



# AHFM

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AMERICAN HOME FREE MORTGAGE

**A FULL-SERVICE  
MORTGAGE BANK**

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Thank you for your interest in American Home Free Mortgage (AHFM)! I am excited that you are taking the time to learn more about our Branch Manager and Loan Officer opportunities. As you will see, we have worked hard to create a company where dedicated and professional mortgage professionals can thrive and prosper.

American Home Free Mortgage is a smaller and more personable mortgage bank. We always take the time to listen to our employees and customers to ensure that we build an organization that we are proud of. We understand how important it is to provide you with a highly efficient and hassle-free work environment. We are equally aware of how important it is to you to maintain the flexibility and freedom that is an integral part of being an independent mortgage professional.

Please take some time to review all of the various resources, services, and products that we have to offer. Do not hesitate to contact us should you have any additional questions regarding our Branch Manager and Loan Officer opportunities.

Thank you again for your interest in American Home Free Mortgage. We look forward to hearing from you soon!

Sincerely,

A handwritten signature in blue ink, appearing to read "Jason Wu", is positioned above the printed name.

Jason Wu  
Director of Branch Recruiting

## ABOUT US

American Home Free Mortgage is a Full-Service Mortgage Bank. This means that we have the ability to underwrite, close, and fund residential loans as a Direct Lender. We are also a smaller and more personal mortgage banker that is committed to providing you with an outstanding level of service that cannot be matched by larger banks.

## WHAT DOES THIS MEAN FOR YOU?

We control the entire loan process from start to finish. We are able to underwrite most loans in 48 hours! Our average process time from origination to close can be as little as 14 days! We pride ourselves on meeting your closing deadlines, no matter how challenging the loan may be.

## WHY AHFM?

- 1 SERVICE! SERVICE! SERVICE!** We know that you have choices. We are dedicated to earning your business each and every day by providing you with superior service on each and every loan.
- 2 No Application Fee.** We want you to join our team! Unlike some other organizations, we would never dream of charging you an application fee.
- 3 Fast Application Turnaround.** Nobody likes to wait. We will review and respond to your application within 24 hours of your submission.
- 4 Sign Up Today, Submit Tomorrow.** Time is money. Send in your application today and we will make sure that you can submit your loan tomorrow!
- 5 No Minimum Volume Requirements.** We understand that it takes time to grow your business. We will work with you every step of the way whether you are closing a few loans per month or dozens of loans per month.
- 6 Fast Underwriting Turn Times.** Don't let your loans get lost in the big bank shuffle. Let our fast underwriting turn times be your competitive advantage!
- 7 Direct Access to Our Loan Production Professionals.** Communication is key. We are committed to promoting open lines of communication with all of our loan production professionals.

## TRAINING & ONGOING SUPPORT

**Orientation Webinar.** It's not always easy learning new systems and processes. We will walk you through our lending platform and loan processes to ensure that your transition to AHFM is smooth and trouble-free.

**Online Training Videos.** Sometimes we all need refresher courses. We have created a comprehensive set of training videos for you to refresh and reinforce your knowledge at any time.

**Licensing & Compliance Support.** Licensing requirements got you down? We will help you navigate the new licensing requirements to ensure that you are fully compliant with all of the applicable laws and regulations.

**Webinars on New Products & Industry Changes.** The speed of change in the mortgage industry is accelerating. We will keep you informed of the industry's newest products and regulations with regular newsletters and webinars.

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## MARKETING RESOURCES

**Customized Marketing Brochure.** We want to improve your sales success ratio. To help you do this, we will provide you with a personalized Mortgage Basics Brochure that you can e-mail or mail to prospective customers.

**Weekly Mortgage Market Newsletters.** Relationship building is an essential part of any origination business. We publish a weekly Monday Mortgage Newsletter for you to send to your referral sources to keep your name at the top of their lists.

**Corporate Marketing Programs.** We know that new products and programs help generate sales. We are working hard to provide you with the industry's latest products and programs to put you ahead of your peers.

**Comprehensive Online Marketing Library.** Why re-invent the wheel? We have access to an extensive database of marketing designs and products that you can utilize in your own marketing campaigns to realtors and consumers.

**Lead Purchase Programs.** There are a number of ways to identify and win new clients. We can help you establish a variety of lead programs to help you generate new business.

**Personalized Website.** As part of the American Home Free Mortgage team, you will have a personalized website where customers can submit their loans online directly to you!

## ACCOUNTING

Receive 100% of your loan origination income less a branch fee of \$395 per file.

Low fees on banked or brokered loans. Just \$395 + 25bps.

No disclosure of YSP, a significant advantage over brokered loans.

For in-house loans, YSP is never factored into any lender fee caps.

Bi-monthly payroll on the 15<sup>th</sup> and 30<sup>th</sup> of each month. Non-pay day payroll processing is available upon request because we understand that you cannot always wait.

Get paid on your loans when they close. No need to wait for the loans to be sold off of the warehouse line before receiving your back-end commissions.

No branch reserve account required. We want you to focus your time and money on generating loans.

## LOAN PROGRAMS

Conventional / Jumbo Loans

Adjustable Rate Mortgages

FHA down to 580 FICO / FHA \$100 Down

FHA 203(k) Streamline

USDA Rural Loans

VA Loans

Reverse Mortgages

Manufactured Home Financing

HUD Good Neighbor Programs

Credit Repair and Credit Score Improvement

Commercial Loan Financing

## LENDING PLATFORM & TECHNOLOGY

**Loan Scenario and Structuring Support.** Having a hard time finding the right loan program for your borrowers? Our loan experts are here to help you identify and structure the best loan for your customer.

**In-House Processing Available.** We want you to have the freedom to process loans yourselves or to utilize our in-house processing professionals. You get to decide which option is best for you.

**In-House Underwriting, Closing, Funding, and Shipping.** In-House Underwriting, Closing, Funding, and Shipping. One of our significant advantages over mortgage brokers is our ability to fund your loan in-house. Because we control the process, we can ensure that we deliver the speed and efficiency that you require in today's competitive lending environment.

**Direct Access to Our Loan Production Professionals.** Unlike other mortgage banks, we encourage open communications with our Processors, Underwriters, Closers and Funders. Building a wall between origination and underwriting only results in frustration, miscommunication and inefficiencies.

**Comprehensive Employee Internet Portal.** We have a secure website back office where you can access everything you need to manage your business and originate loans. You will always have access to the latest documents and forms in one easy and convenient location.

**Leading Edge LOS.** We provide our Loan Officers with one of the most comprehensive and effective LOS' in the market. Unlike other companies, we absorb the cost of this software so that you do not incur any out-of-pocket expenses!

**Online Pricing Engine.** We utilize an advanced web-based pricing engine. This comprehensive online pricing engine provides you with 24/7 real-time pricing on all loan products so you can quickly provide pricing scenarios to your clients and know immediately what you can earn on each transaction.

**Web-Based E-mail.** Upon joining our company, we will provide you with your own corporate web-based e-mail account so that you will have a unified marketing presence with your referral sources and customers.