel  
John Santilli  
Ray Sturm  
William J. Tessar  
Shaye Wali  
Scott Ward  
Eddie Wilson

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**EDUCATION**

**NEW ONLINE CREDENTIALLING**  
**Certified Private Lender Broker Course**



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# #YOURASSOCIATIONNETWORK EDUCATION

## More Online Training Courses Underway

**Straw Buyers**  
Fraud Committee

**Media Fraud Training**  
Truepic

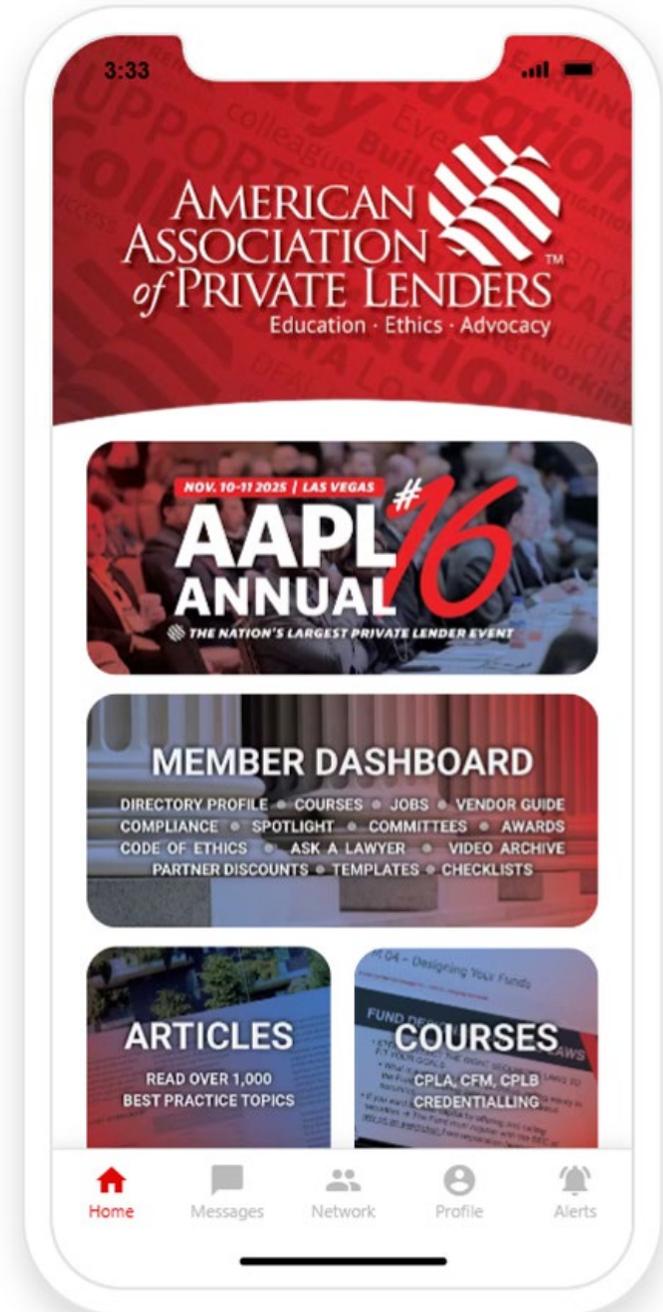
**Background Checks**  
Business Screen



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# #YOURASSOCIATIONNETWORK EDUCATION

New app!



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#YOURASSOCIATIONNETWORK  
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**AAPL Constituency:  
The Voices Behind Private Lending**

**Podcast Launching 2026**

**ON  
AIR**



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# #YOURASSOCIATIONNETWORK ETHICS

## Code of Ethics Complaints

3 new complaints submitted against members

1 complaint reactivated (previously held due to active lawsuit to protect attorney/client privilege)

2 found in members' favor

1 member expelled, reinstatement possible if conditions are met

1 member barred from renewal

MORE INFO



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

# #YOURASSOCIATIONNETWORK ADVOCACY

## 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”

**2025 OBBA**

**199A permanent (20% QBI)**

**IN PROCESS: H.R.3339**

**Accredited Investor Expansion**



HR 3339



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# #YOURASSOCIATIONNETWORK ADVOCACY

