



Now Hiring

BRANCH OPPORTUNITIES



6 REASONS

WHY STARTING A BRANCH CAN PAY DIVIDENDS

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ANDREW MENTE



AMERICAN FINANCIAL NETWORK INC.
FINANCING THE AMERICAN DREAM

Going it alone in the mortgage origination world can be tough, especially when new hurdles such as the QM rule are thrown in your way. Joining a branch network and making the most of all the corporate support that comes with it is one way to ease the pain. MPA explores the advantages of this system – and how to pick the right organization for you.



Last year, MPA surveyed originators to find out how highly they rated each of six key selling points of branch networks. We asked survey respondents to rate the importance of each selling point on a scale of one to 10.

Here's how the numbers shook out:

■ UNDERWRITING/PROCESSING SUPPORT AND TURNAROUND TIME: 9.2

Getting loans approved quickly isn't just good for the originator – it's good for the customer. With that in mind, most originators thought underwriting support and turnaround time were far and away the most important considerations when looking at joining a branch network. And it's here that being part of a network can deliver in spades.

■ COMPLIANCE SUPPORT: 8.9

Of course, speedy underwriting and processing doesn't matter if you run afoul of any one of the raft of new regulations that have been thrown at originators in recent years. Keeping on the right side of the new regs has become increasingly complex – and having a corporate compliance team at your disposal can be a lifesaver.

■ AUTONOMY WITH SUPPORT: 8.5

But does having a "home office" to take care of underwriting and compliance mean you give up your autonomy. One of the things an independent originator may relish about her business is being her own boss. Does joining a branch network destroy that sense of independence.

■ TECHNOLOGY, SOFTWARE AND CRM SUPPORT: 8.4

One of the greatest advantages of joining a branch network is gaining access to the kind of cutting edge technology that may be beyond the reach of an independent operator.

■ **MARKETING AND BRAND AWARENESS: 7.5**

It's an old marketing axiom that if customers don't know you exist, it doesn't matter how good your product is. And marketing strategy doesn't come easily to everyone – after all, there's a reason companies pay professionals to do it. That's why access to a branch network's professional marketing team can make all the difference when it comes to generating business.

■ **TRAINING AND EDUCATION: 7.4**

Continuing education isn't just a good idea in this industry – it's an absolute requirement. Having access to a branch network's continuing education programs can not only help originators keep current with state licensing requirements – it can provide them with real tools to grow their business.

Thinking About Joining A Branch? AFN Has You Covered!

ABOUT AFN

2001

AFN Founded by Jack Sherman in Chino Hills, CA

2009

AFN Receives its Full Eagle

2012

AFN Funds over \$1B and is Licensed in 17 States

2013

AFN Becomes FNMA Seller/ Servicer and Ginnie Mae Issuer

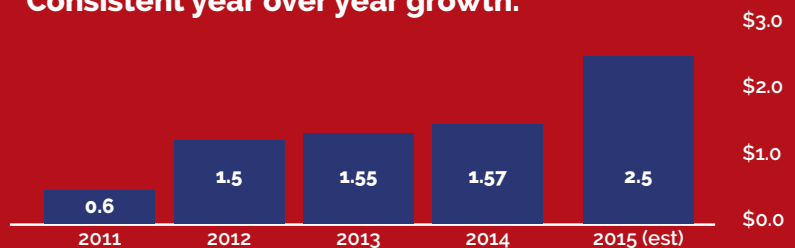
2014

AFN Funds > \$2B, is Ranked Top 50 in the Nation and licensed in Over 40 states

AFN has shown consistent growth year over year.

While most companies' volume levels are tied to the interest rate environment, AFN's volume is primarily tied to successful partnering with new branches in new markets.

Consistent year over year growth.



AFNlisted
Real Estate
Marketing Suite



The most complete, advanced, easiest to use marketing system for the real estate industry. A suite of tools you can use to get in the door or keep an existing relationship strong.

Loyalty
Company Paid
Program



Keeping relationships strong just got easier. We provide our Loan Offices a 3 year loyalty campaign on every closed loan, free of charge, to help them keep in touch with their customers.

AFN iConnect
Ultimate
Marketing Suite



AFN iConnect is a cloud-based and mobile friendly suite of tools to empower you to grow your business through automation, relationship building, lead generation, and more



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Investors

Broker out when you need to. We support your success.

AFN is a Fannie Mae Seller/Services, Ginnie Mae Issuer, USDA and VA LAPP approved with Freddie Mac approval pending.

As a Banker we have correspondent relationships with over 30 major investors providing almost every product needed in-house.

However we also recognize that we can't be everything to everyone, and that is why we allow our Originators to broker when necessary.

Loan Programs

- FHA (Full Eagle)
- Conventional
- VA (LAPP)
- USDA (Rural)
- Reverse
- Jumbo (\$2M)
- Homepath
- HARP
- Manufactured Housing
- State bond programs
- 203k Rehab



Top 100 Mortgage Companies

American Financial Network, Inc. is proud to be named a 2014 Top 100 Mortgage Company by Mortgage Executive Magazine. Each year, Mortgage Executive Magazine compiles a list of the top mortgage companies in the country.

"American Financial Network had a fantastic 2014 and we're honored to make this annual list from Mortgage Executive Magazine," said John Sherman, President of AFN. "We look forward to the coming months as 2015 is shaping up to be an even better year at AFN." Lenders are ranked based on annual loan volume and AFN ranked #53 in the country. Winners will be rewarded at the annual Mastermind Summit in Las Vegas this June.



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