



THE
FIELDS
GLEADALL
GROUP



ATLANTIC COAST
MORTGAGE



Jackie Fields-Gleadall
VP, Sales Manager Senior Loan Officer
NMLS #207590

O: 571-386-2037 M: 703-909-3242
 Jackie@jackiefields.com www.JackieFields.com

- 01 Our Story
- 02 Realtor Relationship
- 03 Our Highlights
- 04 Our Edge
- 05 A Loan for Every Borrower
- 06 Loan Options Continued
- 07 Our Solid Pre-Approval
- 08 Next Level Service
- 09 Our Tool Box
- 10 Co-Branding
- 11 Five-Star Testimonials
- 12 Meet Our Team
- 13 Our Community

Table of
CONTENTS



For business and professional use only. Not for consumer distribution. Eligibility for all applicants cannot be guaranteed. Advertised programs, guidelines, rates, and fees are subject to change without prior notification. Contact a loan officer today to explore your financing options. This is an advertisement and is not a commitment to lend.

Atlantic Coast Mortgage, LLC | Equal Housing Lender | Company NMLS 643114 (www.nmlsconsumeraccess.org) | Privacy Policy: www.acmlc.com/privacypolicy | Licensure & Product Disclaimers/Disclosures: www.acmlc.com/legal





AT



ATLANTIC COAST
MORTGAGE



Our

STORY

As a dedicated veteran and leader in the industry, Jackie is one of the premier experts of mortgage lending in the Northern Virginia area, with a strong reputation for prompt, personal service, and a common-sense approach to residential lending. Her experience allows her to provide solid financial guidance each step of the way, putting clients' needs and best interests first, proudly earning her the name "Trusted Advisor".

Coupled with the establishment of The Jackie Fields-Gleadall Group and the vast array of loan options available at Atlantic Coast Mortgage, her clients are assured they will receive a loan program tailored to their individual needs in addition to world-class service on which they can rely. She and her dedicated team provide the very best personalized and knowledgeable attention while making the mortgage process timely, efficient, and stress-free. They work side-by-side with both their clients and referral partners, navigating each challenge along the way as they guide the process comfortably toward a smooth closing.

Whether planning to purchase a new home, or refinance a forever home, The Jackie Fields-Gleadall Group is a consummate group of professionals who set the bar high for providing customer-driven mortgage services. In essence, they are unwavering in their passion for enhancing each customer's home loan experience to the fullest.

Creating the perfect balance is key.



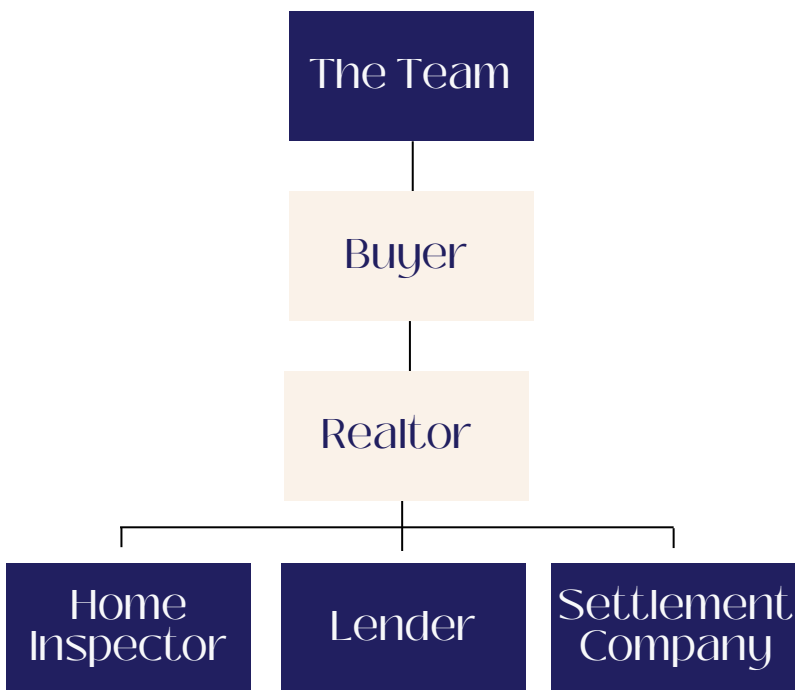
Jackie Fields-Gleadall
VP, Sales Manager Senior Loan Officer
NMLS #207590

Office: 571-386-2037 Mobile: 703-909-3242
Email: Jackie@jackiefields.com www.JackieFields.com

REALTOR RELATIONSHIP

Our

Our success depends on Teamwork and the important part each one of us shares in the Client's Journey. Our job is to be your partner and provide you all the tools you need to do the very best for your Client.



