

# DIVERSITY & INCLUSION

at American Pacific Mortgage





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

## Ngozi Okeh

Director of Diversity and Inclusion

### About the Office of Diversity

The Office of Diversity was created in 2016 out of APM Leadership's commitment to provide all people with **access to homeownership**. The Diversity and Inclusion Initiative is fueled by our mission to Create Experiences That Matter™ by increasing homeownership in our communities and nurturing an inclusive, diverse workforce.

### About Ngozi

The Office of Diversity is led by Ngozi Okeh, the Director of Diversity and Inclusion. Ngozi exhibits her passion for increasing access to homeownership and employment for underserved groups. Ngozi has a successful history of working with organizations that support underserved communities to become **economically empowered**. Ngozi has a Masters in Human Resources Management with an emphasis in Diversity & Inclusion.

### Mission Statement

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. Our goal is to reflect the **local communities we serve** and to exceed our peers in providing homeownership to underrepresented groups. By doing this, APM strives to stand out as a **social and economic leader** while actively supporting our employees' and consumers' social and economic success.



*Diversity and inclusion is not about creating advantages for some; it's about **removing barriers** for all.*





## Why Diversity & Inclusion?

There are a variety of great reasons to focus on Diversity & Inclusion as an organization. We especially recognize that the changing demographics of the nation present us with a **unique opportunity to serve** a variety of different communities. APM is thrilled to be at the forefront of this initiative.



### We recognize the following 4 powerful truths:

1. People and their experiences matter
2. Diversity and Inclusion starts from leadership
3. Diversity and Inclusion is done internally and externally
4. Diversity of thought is paramount to healthy communities

Our Diversity and Inclusion Mission is driven by our communities and our workforce; to provide access to underserved groups.



*Our Diversity and Inclusion Initiative is steered by a profound mission statement, outlined in a robust strategy and carried out by a phenomenal committee.*

—**Ngozi Okeh**, Director of Office of Diversity

*La Oficina de Diversidad e Inclusión me ha ayudado a hacer crecer mi negocio al apoyar mi campaña para promover la propiedad de vivienda en la comunidad Hispana.*

—**Tony Pelayo**, APM Loan Officer



## Our Diversity & Inclusion Strategy

### Marketing

Our marketing team always has Diversity & Inclusion on their mind when it comes to creating marketing content. We are steadily working to translate our suite of marketing materials into different languages.

### Recruitment

Our recruiting team actively seeks and recruits candidates from a variety of backgrounds, cultures, genders and race who serve the diverse populations and home financing needs of individuals, families and communities where we live and work.

### Community Groups

To achieve our Diversity and Inclusion mission, American Pacific Mortgage has forged partnerships with a variety of trade associations and community groups that share our commitment and mission.

### Vendor Management

We are committed to increasing the number of minority and women-owned vendors that we use. We have revamped our vendor selection process for improved visibility on which vendors have Diversity and Inclusion missions that are aligned with our goals.

### Loan Products & Services

We have products that cater to the financial makeup of our diverse communities. We ensure that our services are aligned with our Diversity & Inclusion mission by having teams in place to support business in multiple languages.

### Engagement & Development

#### Employees and Branches:

We facilitate workshops to educate employees on relevant Diversity and Inclusion topics. Employees get a chance to understand one another, expand their worldview and gain tools and resources to better serve all communities. Workshops are lead by the Director of Diversity and facilitate healthy, thought-provoking discussions.

#### Community Engagement & Development:

We work with community organizations to provide educational tools that encourage increased financial aptitude in all communities. We collaborate with organizations like NAMMBA, for their Mission 2025, that aims to introduce high school and college students to careers in the real estate finance industry. We also partner with NAREB on their Two Million New Black Homeowners Program.



## Leadership

Diversity and Inclusion are the guiding force on how we build our teams, cultivate leaders, and create a company **where everyone feels they belong**. We believe that we can be a powerful platform for social change and that creating a culture of equality isn't just the right thing to do – it fuels our innovation and connects us more closely with our customers and the communities we serve.

### Kurt Reisig

Chairman

*“Our core belief is that through offering fair and progressive employment, economic and housing opportunities to our employees and communities, we're a part of creating a stronger and more stable country.”*

### Bill Lowman

CEO / President

Bill is a proud member of:

CEO **ACT!ON** FOR  
DIVERSITY & INCLUSION

### Gloria Fillmon

Chief Compliance  
& Risk Officer

Gloria serves as the executive sponsor  
for the office of Diversity and Inclusion.

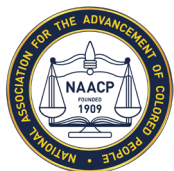
## Awards & Accolades

APM celebrates the accolades earned by our producers for serving within their local communities and being recognized as a top affordable housing program lender by various agencies.



## Partnerships

To achieve the Diversity and Inclusion mission, we have partnered with the following organizations:



# LAUNCHPAD

If you want to join a thriving industry, but do not have mortgage experience, we have you covered. LaunchPad is APM's innovative program designed to educate and mentor new-to-the-industry Loan Officers.

To learn more, contact any of the following:

- ✉ [LaunchPad@apmortgage.com](mailto:LaunchPad@apmortgage.com)
- ✉ [halee.daily@apmortgage.com](mailto:halee.daily@apmortgage.com)

# About American Pacific Mortgage

Established in 1996, American Pacific Mortgage is a top 15 Independent Mortgage Banker that provides retail mortgage lending in the United States. As individuals, every employee at American Pacific Mortgage takes personal ownership in Creating Experiences That Matter™ while serving the home financing needs for our customers and clients.

We take our commitment of Creating Experiences That Matter seriously at every level of the company, regardless of ethnicity, socio-economic status, age or gender. This is how we treat one another, how we serve our employees, branches, loan officers...and ultimately the consumer in the communities we serve.



## Contact Us

### Office of Diversity

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