



American
Financial
Network

Elevate Your Career

Join Team AFN today!

AFN is a continually evolving mortgage lender

that combines the platform, technology, product offering and pricing of a large banker with the family atmosphere feel of a small lender. We nurture the entrepreneurial spirit in our branch managers and help them to meet their business aspirations. Their income is only capped by their motivation level.

We deliver on service by utilizing a great team of operations personnel and a very efficient use of technology. We always have a pipeline of new improvements that will continue to set us apart from our competition.



John Sherman, CEO

National Strength. Local Presence.

One of the nation's largest privately held mortgage companies with the resources to compete on a national level with the largest publicly held banks.

AFN is an agency-direct lender, licensed in 50 states + D.C. with over 200 branches supporting more than 1,000 loan officers across the nation.

AFN is based in Brea, CA and founded in 2001.



Growth & Expansion

To sustain such growth across all geographic markets as well as a constantly changing regulatory and economic environment requires a commitment to core values.



Values That Stress Streamlined Operations



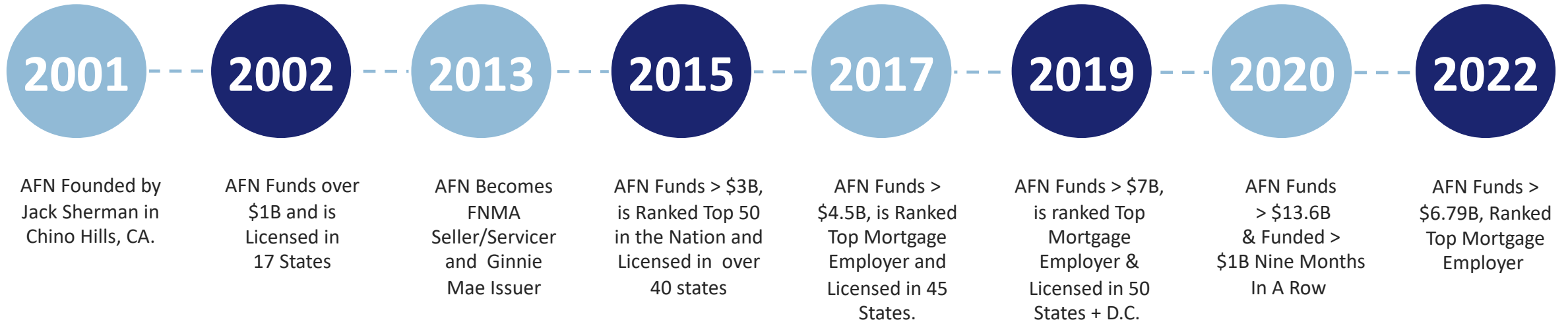
A Flat Management Model Focused On Production Support



Customer Service Approach Designed to Exceed Expectations



History & Growth



“Our branching strategy reflects a culture that is both flexible and empowering.”

One that rewards leadership and provides the necessary support to ensure success. Our role is to simplify processes and remove obstacles to allow Branch Managers and their teams to focus on production, exceed their goals and enjoy the benefits of our shared success.

Take Your Career To The Next Level



INTEGRITY

We provide our customers a solid foundation for a better future with ethical and fair lending practices. We are committed to doing business the right way.



RELATIONSHIPS

The American Dream is more than a motto to us... it's what we do. We are dedicated to making every loan a relationship that will last a lifetime.



VALUES

Bringing our customers true value is part of our daily dedication. We find the right financial fit for each and every borrower while working hard to save them money.

Our Culture

AFN is a unique force in the mortgage market.

OPTIMIZE THE CLIENT EXPERIENCE

The customer's experience is the end result of all our efforts. No matter what we do, how hard we work, or how much time we spend doing it, we always strive to optimize the client experience. Clients and referral partners are at the top of our org chart.

INTEGRITY

We take pride in what we do. We treat others with dignity and respect. We always hold ourselves to the highest standards and make our word our bond.

TEAMWORK

No one person can support our entire effort. We rely on one another as a synergistic group, where the whole is much greater than the sum of its part.

FUN

It is said, "If you love what you do for a living, you will never have to work a day in your life." We want to work hard, but never feel like it.

Our Culture

AFN is a unique force in the mortgage market.

EDUCATION

Hard work alone will not ensure success. We also strive to work smarter than our competition by consistently seeking out new and better ways to accomplish our goals.

