



American
Financial
Network

Getting Started

With American Financial Network Inc.



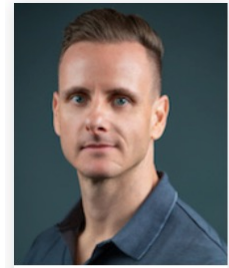
AFN is one of the fastest growing mortgage bankers in the U.S. Built on core values, streamlined operations and an approach to customer service founded on exceeding expectations, it's no wonder why more and more industry professionals are choosing to partner with us.

Who is AFN?

- **Lending since 2001**
- **Family owned and operated**
- **Headquartered in Brea, California**
- **Licensed in 50 states and growing nationally, with more than 240+ branches**
- **Funded >\$6.7 billion annual volume 2021**
- **Helped 19,000+ individuals or families finance their home in 2022**
- **Fannie Mae and Freddie Mac Seller/Servicer, Ginnie Mae Issuer, USDA, VA LAPP approved**
- **Growing Nationally**

Leadership

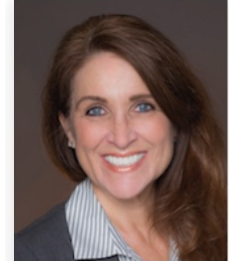
Our executive team is comprised of industry professionals, with over 150 years of combined mortgage experience. Through the guidance and vision of this leadership ensemble, American Financial Network, Inc. has experienced unprecedented growth both in same store sales and through strategic recruiting and market expansion.



John Sherman
Chief Executive Officer



Jack Sherman
Co-Founder



Twyla Hankins
Executive Vice President of
Operations



Scott McGinley
Executive Vice President, Secondary
Marketing



Jonathan Gwin
Chief Operating Officer



Bob Telles
Chief Financial Officer



Susie Sensenbach
National Director of Human
Resources



Andy Kalyviaris
Chief Compliance Officer/General
Counsel



Year Over Year Growth

- 2001**
AFN Founded by Jack Sherman in Chino Hills, CA
- 2009**
AFN Receives FHA Full Eagle
- 2012**
AFN Funds > \$1B and is Licensed in 17 States
- 2013**
AFN Becomes FNMA Seller/Service and Ginnie Mae Issuer
- 2015**
AFN Funds > \$3B, Ranked Top 50 in the Nation and Licensed in Over 40 States
- 2017**
AFN Funds > \$4B, Ranked one of America's Fastest Growing Companies
- 2018**
AFN Funds > \$4.2B, Ranked Top Mortgage Employer
- 2019**
AFN Funds > \$7.6B, Licensed in 50 States + District of Columbia
- 2020**
AFN Funds > \$13.6B & Funded > \$1B Nine Months In A Row
- 2022**
AFN Funds > \$6.79B, Ranked Top Mortgage Employer



Excellence
in Lending



Speed, Scale & Simplicity

- 24-48 hour underwriting with purchase prioritization
- Fast-Track hiring process
- Easy-Fund Closings where the Wire is ALWAYS there in advance!
- Flat Management Model with KISS Philosophy



Products

- Fannie Mae
- Freddie Mac
- Conventional
- Conforming
- FHA, VA, USDA
- 203K
- Reverse
- Jumbo
- Construction & Renovation
- Manufactured Housing
- State & Local Bond Programs
- Plus more!

Agency Approvals

- Fannie Mae Seller / Servicer
- Freddie Mac Seller Servicer
- Ginnie Mae Issuer
- USDA
- VA (LAPP)



