



Branch Opportunities

What Makes Us Different

At AmeriFirst Home Mortgage we believe that people really do care about our industry and when working with other like-minded people, great things can happen. At AmeriFirst, people are our most unique and prized resource. We work together like a family.

AmeriFirst has been family owned and actively managed by the same two owners since 1983. We believe the vision, passion and culture of AmeriFirst Home Mortgage is so inspiring that you will want to become part of the family.

While most companies are asking what you can do for them, we are asking what we can do for you. Our focus is to help increase your business and provide a platform to support your existing business, while improving your quality of life. Our attention to our people makes us different.

At AmeriFirst Home Mortgage, we do far more for your business than funding your loans. We actually help to grow your business.

If you are looking for a company where people truly do come first, I urge you to contact us and find out why our people do make a difference to our company and to the customers they serve.

Our Core Purpose & Values

Our core purpose is to provide the right solution at the right time at the right price. Our mission is to continue to be one of America's top lenders and to embrace technological and product innovations to add value to our staff, customers and business clients.

Our continued success and prosperity depends on how well we fulfill six core values:

1. Honesty and Integrity
2. Hard work with balance
3. Enduring relationships
4. Nurturing creativity
5. Fairness & respect for others
6. Making a meaningful difference in the life of others

What We Offer

The well documented difficulties of the current economic and legislative environment have become a burden for many brokers. It has and will continue to be difficult for a broker or smaller operation to compete. Our mission is to help you survive and more importantly thrive and prosper in today's climate. Take a few minutes to look over what you can expect if you become part of the AmeriFirst team.

- A mortgage banking environment where we underwrite our own loans in-house and funds our loans using our own warehouse lines
- We sell directly to FNMA & GNMA, we service our conventional and 203(k) loans as well as sell loans to a variety of investors
- FHA Direct Endorsement (Full Eagle), VA Automatic Lender, USDA Approved Lender
- A platform of conforming, non-conforming, FHA, VA, Rural Development and Reverse
- Mortgages, including both Standard and Streamline 203(k) loans
- 25+ years of FHA experience, we know the nuances of government lending
- Fast turns times in underwriting and closing, 48 hours is our standard
- Stability and consistency in an unstable market
- Keep your own team and location
- A seamless transition, *we can move quickly to bring over your team*
- Top notch Compliance and Licensing experts on staff, *no need to navigate regulatory changes or state audits on your own any more*
- Aggressive and flexible compensation plans
- Focused and controlled growth, *we never compromise quality or quick underwriting or closing turn times for the sake of expansion*
- Marketing support, *professionally co-branded materials*
- A social media platform to help you cast a wider "net" of referral sources and customers
- Excellent employee benefits including medical, dental, short tem disability, 401(k) with a match
- Professional support for the Accounting and Human Resource Departments, *we handle all of your payroll & benefits administration, pay your bills and provide comprehensive monthly profit and loss statements*
- Information technology support and nationally recognized software (Mortgage Builder) for processing and loan submission

- Currently licensed in Michigan, Ohio, Indiana, Wisconsin, Minnesota, Kentucky, North Carolina, Florida, Illinois, Alabama, Georgia and Tennessee
- An entire staff of professionals who understand that the business is about getting loans closed

What We Expect from You

- Originate loans in an ethically responsible manner
- Treat everyone in our organization fairly and with respect
- Have fun and enjoy yourself, this is an exciting and rewarding business to be part of

Testimonials

Sound too good to be true? Don't just take our word for it, read below to see what some of our satisfied branch managers have said about joining AmeriFirst. Still not convinced? We invite you to go to <http://amerifirst.com/index.php/our-team/office-locator.html> and call any branch of AmeriFirst and ask them about their experience. Our branch managers are open and honest, and willing to talk about their experiences with AmeriFirst.

Brian J Lundin/ Branch Manager/ Noblesville, IN

I wish to express to you my appreciation for the exemplary service and pleasantness and kindness shown to me on a very important file to me that {closed on time}. The borrowers are dear friends of mine and the service I have been able to deliver to them has been excellent because of {corporate support staff} Laurie, Katie, Meg & Karen. Others may have helped, but these 4 have answered questions, helped correct inadequacies and explained in detail the nuances of Mortgage Builder and AmeriFirst! The learning curve is shrinking because of their dedication to service and KINDNESS! THANK YOU ladies for EXCELLENT service and for taking the time... {you} brought a huge smile to the faces of 2 dear friends, a dear Realtor friend, a listing agent, a title closer, a seller, a processor and mine! THANK YOU!

Michael McClain/ Branch Manager/ Indianapolis, IN

It is just incredible how good and effective {the AmeriFirst} staff is. I had an FHA purchase on a condo where there was a question on how many units the builder could own and what qualified as ownership in one community. Faith and I read the guideline prior to sending the file to underwriting (U/W) and thought we were in good shape. Maranda had a different conclusion and when Anne and I spoke she said she thought the language that Maranda reviewed was in fact correct, therefore ineligible.

