

DISCOVER THE  
SYMBOL OF EXCELLENCE  
*for* PRIVATE LENDING



**Members of the American Association of Private Lenders** are the new trendsetters in the private lending industry. From their voluntary adherence to a Code of Ethics to their knowledge of the private lending process, they are the gold standard for the profession.

Now you can be a part of this organization and receive all the benefits that other members enjoy.

## PROFESSIONAL RECOGNITION

Both investors and borrowers can recognize your professionalism when you display the association logo. Adding it to your advertising materials and business cards builds credibility and confidence in your abilities.

Being a member of AAPL says that you adhere to a Code of Ethics that puts you in the upper tier of private lenders. This sets you apart as an industry professional.

## NATIONAL NETWORK

A key to success in any industry is having a network of skilled professionals who can help you do your job effectively. With better resources, you get better results.

That's why AAPL not only includes private lenders, but also brokers, attorneys, accountants, mortgage fund managers, loan servicers, debt buyers, and consultants. There is an ever growing number of resources available to you.

That means that you can have the ability to not only put together more deals, but better deals. And that improves your bottom line. Plus it does it every month of every year while you're a member.

## REGULATORY PROTECTION

Increasing government regulation seems to be a fact of life. With all of the turmoil in the banking and mortgage lending sectors, it's only a matter of time before private lending comes under even further scrutiny.

That's why it's so vitally important to be a part of this key industry association.

As a national organization, we can help represent the industry and give the industry a voice in future regulatory discussions. By adhering to a defined code of ethics, we help establish a set of criteria that makes sense. By self-regulating now, we can help reduce the level of enforced regulation later.

Already some states are turning to AAPL for guidance in reviewing the private lending industry. By joining the association, you have a voice in the process and are part of a group that's looking out for your best interests.

Which makes more sense to you? Having input into new regulations? Or, having to operate under systems that were put in place by a group of politicians funded by the banking industry?

## EDUCATIONAL OPPORTUNITIES

AAPL is committed to hosting industry conferences and professional development programs. Here you can expand your knowledge base and learn what is working for others in the industry.

With the financial world in a constant state of change, strategies that worked a few years ago often don't apply today. At the same time, there are opportunities you can learn about for generating future positive results.

This gives you an inside track for success. It helps keep you at the top of your game in this constantly changing industry.

In addition, as a member, you will receive the AAPL monthly e-zine called, *Private Lender*. This includes updates, information and interviews relevant to the private lending industry. Each issue helps keep you up-to-date with recent developments.

The maxim "the more you know, the more you'll make" has never been more true than in today's economy. That's why AAPL is so committed to providing professional development opportunities for you.

As an association member, you'll qualify for special discounts at conferences and AAPL education programs.



## YOUR NEXT STEP: SELECT THE MEMBERSHIP LEVEL THAT'S BEST FOR YOU

Activate your membership in the American Association of Private Lenders today and give your business the professional advantage.

- You'll join a viable network of industry experts.
- You'll get immediate recognition as an industry professional.
  - You'll have a voice in creating the standards for the industry.
  - You'll have access to exceptional professional development opportunities.
    - You'll get added marketing support to enhance your business.

Get all the current information on membership at [AAPLonline.com](http://AAPLonline.com). If you have specific questions, call us at (800) 708-3840.

Now is the time to take your business to the next level. Join AAPL today.

[AAPLonline.com](http://AAPLonline.com)

## MARKETING SUPPORT

When you join AAPL, you also receive a set of marketing tools to help you with your business.

You will receive a complete AAPL logo use package and the right to display this logo in your promotional materials. This logo disc includes digital versions for use in everything from websites to business cards. It also includes detailed instructions for designers so you can just hand them the disc and they'll have everything they need.

You will receive a membership certificate ready for framing. Display this in your office to show that you're a part of the industry's top tier.

You and your company will be included in the AAPL website as a member in good standing. This includes all of your contact information so potential investors and borrowers can contact you easily. You can use this listing as a validation of your company and of your membership in AAPL.

AMERICAN  
ASSOCIATION  
*of* PRIVATE LENDERS



EXCELLENCE · ETHICS · EDUCATION

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# THE FUTURE OF THE PRIVATE LENDING INDUSTRY

*What we do now will change the next hundred years*

We are at a unique point in time for the private lending industry. What we do over the next couple of years will dramatically change how the next hundred years unfold.

Both an ideal opportunity and a dragon are at our door.

While private lenders are the oldest form of financing, the banking industry has gained prestige and influence over the years. Ask the typical person where they can get needed financing for projects and most will say a bank. Banks are large, organized, and visible.

Their branches litter streets across the country. Why? Because they are what people know. "When you need financing or seek to safeguard money, you go to your local bank."

But the tides have shifted.

Banking scandals and failures fill the news. People don't trust banks as they once did. They're rightly frustrated because they can't get the credit they need.

The fuel that has propelled small businesses and provided depositors with stable returns has failed.

This has created an unprecedented opportunity for private lenders and investors.

Our vision for the Association is to reshape the industry. We want private lenders to be viewed as viable alternatives for borrowing and investing.

By creating new standards for excellence, we can raise the perception of private lending.

By uniting, we can address the dragon of increased regulation that is coming.

By providing key information we can increase the viability of every member of the Association.

That's why we are planning regular members-only seminars for lenders and investors that bring the latest in technology, ethics, laws, human resources, and marketing.

That's why we're adding the credibility of a code of ethics and a standard of excellence for all our members.

What has limited private lending in the past was that it was composed of small, scattered, disconnected companies. By joining together, we bring relevance and impact to private lending. That benefits everyone involved.

Now your decision is whether to invest in your future and the future of private lending. Or, to decide to go it alone and hope the coming years won't be too difficult.

It's time to step up and join the smart players in raising the bar for the industry.

The Founding Directors of AAPL:

Wallace K. Groves  
Timothy W. Bricker  
Jack B Rollins III, CPA  
Anthony F. Geraci



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