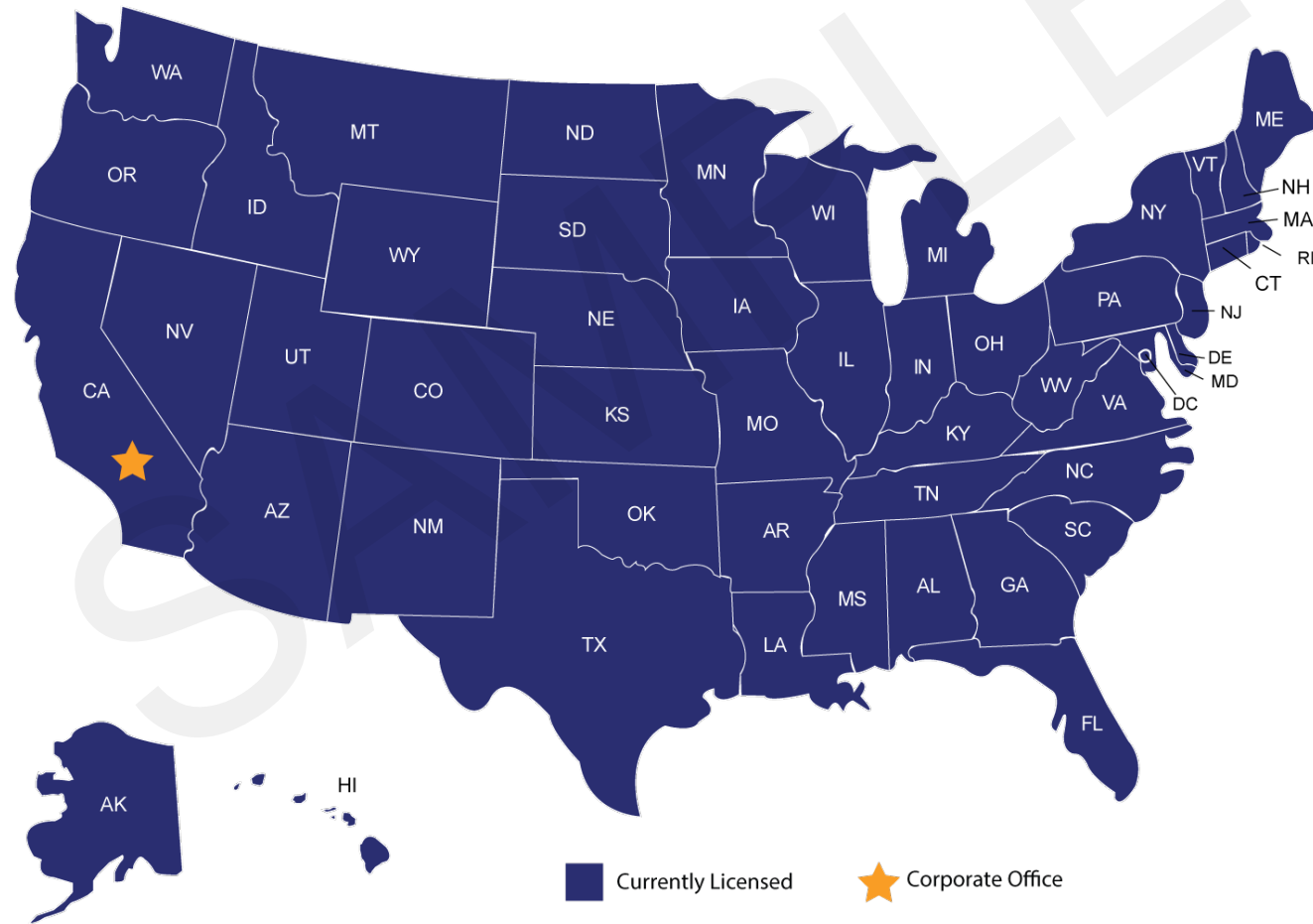
Scenario Desk

- Fully staffed scenario desk
- Typically same day turn-around
- Email or live connect

With so many products and programs, we want to make sure that every loan that can get done, does get done.



Licensed in all 50 States!



Why AFN?

- Strong Financials
- Scalability
- Speed
- Focus
- Honesty & Integrity
- Family Atmosphere
- Flexibility
- Support
- Leadership
- Simplicity
- Flat Management Structure with focus on production support



Our Future

AFN is growing with Retail Production Teams who are highly:

- Professional
- Successful
- Profitable
- Compliant
- Disciplined



Our Future

AFN is growing with Retail Production Teams who are highly:

- Respected
- Purchase-loan oriented
- Customer Service Focused
- Reliant on Relationship-Based Sales
- Involved in their communities
- Motivated to grow



Let's get started...

Have questions?
Contact me anytime!

CONTACT NAME



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THANK YOU!



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