



# THE **OCHappenings**



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## As Part of the JA Mitsui Family: Reflecting on a Successful Year and Looking Ahead

April 2025 marks the successful completion in Oakmont's journey, as we reflect on a transformative year under JA Mitsui Leasing's leadership. We're proud to celebrate 12-months of milestones and liquidity while looking forward to endless possibilities.

With the final closing of JAML's acquisition of Oakmont in late March 2024, management recognized the exceptional potential of our team, eager to propel Oakmont to new heights. With JAML's support, we found the fuel and runway we needed to elevate Oakmont's originations.

We felt confident throughout the closing process that we would be in a more favorable position once the deal was signed. However, it was not until JAML's Treasury team confirmed the transfer of liquidity (the "first" \$200,000,000) that we knew a major hurdle was cleared. We no longer faced the liquidity challenge of the past year.

From that point, the team quickly returned to the origination and operational efficiency levels that we experienced in 2022. Our first year under JAML has been record-breaking, with unparalleled success in originations – breaking all OCS' previous records!

As we enter our second year as part of the JA Mitsui team, our path only looks brighter. We are very thankful for the support of the JA Mitsui NY and Tokyo teams and look forward to all we can accomplish in future years! Thank you to the OCS team for laying a strong foundation and to our current employees who will drive Oakmont forward.

Together, we look ahead to an even brighter and more impactful future as part of the JA Mitsui family.

Joseph Leonard, CLFP  
President & CEO

Daryn Lecy, MBA, CLFP  
SVP & COO

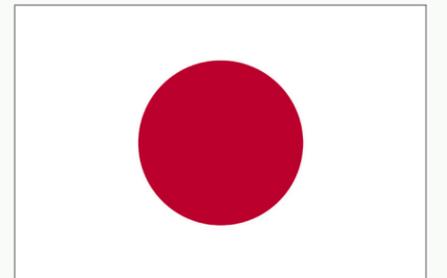
### How well do you know Japan?

JA Mitsui Leasing Group is headquartered in Tokyo, Japan. Here are some interesting facts and, later some trivia questions, about their hometown.

#### FUN FACTS ABOUT JAPAN

### Did you know...

Japan is commonly known as "**The Land of the Rising Sun**" because of its eastern location in Asia, which makes it the first part of the continent to see the sunrise. This nickname is also reflected in the Japanese names for the country, "Nihon" and "Nippon," which mean "where the sun originates", and is embodied in the Japanese flag, a white rectangular banner with a red circle at its center.



**Tokyo is the most populated city on earth** with roughly 13 million people in the city proper and 38 million in the greater Tokyo area. In comparison, the entire state of Pennsylvania has an estimated 13 million people and California, the most populous state in the US, has an estimated 39 million residents.



# Internal Updates

## Welcome



Paris Ellingson (MN)  
HR Coordinator



Laurie Gill (MN)  
BDO



Jennifer Krantz (PA)  
Staff Accountant



Jordan Madaya (PA)  
Staff Accountant



Brenda Sand (MN)  
Operations Specialist



John Williams (PA)  
Digital Marketing Specialist



Bethany Worms (MN)  
Receptionist

## Congratulations

Hailey Nathe is now an Account Manager! From her start as an Intern in 2022 to a full-time Operations Specialist, we appreciate her contributions and look forward to her success as part of the AM team!



Maggie Terres and her husband, Brent, welcomed healthy baby Cora to their family on April 1st. Maggie and Cora (7lbs 14oz ) are doing great!



“ She’s the sweetest little sister to Noah and Ella!  
-Maggie Terres

## HR Updates

Please contact Paris Ellingson (pellingson@akmontfinance.com) with any HR-related questions.

# Monthly Report: March 2025

<b>CREDIT APPS</b>	The credit team reviewed <b>1,078 apps</b> . Daily average of <b>51.33 apps</b> .
<b>SETS SENT OUT</b>	The docs team sent out <b>648 sets</b> . YOY Increase: <b>101%</b>
<b>TITLES PROCESSED</b>	Sent <b>135 titles</b> for processing. Received <b>220 completed</b> Titles/ELTs.
<b>DOCS CHECKED IN</b>	Funding checked in <b>641 sets of docs</b> for an average of <b>30 sets</b> a day.
<b>DEALS</b>	<b>618 deals</b> funded for <b>\$51,813,711.26</b>
<b>WORKING CAPITAL</b>	Working Capital: <b>\$560,500 funded</b>
<b>FISCAL YTD</b>	<b>5653 deals for \$474MM</b> Avg ticket size is <b>\$83.9k</b> (Excludes Working Capital deals)

## FUN FACTS ABOUT JAPAN

*Did you know...*

**The bow is an important form of greeting in Japan,** and Japanese people work hard to perfect it. The depth of the bow is significant—lower bows indicate more respect.