## 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

**2025 UT Proposal in Process**

## LOAN SELF-SERVICING LICENSING

2021 CO LSS No. 21-0508



UTAH



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**ADVOCACY**

**“ANTI-SPECULATION” FLIP TAX**  
2019 NY SB S3060E  
2022 CA AB 1771

**MANDATORY BUSINESS-PURPOSE  
LOAN FORBEARANCE**  
2020 CA AB 828, 2501, 1436, 3088

**LOAN MODIFICATIONS**  
2024 CA SB 1146

**DEFAULT INTEREST**  
2025 FL SB 392



**FL SB 392**



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# FRAUD PROTECTION

## Member & Lender Legitimacy Verification

32,000+ Member Directory searches

80+ email verification requests

140+ phone verification requests

>50% verification requests are flagged as non-member scams

**Deep-dive training in development**  
**Fraud Committee & Industry Partners**



SCAM INFO



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# MEMBERSHIP

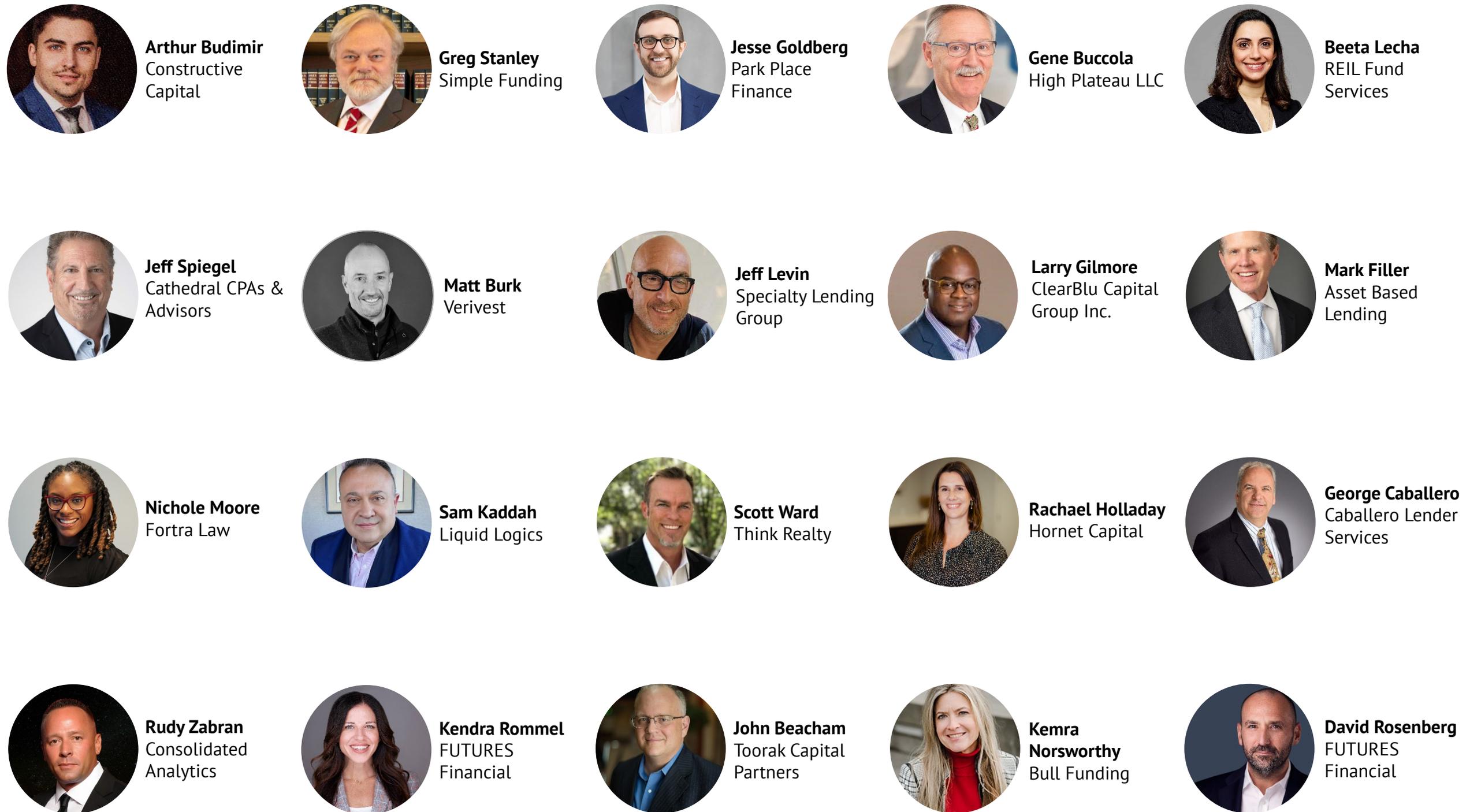
Kept member dues stable, affordable  
880+ members (YOY growth continues)

