

At AFR, we believe success is built step by step. That's why we're introducing a new pathway to One-Time Close (OTC) Construction and Renovation Loans—designed to set you up for long-term success.

To **gain or maintain access** to these product lines, we need your company to achieve our Preferred Client designation between April and June (Q2 2025) or during any rolling quarter thereafter.

How does my company achieve Preferred Client status?:

- Fund at least 5 Standard (Non OTC/Renovation) loans during the April through June '25 timeline or any rolling 3 months thereafter.
- •Take the revamped "Master the Fundamentals of OTC/Renovation" trainings that are offered weekly (Mandatory for originators that haven't closed an OTC or Renovation loan with AFR).
- •Schedule and conduct an AFR Overview Session with your Account Executive Quarterly.

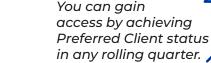
Here's Why:

Master the Fundamentals Class – OTC & Renovation loans are different, we want to set you up with the right knowledge and expectations so you can originate this type of loan with confidence.

Unlock New Opportunities – Build a strong foundation and a deeper understanding of our core products

Expand Your Business – Seamlessly transition into OTC & Reno lending with more experience for you and your clients





Don't worry!



Once you've established this foundation, you'll be ready to expand your business into OTC & Reno lending!— We are setting you up for success with all-new training and education! Our enhanced courses will give you the knowledge, tools, and confidence to thrive in the OTC & Reno space. When you succeed, we all succeed!

Ready to take the first step? Let's build together!

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