



Fred Arnold

After an honorable discharge from the United States Air Force, Fred Arnold, Mortgage Advisor at American Family Funding in Santa Clarita, CA, says he wasn't sure what path his career would take. Armed with a degree in Finance and Real Estate, he was willing to entertain the suggestion of a family friend who encouraged him to enter the mortgage industry. As fate would have it, Fred was a perfect fit for the position. In the 27 years since then, Fred has helped countless families to purchase their dream home, and use real estate to help them achieve their long and short-term financial goals.

"It's always been about the people, for me," Fred says. "First-time buyers come in, not knowing where to start, are occasionally anxious, and they leave with

a road map on how to buy their first home. Others come to us, worried about credit issues, and they leave with a game plan for rebuilding their credit. Some want to begin investing in real estate but don't know where to start. We provide solutions to these challenges. We help clients overcome life's obstacles and achieve their financial goals."

Continuing, the proud father of four says, "My parents were the first who inspired me to help others. My mom was a very hard worker and massively devoted to her children. And, my dad was an incredibly hardworking entrepreneur. They both taught me to always do my best, and to help others in any way I could." Fred has followed his parents' example by doing everything he can personally and

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professionally to help others, particularly those he calls "local heroes."

"Veterans have always held a special place in my heart," says Fred. "To help our service men and women buy a home, often with \$0 down, is really gratifying." Fred enjoys supporting teachers and senior citizens. "I really admire teachers. Being a teacher is not just a vocation, but a calling. They are helping to shape our future by educating our children," he continued.

"I also respect our seniors so much. They have paved the way for everything we enjoy today, which is why I made sure we offer specific programs for teachers and seniors to assist them with their real estate and retirement goals."

Fred's actions and efforts over the course of his career certainly indicate that he's determined to pay forward his gratitude in myriad ways. For instance, it was Fred who served as the face of the California mortgage industry during the real estate crash and recession. As the President of the California Association of Mortgage Professionals in 2008-2009, Fred answered the tough questions, and forever carved a place as a true leader in the field of real estate financing. "When the mortgage industry was under attack, I was proud to be one of its spokesmen," he says. "It was a difficult time, but it clearly identified and weeded out the bad players in the industry. The good ones remained and we are still here today, serving the American people."

Fred also took it upon himself to try to inspire others in his local community by launching the television show "Out of the Rough," and the radio program, "The SCV Chamber Business Spotlight." "I have interviewed thousands of business owners and community leaders to try to magnify their genius, in an effort to encourage others through good times and bad," he says. "My passion is helping others."

His efforts to give back to his community extend even further. Fred currently serves as President of the OLPH School Board. He is also on the board of the COC Foundation, along with serving on the board of the Santa Clarita Coalition. In addition, he is a past Chairman of the Santa Clarita Valley Chamber of

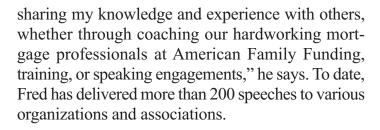


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Commerce and served as Secretary for Matadors Community Credit Union.



Even though Fred clearly goes the extra mile to help his community, and to ensure that every borrower who comes to him leaves with a viable solution to their challenge, he still creates time to mentor and guide others in the mortgage industry. In addition to overseeing more than 20 mortgage professionals on his team, located throughout California, Oregon, and Colorado, Fred is also a frequent speaker at various seminars and events. "I love



Yet, with everything he has done to create opportunities for others, Fred still says that he's gained far more throughout his career than he can ever hope to give back. "My business is 100% referral based. My four children are good, hardworking, productive individuals, and they are my greatest source of pride. I am honored, humbled, and inspired to do my best in everything because of them. That's one of the greatest things about kids. They are always watching, and they remind you to make good conscious decisions and to do the right thing."

His kids were also the inspiration for his dedication to physical health and fitness. Since 2014, Fred has competed in Ironman triathlons to not only seek and maintain optimum physical health and fitness; but to be a role model to his children and others.

With an enviable career, the respect, loyalty and friendship of countless home buyers and homeowners, it would be reasonable to think Fred may be ready to slow down. But nothing could be further from the truth. "I take a lot of pride in doing a great job. It's an honor to help people realize what an amazing investment real estate is, and how real estate can be used to fulfill so many of their dreams. That's what I think life is all about. It's about going after your dream, trying to achieve extraordinary results, and every day becoming a better version of yourself."

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