**The kimono is a traditional Japanese garment** worn by both men and women. It consists of a long robe-like dress that is wrapped around the body, with the left side always covering the right. The obi is the belt that keeps the kimono secure. A single kimono can cost over \$10,000.



## April & May Birthdays

Megan Zoba – April 2  
 George Krusen – April 2  
 Jordan Madaya – April 14  
 Daryn Lecy – April 7  
 Jan Bohan – April 17  
 Kayleen Redman – April 19  
 Jayme Gerads – April 26  
 Isaac Nett – April 27  
 Tracey Elfering – April 30

Mikki Henkelman – May 2  
 Brittany Loehning – May 8  
 Jenn Krantz – May 12  
 Romeo Mouk – May 13  
 Hailey Nathe – May 26  
 Sara Revermann – May 27  
 Morgan Davis – May 30  
 Jacki Thielen – May 31

## April & May Work Anniversaries

Jan Bohan – 2 years  
 Kristy Doll – 4 years  
 Tabitha Renneker – 4 years  
 Amanda Town – 9 years

Maddie Moynihan – 1 year  
 Brittany Loehning – 1 year  
 Sara Revermann – 2 years  
 Hailey Nathe – 3 years  
 Molly Sand – 7 years  
 Chad Primus – 7 years  
 Jayme Gerads – 7 years  
 Elise Linn – 7 years



*Happy Birthday & Congratulations!*

## Perfect Match Trivia: JAML & Japan

Congratulations to **Sara Reverman**, winner of last month's "State Flower Trivia."

Answer this month's trivia for a chance to win an OCS apparel credit. Take a screenshot of your answers and email it to [marketing@oakmontfinance.com](mailto:marketing@oakmontfinance.com).

As usual, this is the honor system - **no Googling!**

- Mitsui Leasing and Development LTD was established in 1971. When did JA Mitsui Leasing, Ltd. establish as a joint holding company with Kyodo Leasing Co., Ltd.?
 

Dec 25, 1996      Feb 29, 2000      Jan 1, 2004      Apr 1, 2008
- JAML's total operating assets exceed (in US dollars):
 

8B      12B      16B      20B
- JAML's philosophy is:
 

Connection, equity, sustainability      Exceptional service  
 Real Challenge, Real Change.      Service, integrity, people
- This flowering tree, known to the Japanese as Sakura, is the iconic flower of Japan. In 1912, 3,020 were planted in Washington, DC as a gift of friendship from the people of Japan to the people of the United States. Today, 1.5 million people visit Washington DC every spring to appreciate the splendor of these flowering trees.
 

Cherry blossom      Dogwood      Magnolia      Weeping cherry
- Japan is an archipelago of how many islands? Of these, 260 are inhabited.
 

8,045      11,125      13,486      14,125
- This famous mountain in Japan and a symbol of Japanese beauty is easily recognizable by its symmetrical snow-capped cone shape.
 

Mt. Fuji      Mt. Geisha      Mt. Osaka      Mt. Suzuki
- Japan's national sport has a history of more than 1,500 years. As a nod to the sport, this popular citrus variety called the "shiranu" is better known in this country by a name derived from the protruding knob that resembles the athletes' signature topknot hairstyles. Name that sport and citrus.
 

Ninja      Nunchuk      Samurai      Sumo
- At 145,937 square miles, Japan is roughly the size of what US state?
 

Arizona      Minnesota      Montana      Pennsylvania



JA MITSUI LEASING



# Employee Spotlight: Kristy Doll



Kristy Doll, CLFP  
Lead Account Manager  
(MN)

How long have you been a member of team OCS?

4 Years

What memory from your time with the company made you smile?

Too many to count – I've had way too much fun over the last 4 years.

Do you have any hidden talents?

