

American Pacific Mortgage Announces Leadership Transitions

American Pacific Mortgage announces leadership succession as Bill Lowman retires; Ned Payant becomes Chairman and Dustin Sheppard steps in as CEO.

ROSEVILLE, CA, UNITED STATES, October 17, 2025 /EINPresswire.com/ -- [American Pacific Mortgage](#) Announces Leadership Transitions

American Pacific Mortgage (APM), a top 10 national retail mortgage lender, today announced the previously planned succession of several leadership positions. After more than two decades of service, Chairman and former President and CEO Bill Lowman will retire later this month.

"Words cannot express how impactful Bill's leadership, guidance, and commitment have been to this company for more than 20 years," said Ned Payant, current CEO of American Pacific Mortgage. "He has been instrumental in shaping APM's foundation and long-term success. Along with everyone in the APM family, I am deeply grateful for his vision and tenacity over the years."

Lowman will remain on APM's Board of Directors, continuing to provide insight and guidance to the company he helped build.

As part of this transition, Payant will move into the role of chairman of the board, continuing his long-standing leadership and oversight of APM's strategic direction.

Stepping into the role of chief executive officer is Dustin Sheppard, who has already proved to be a dynamic and respected leader within APM. Over the past several years as president, Sheppard has been instrumental in driving operational excellence, advancing strategic initiatives, and strengthening APM's culture of ownership and collaboration.

"Dustin is an exceptional leader surrounded by an equally strong and experienced leadership



team,” Payant said. “He embodies the core values of APM and has earned the trust and confidence of our employee-owners and partners alike. I have no doubt he will continue to lead this company forward with the same commitment to excellence and vision that have defined APM for more than 25 years.”

About APM

American Pacific Mortgage (APM) was founded in 1996 and is a national, independently owned and operated retail mortgage lender known for Creating Experiences That Matter™ for its people and its customers. Based in Roseville, California, APM is a top-ranked mortgage lender in the U.S. and recipient of multiple awards, including Top Mortgage Lender, Most Loved Employer, Top Place to Work, America’s Best Midsize Employers, Best Employers for Company Culture, and Best Employers for Women.

APM is 49% employee-owned through an employee stock ownership plan (ESOP), a distinguishing difference that creates long-term financial security in retirement years for APM employees. This ownership culture fosters accountability, collaboration, and a shared commitment to customer success.

Licensed in 49 states, APM employs more than 2,700 people and operates over 300 branches nationwide, many of which do business under their own DBA names. APM’s rallying cry is to be 100% focused on originators and branch managers, because when they look good, customers reap the benefits.

APM’s charitable entity, [APMCares](#), is entirely funded and operated by employees. It supports organizations across the country through donations, volunteer hours, and assistance for employees facing medical, financial, or bereavement hardships.

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