

American Funding offers its customer not only the best loan products that are fitted perfectly to their individual situations, but also provides a broad array of value-added services. Our management believes that the company's success has been a result of providing customers access to all essential services related to the residential mortgage transaction, flexible loan structuring alternatives, and a professional working environment that attracts productive loan officers. The following are some of American Funding, Inc.'s strongest attributes:

### **Training and Technology**

American Funding provides highly motivating and detailed training to all employees in every department.

Customer Service -American Funding has consistently demonstrated that the success of the Company lies with its highly knowledgeable staff that are trained and committed to delivering "world class customer service."

### **Broad Service Range**

By offering mortgage, title, appraisal and lending services in a "single source" package,American Funding is able to streamline each transaction allowing for faster and more accurate service.

### **Well Established Referral Sources and Marketing Campaigns**

American Funding has successfully generated an increasing number of loan applications year after year. Management attributes its strong growth to a broad referral base as well as business and marketing campaigns telemarketing, direct mail, Yellow Page advertising, and an interactive web site.

### **Expansion Opportunities**

Management has demonstrated that American Funding's model is both scalable and replicable in new markets. American Funding continues to expand into other state markets to offer additional service areas.