90+ members credentialed in 2025 as  
Certified Private Lender Associates, or  
Certified Fund Managers  
(670+ all time)

**4 new employees joined AAPL to  
better serve our membership**

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**Arthur Budimir**  
Constructive  
Capital

**Greg Stanley**  
Simple Funding

**Jesse Goldberg**  
Park Place  
Finance

**Gene Buccola**  
High Plateau LLC

**Beeta Lecha**  
REIL Fund  
Services

**Jeff Spiegel**  
Cathedral CPAs &  
Advisors

**Matt Burk**  
Verivest

**Jeff Levin**  
Specialty Lending  
Group

**Larry Gilmore**  
ClearBlu Capital  
Group Inc.

**Mark Filler**  
Asset Based  
Lending

**Nichole Moore**  
Fortra Law

**Sam Kaddah**  
Liquid Logics

**Scott Ward**  
Think Realty

**Rachael Holladay**  
Hornet Capital

**George Caballero**  
Caballero Lender  
Services

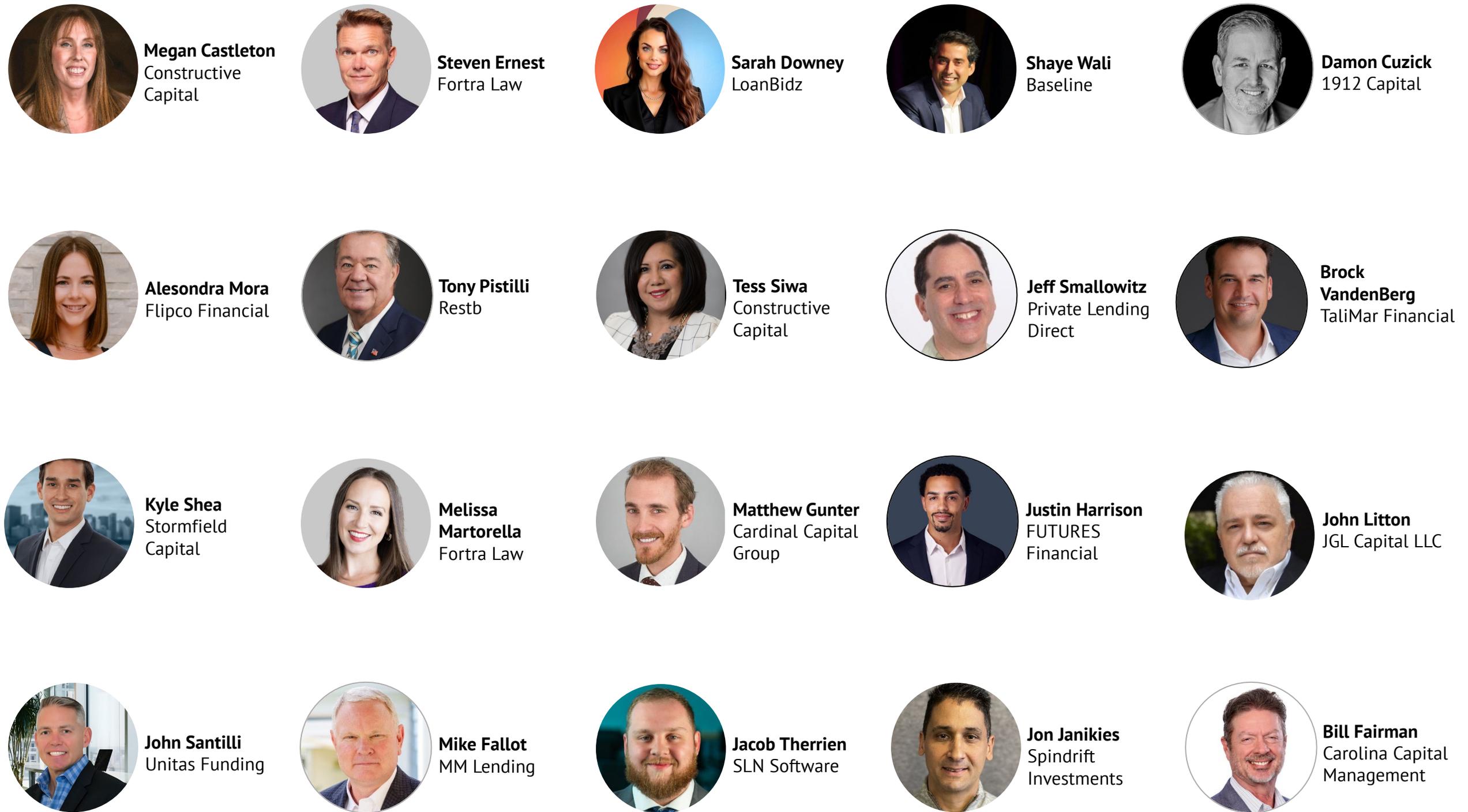
**Rudy Zabran**  
Consolidated  
Analytics