Now, this is why Anne is so wonderful. She listened to my understanding of the guideline and said "you know Mike, that makes sense" and put a call into Bud for further clarification. Bud said he understood our opinion of the rule, but also was getting conflicting information from HUD which was the way Maranda had originally thought.

Bud and Anne did not stop there. As they went to the condo division under HUD and when this was presented to the proper person at HUD, they agreed with Faith and me. In almost any other company, this deal would have been dead. Most “Head of Underwriting” {staff} would have not taken the time to listen and certainly would not have spent the time to get the proper people involved that had the correct understanding of the rule. This took 3 business days and it was worth it in every sense.

This truly is just one example of why AmeriFirst is second to no-one in this industry, period!

Michael B./ Wisconsin

When {Patrick} was trying to convince me to come on board he told me two things that I would encounter:

1. Mortgage Builder would be difficult to learn but in the end I would like working in it. It is and I do!
2. I would like the folks that I would be with. I do!! What {he} didn't tell me was that everyone would go out of their way to help me learn the systems. That everyone that I would deal with would at some time in the conversation remark that AmeriFirst is a great place to be and they like it here. That the depth of knowledge that the people I would be working with was as great as it is and last that I would be excited to part of the team. I am.

Faith McClain/ Loan Processor/ Indianapolis, IN

My husband and I... had been a broker for many years and just weren't sure what we miss or gain from being a Direct Mortgage Banker {with AmeriFirst}. As a broker we might have a couple of options with wholesale lenders and maybe an extra .25% every once in a while, but there were too many lender specific layered credit guidelines to keep with and the service was horrible. Underwriting times were sometimes weeks and the closing departments were terrible to work with. My husband has always told me that he doesn't need to be the lowest guy in town to get business, it is about service levels. Service is what sets us apart from our competitors.

After working with AmeriFirst for 2-plus years now, we are very glad that we made the switch. The Underwriting is very consistent (1 set of guidelines), 24 hours or less in Underwriting turn times, 24 hours in clearing conditions or less, and most of all, the ability for me to pick up the phone and speak with our Underwriters about a specific loan is clearly a positive. All Underwriters work to find a way to approve the loans. Other things to consider are we have a great compliance staff to ensure you are always in compliance and our closing department is just tremendous. There is never a need for me to call and ask where the package is or a title company calling asking about the wire. Penni's staff is just great!! You will have to submit very complete and organized packages, that meet guidelines, to expect the fantastic turntimes. There are many staff members who are very knowledgeable and experienced to help you with this. Everyone at AmeriFirst has great pride in a job well done.

We found very quickly that the AmeriFirst “way” was very effective and allowed my husband to spend more time selling to this Real Estate Agents and not having to get involved on the back end. All employees have the same goal and that is to find a way to get your loan to the table. Everyone gets paid the same way - by closing loans. Everyone at AFC understands this. This has been a very positive move for us, but we certainly had the right mindset going in - that being a broker, in the long run, was making it harder on ourselves.

Getting Started

How do I go about getting approved?

We are Selective. Our results have come because of outstanding people. Frankly, we're pretty fussy about who we "partner" with. We consider your experience, production histories, and goals. We want you to be as driven as we are to excel. This makes for beautiful chemistry. And it goes both ways.

How do I know if we are a good fit?

This is a very important question for both of us. And the answer has a lot to do with values. On our end, we see our relationships as a strategic partnership that combines the resources of the Originator, with those of AmeriFirst, to achieve common objectives. People that are committed to this teamwork-value do best in our environment. It's a compelling ingredient.

We will be asking about your production. How long you've been originating, and how much you consistently fund, will be interesting to us. We don't train you to become an Originator, and developing business is your responsibility. With AmeriFirst, there are Originators that do anywhere from mega-production to good production. We consider relationships all along this continuum based on attitudes and aptitudes. Of course, we're only open to relationships that are clean with the law and Regulators. And like all lenders, we have to verify this.

What are the minimum requirements to be considered for a branch opportunity?

AmeriFirst seeks experienced and seasoned mortgage professionals that can originate and close loans in all market conditions. We desire at least 2 years current origination experience and frankly, like to see 3 years plus. Experience with all loan types is preferable. Although all production volumes will be considered, a demonstrated ability to produce upwards of \$1,000,000 per month is what we're looking for. You should also have some managerial or supervisory experience and be able to provide verifiable industry references.

Secondly, we evaluate the credit standing of all our applicants...particularly any challenges in the last 12 to 24 months. Naturally, we understand that extenuating circumstances occur and we patiently review each letter of explanation when there are challenges.

Lastly, we conduct a criminal background check on each and every applicant intending to originate loans for AmeriFirst. Care and confidentiality are the hallmarks of our selection procedure.

What if I don't meet the minimum requirements for a Branch, is there a place for me at AmeriFirst?

If our own branch is not right for you at this time, this doesn't necessarily mean you can't become involved with AmeriFirst. We may be able to construct an interface with one of our existing Branches allowing your production skills to develop, with a possible maturation into branch management.

Ready to get started or want more information?

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