

25 Years of Financing the American Dream: American Financial Network Celebrates a Legacy of Growth, Innovation

BREA , CA, UNITED STATES, June 18, 2026 /EINPresswire.com/ -- [American Financial Network, Inc.](#) (AFN), a family-owned independent mortgage banker, is celebrating 25 years of helping families achieve the American Dream through homeownership. Founded in 2001 by Jack Sherman and his son John Sherman, AFN has grown from a family-owned California mortgage company into a national lender licensed in all 50 states and Washington, D.C.



Over the last quarter century, AFN has funded more than 260,000 loans totaling more than \$80 billion while navigating every major market cycle in modern mortgage history. Throughout that growth, the company has remained committed to the values on which it was founded: relationships, service, integrity and innovation.

When AFN opened its doors, the mortgage process was largely physical and manual including paper files, wet signatures, fax transmissions, manual underwriting reviews and weeks of back-and-forth communication before reaching the closing table.

Today, that process looks fundamentally different. AFN has built and deployed a proprietary AI-powered technology ecosystem designed to support loan officers, operations teams, borrowers and real estate partners across the mortgage lifecycle.

The company's growing suite of AI-powered solutions includes Brady, AFN's loan officer AI assistant; Sophia, the consumer AI assistant; Juliet, the Realtor AI assistant; and Otto, AFN's internally created team of underwriting agents. These tools are designed to improve communication, reduce manual workload and create a faster, more efficient mortgage experience while preserving the human expertise and oversight that remain essential to responsible lending.

AFN's AI ecosystem is designed to eliminate manual work around the decision, improve efficiency and support the people who serve borrowers every day. Every credit decision at AFN is made by a human underwriter.

AFN's 25-year story is also a story of resilience. The company successfully navigated the housing crisis, continued strategic expansion while many competitors exited the market and emerged with its family ownership structure, culture and long-term vision intact.

The years that followed brought sustained growth and national expansion. AFN surpassed \$1 billion in funded loans in 2012, reached \$3 billion in 2015, became licensed in all 50 states plus Washington, D.C., by 2019, and achieved a historic \$13.6 billion in funded volume during 2020.

During this time, AFN has earned national recognition not only for production and growth, but also for workplace culture, innovation, operational excellence and leadership development.

The company has been recognized repeatedly by Scotsman Guide as a Top Mortgage Lender since 2016 and has earned placement on the Inc. 5000 list of America's Fastest-Growing Private Companies, Mortgage Executive Magazine's Top 50 and Top 100 Mortgage Companies rankings and numerous industry leadership lists recognizing the nation's top mortgage organizations.

AFN's commitment to its people has also generated consistent workplace recognition, including honors as a Top Workplace, Top Mortgage Employer, one of the 50 Best Companies to Work For, a Top Employer for Women and a Newsweek-recognized Great Workplace. Additional recognition for culture, diversity, employee wellbeing and human resources excellence reflects the company's long-standing investment in creating an environment where employees can build lasting careers.

Innovation and operational performance have been recognized through industry awards for technology leadership, operations excellence, AI innovation and marketing achievement, reinforcing AFN's position as a forward-thinking lender focused on continuously improving the mortgage experience.

AFN's executive leadership team has also been recognized repeatedly by industry media, including HousingWire, National Mortgage Professional Magazine, Mortgage Professional America, PROGRESS in Lending and Mortgage Women Magazine. Vision Your Success and other organizations have recognized AFN for excellence in leadership, innovation, finance, technology, operations, culture, diversity and business performance. These individual recognitions reflect AFN's longstanding commitment to developing leaders across every area of the organization.

As AFN enters its next chapter, leadership remains focused on expanding its AI ecosystem, deepening automation throughout the mortgage lifecycle and continuing to deliver a mortgage experience built on both technology and trust.

The company's direct lender status (with delegated authority to underwrite, fund and service

Fannie Mae, Freddie Mac, FHA, USDA, VA and Jumbo loan products in-house) positions AFN to continue moving quickly and efficiently as the mortgage industry evolves.

For AFN, the next chapter is not just about technology. It is about using innovation to better support the people behind every loan: borrowers, loan officers, operations teams, real estate professionals, and the communities AFN serves nationwide.

About American Financial Network, Inc.

American Financial Network, Inc. (AFN) is a family-owned direct mortgage lender headquartered in Brea, California. Founded in 2001, AFN is licensed in all 50 states and Washington, D.C., operating through 150 branch locations with approximately [1,400 mortgage professionals](#). As a Direct Lender with delegated authority, AFN underwrites, funds, and services Fannie Mae, Freddie Mac, FHA, USDA, VA, and Jumbo loan products in-house. Since its founding, AFN has funded more than 260,000 loans totaling over \$80 billion. For more information, visit www.afncorp.com.

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