I don't think I have any hidden talent...but I am pretty good at crafts and cooking... I can make a mean Dill Pickle Dip!

Do you have a nickname we don't know about? If so, what is it?

Kdoll or Kris (more so before I married my husband Chris).

What hobbies do you enjoy doing in your spare time?

Cooking, gardening, camping, and sitting on the back seat of my husband's motorcycle.

What is something you've been working to accomplish outside of work?

Constantly remodeling our little hobby - a 20 acre farmhouse.

What would you do if you won the lottery?

Go on a trip through Europe with my family

Hire a private chef and maid FOREVER

Invest in farmland

Buy a lake house



If you had a time machine, would you go back in time or into the future? What would you do when you got to your destination?

I'd want to go back in time and meet my grandpa from my Dad's side – he passed away 4 years before I was born, and I heard he was hilarious!

If you had to eat one meal for the rest of your life, what would it be? And yes – you can only choose one!

Cereal – AND I was taught to drink the milk out of the bowl as well, so I'd have plenty of calcium too. :D

What is your animal counterpart?

Does it count if I did this via a google quiz? haha Parrot came up with one test and Owl came up with the other so apparently my counterpart is a bird! It was stating how I am talkative, independent, complex, and did I say talkative?



What song do you have to dance to when you hear it?

There are many as I really do enjoy dancing! To be honest, my favorite songs are when my daughter requests a song from Alexa and she and I dance together in our kitchen/dining room.



What was your dream job when you were a kid?

When I was really young all I wanted to be was a mom – when I was in high school, I wanted to become a mom AND a judge.



Tell us about your family and any pets you have. What are you looking forward to the most between now and the end of 2025?

I have been married to Chris for 13 years and we have 2 amazing kids (a 10-year son, Damien and a 7-year-old daughter, Naomi). It's amazing how much our kids are like us when we were their age: Damien is like Chris (quiet and reserved) and Naomi is very much like me (outgoing and slightly crazy - haha). We have 2 dogs. Dodge is a black lab and 12 years old. Star, our Cavalier King Charles Spaniel, is almost 4 years old. We just got 2 kittens as a birthday present to Damien on his 10th birthday – Oreo and Brownie, who are sisters. We always look forward to the summer months because that is when we enjoy cabins and camper time with family and friends!

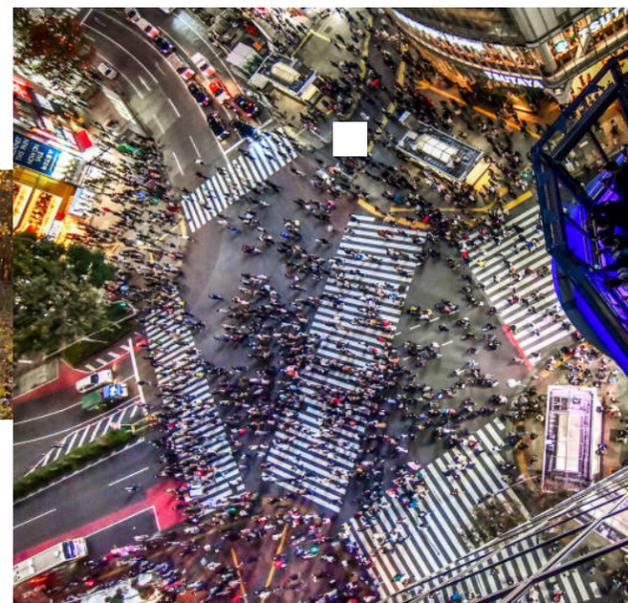


## FUN FACT ABOUT JAPAN

# Did you know...

**Shibuya Scramble Crossing in Tokyo is famous as the busiest pedestrian crossing in the world.**

It merges ten lanes of traffic and five pedestrian crossings, allowing you to cross in five different directions. An estimated 1 million people pass through every day and as many as 2,500 people cross every time the light changes.



## FUN ENFORCERS

# Let Baseball Season Begin!

OCS is getting into the spirit of America's past-time by rooting for their favorite teams – the **Minnesota Twins** and **Philadelphia Phillies**, of course! And nothing says "take me out to the ballgame," quite like OCS' leadership. :)



Have something you'd like  
to include in the next issue?

Send it to  
[Marketing@OakmontFinance.com](mailto:Marketing@OakmontFinance.com) by May 16