

American Pacific Mortgage and Synergy One Lending Join Forces to Build the Future of Retail Lending

This strategic merger expands a national platform focused on innovation, leadership, and the next level of service to originators, clients, and communities.

ROSEVILLE, CA, UNITED STATES, June 5, 2026 /EINPresswire.com/ -- American Pacific Mortgage (APM) and Synergy One Lending (S1L) announced today a merger bringing together two high-performing mortgage lenders to expand a scaled national platform built for the next era of retail lending.



The union enhances APM's national footprint and increases production to approximately \$14 billion in annual volume, solidifying the company among the nation's top retail mortgage lenders in the country according to the 2025 rankings published by Mortgage Executive Magazine.

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“This marks a defining moment for APM,” said Dustin Sheppard, CEO of APM. “Synergy One has built an exceptional culture and leadership team that aligns naturally with who we are and where we're headed. This move strengthens our platform, expands opportunity for our people, and accelerates our vision for the future of retail lending.”

The move also strengthens APM's executive leadership team, with Synergy One Lending CEO Steve Majerus joining APM as president.* Majerus brings decades of leadership experience and a progressive approach to technology, AI, platform innovation, and production strategy. Aaron Nemec will remain the president of Synergy One Lending, a division of American Pacific Mortgage, and continue to lead the organization's operations and growth initiatives.

“Bringing Steve on as president accelerates our vision to modernize the mortgage experience through innovation, technology, and a relentless focus on people,” said Sheppard. “Steve is a tremendous visionary and operator whose leadership and forward-thinking approach will help position APM for the next era of retail lending.”

“APM has built an incredible platform and culture centered around empowering originators, leaders, and entrepreneurs,” Majerus said. “Scale is becoming essential to win and gives us the ability to invest aggressively in pricing, products, AI, technology, marketing, and customer acquisition. This merger gives us the platform to continue innovating and compete in a market shaped by evolving consumer expectations.”

Together, the alignment delivers advantages for loan officers and referral partners through expanded product offerings, stronger infrastructure, and increased investment in technology and AI—and allows Synergy One Lending to preserve its unique brand identity while benefiting from the scale and support of APM’s proven DBA and divisional model.

“APM is a natural fit for S1L because of our shared vision for where the market is headed and our alignment around culture, innovation, and long-term growth,” Nemec said. “Protecting our entrepreneurial culture while gaining the scale and resources of the APM platform creates tremendous opportunity for our branch managers, originators, and referral partners.”

This merger underscores a shared belief that the future of retail lending belongs to organizations willing to evolve, invest, and build operational scale in an increasingly competitive market.

“We’re excited about the opportunities this creates for the employees of both APM and Synergy One Lending,” said APM Chairman Ned Payant. “Both organizations share a strong commitment to operational excellence, customer service, culture, and innovation. This alignment strengthens our platform, expands opportunity for our people, and positions us well for the future of retail lending.”

About American Pacific Mortgage

American Pacific Mortgage (APM) was founded in 1996 and is a national, independently owned and operated retail mortgage lender. Licensed in 49 states, APM employs more than 2,900 people and operates nearly 300 branches nationwide, many of which operate under DBA structures. APM is 49% employee-owned through an employee stock ownership plan (ESOP), a differentiator that creates long-term financial security for employees and fosters a culture of accountability, collaboration, and shared success.

About Synergy One Lending

Synergy One Lending (S1L) is a nationally recognized mortgage lender known for its strong leadership, innovative approach to lending, and commitment to helping originators and clients succeed. Licensed in 49 states, S1L employs 540 people and operates 65 branches nationwide.

* Subject to any necessary regulatory requirements.

Source: Mortgage Executive Magazine Top 50 Mortgage Companies Rankings, Spring 2025 edition.

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