TECHNOLOGY

Great efficiencies and service levels can be created through the use of technology. This allows our people to build systems that work best for their branch.

HARD WORK

No matter what our interests, to succeed in a competitive field, we are willing to work harder than our peers..

PEOPLE

Whether it is our clients, our business partners or our employees, people are our priority. We are a family that takes care of one another.

Lending Excellence

At AFN, we know that having the best product isn't enough. In order to close, you need support you can count on right from the start. Nothing is more critical than a smooth transition.

- **Purchase Prioritized Underwriting**
- **Easy Closing/Funding**
- **Advance Wires**
- **Decentralized Underwriting**
- **Paperless Process**
- **Branch Relations Department**
- **Scenario Desk**
- **Typical 24-48 Hour Turn Times**
- **On Time, Every Time Closing**
- **40+ Investors**
- **Agency Direct**

All the tools you need without the red tape.

AFN is a Fannie Mae Seller/Servicer, Ginnie Mae Issuer, USDA and VA LAPP approved with Freddie Mac approval pending. We have it all, from the basics to the hard to find. AFN services include fully underwritten pre-approvals, extended rate locks for new construction and closings in as little as 21 days*.

In recognition that we can't always be everything to everyone, we allow our Loan Originators to broker whenever necessary. Having such a wide and variety of products gives us a unique advantage. We also have delegated underwriting on nearly all our loans.





Backed by AFN's
**Award-Winning
Marketing Team**

Marketing

The AFN Marketing Offering is one of the very best in the industry.

Our team of award-winning and seasoned Marketing, Creative and Social Media professionals are 100% focused on Branch Marketing Support. We are dedicated to providing our originators with the very best solutions and support possible.

All the Marketing Tools You Need To Succeed



Keeping Referral Relationships Strong

We provide our Loan Officer a 3-year loyalty campaign on every closed loan. These communications will keep you in touch with your customers in a fun, interesting, and easy way.



Brand Building Made Easy

From promo to apparel, you'll find it all online at the AFN Store. We Pre-stock many items for fast shipping and also feature many choices. Event rentals can be easily ordered as well.



Individual Websites For Loan Officers

Every Loan Officer is provided a free website that is fully integrated with Encompass and features an easy way for borrowers to complete their applications online via AFN's SNAP.

All the Marketing Tools You Need To Succeed



In-House Marketing & Design Team

You have the support of the AFN marketing team! We offer custom creative development including graphic design, copywriting and compliance review.



Social Media Library

The AFN Social Media Library is fully stocked with posts, videos and infographics to stay connected with your clients and referral partners on social networks.



On-Demand Marketing Library

The library features over 1,000 pieces of marketing from multi-media campaigns to direct mail postcards. Each piece is customized for you and is already compliance approved.



CRM & Lead Management

The CRM is integrated with Encompass and gives you access to all your contact details, scenarios and marketing history, as well as manage leads within the system.



Technology

When it comes to technology, at AFN we pride ourselves on ease-of-use. Our job is to make the complicated simple, to always find the easiest path from point A to point B, to do it as quickly and as efficiently as possible and to ensure our platform is highly scalable to support your growth.



High-tech automation



Readily accessible loan originator system



Automated pricing engine



State-of-the-art-telecom system



Command Center connects all job functions



Personalized Borrower Videos

Licensing

At AFN, we know the more states you are licensed in, the more business you can close. But, with industry requirements, and ongoing changes to regulations to protect consumers, making sure your staff is fully trained, knowledgeable and authorized to sell can be a challenge. At AFN, we take licensing seriously. We know that providing you with the support you need is crucial to your success and an important part of our expansion efforts.

You can count on us to:



Assist Loan Officers with maintaining active licenses, providing insight to license inquiries, and assistance with new license applications.



Provide discounted savings to NMLS approved pre-licensing and continuing education vendors as well as state exam prep material.

Human Resources

We are dedicated to providing the highest level of customer service. We offer a full benefits package to fit both your current and future needs. With our online benefits access, it's as easy as 1-2-3 to manage all your AFN employee benefits.

Insurances

- ♥ Medical/Dental/Vision Insurance
- ♥ Life Insurance
- ♥ Disability Insurance
- ♥ Flexible Spending Account
- ♥ Medical Out-of-Pocket Expense

Payroll & Retirement

- ♥ Commissions Paid Weekly
- ♥ Automated Payroll
- ♥ Direct Deposit
- ♥ 40(k) Retirement

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THANK YOU!



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