**Kendra Rommel**  
FUTURES  
Financial

**John Beacham**  
Toorak Capital  
Partners

**Kemra  
Norsworthy**  
Bull Funding

**David Rosenberg**  
FUTURES  
Financial



**Megan Castleton**  
Constructive  
Capital

**Steven Ernest**  
Fortra Law

**Sarah Downey**  
LoanBidz

**Shaye Wali**  
Baseline

**Damon Cuzick**  
1912 Capital

**Alesondra Mora**  
Flipco Financial

**Tony Pistilli**  
Restb

**Tess Siwa**  
Constructive  
Capital

**Jeff Smallowitz**  
Private Lending  
Direct

**Brock  
Vandenberg**  
TaliMar Financial

**Kyle Shea**  
Stormfield  
Capital

**Melissa  
Martorella**  
Fortra Law

**Matthew Gunter**  
Cardinal Capital  
Group

**Justin Harrison**  
FUTURES  
Financial

**John Litton**  
JGL Capital LLC

**John Santilli**  
Unitas Funding

**Mike Fallot**  
MM Lending

**Jacob Therrien**  
SLN Software

**Jon Janikies**  
Spindrift  
Investments

**Bill Fairman**  
Carolina Capital  
Management

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# 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

Janine Cascio, Simplending Financial

Benn Jackson, Constructive Capital

Savanah Moroz, CV3 Financial Services

Zack Simkins, Vaster

Julia Willetts, Merchants Mortgage



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## Community Impact

Steve Ernest, Fortra Law

Briana Hildt, Cardinal Capital Group

Bill Tessar, CV3 Financial Services

Jennifer Young, Fortra Law



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## Member of the Year (MOTY)

Alex Buriak, Jet Lending LLC

Nema Dagbandan, Lightning Docs

Kevin Kim, Fortra Law

Kevin Rodman, Asset Based Lending

Nick Wilson, Legacy Group Capital



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**NOV. 8-9 2026 | LAS VEGAS**

# AAPL ANNUAL

#17

 **THE NATION'S LARGEST PRIVATE LENDER EVENT**

*Save the Date!*

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