Our

HIGHLIGHTS

Partnering with a Premier Mortgage Expert Advantages

-
- Trusted Advisor
 - Add value to your transaction
 - Service & reliability you can depend upon
 - Satisfied Clients & future referrals
 - Ease in doing business for you, enabling your success
 - On time, precise, and consistent communication
 - Available to guide you 24/7
 - Next-Gen Tools and Client Experience Platforms

*We are
committed
to your success!*



Our EDGE



We offer In-House Processing, Underwriting & Closing!
We are affiliated with well known banks such as ,Wells Fargo, Bank of America, & Local Banks which allows us to ensure we can structure a loan with the very best options for your Clients.

We are the decision maker!



Unlike many other mortgage companies, we operate as a fully independent company, allowing us to maintain complete control over the entire borrower experience from beginning to end. This level of control allows us to empower our borrowers with the knowledge and guidance they need to feel confident in every decision throughout their homebuying journey.

At ACM, our goal is to help our clients make their next move – be their best move!

A Loan For EVERY BORROWER IN EVERY SITUATION

Project & Programs At-A-Glance

Atlantic Coast Mortgage gives our Loan Officers the competitive edge to close more deals and help more clients, thanks to a wide array of robust loan programs and in-depth product support. Additionally, we allow for a wide credit threshold- ultimately helping provide better opportunities to clients at every stage of their financial lives.

Our Offered Products

[Niche Financing for the One-Size-Doesn't-Fit-All Borrower](#)

ACM Portfolio Product:

Our in-house solution allows for loan amounts up to \$2M with no MI and an LTV of up to 90% low down payment opportunities, and flexible underwriting guidelines--helping clients compete with all-cash offers.

Credit Union Financing:

Strategic partnerships and customized programs for the not-so-average homebuyer through Langlely and PenFed Credit Unions.

Medical Professionals Loan Program:

Loan Amounts up to \$1.5 million dollars. Low down payment opportunities, with up to 97% financing of the purchase price. Higher Debt-To-Income (DTI) limits to offset student loan debt (maximum 45/50%)+. Competitive Fixed Rate & Adjustable Rate options available to eligible borrowers. Contributions from interested 3rd parties permitted.

Bridge Financing:

Help your homebuyers bridge the gap to their next home by enabling them to make a compelling offer based on more than just an increased purchase price.



Our Offered Products

Reverse Mortgage:

ACM has a team of Reverse Mortgage specialists to help your referred clients purchase or refinance a home.

Community Partner Programs:

Unique lending opportunities for medical, legal, and education professionals.



Jumbo Lending:

For clients with big dreams and a unique mix of immediate and long-term goals, we have fixed and adjustable-rate options up to \$1.5M.

New Construction

| Renovation Construction-to-Permanent Financing

Construction Lending:

- 1x and 2x closing options on both fixed and adjustable rate financing
- 12-months interest-only draw period with both fixed & adjustable rate permanent loan options up to \$2M



New Construction Extended Rate Locks:

- Extended Term Locks With Upfront Fee: *120 day, 150 day, 180 day, 270 day -*120 day lock is a deposit & refundable, if loan is closed with ACM

NEXT LEVEL SERVICE

★ Opportunity Alerts

We will notify clients immediately when mortgage rates drop with an action plan that is right for them. Since we proactively track market conditions, our clients will never have to guess if they are in the right loan program.

★ In-Process Communication

Everything we do is communicated as a "team" effort. The homeowner will receive 24 letters & cards over the next five years from BOTH OF US. The homeowner will receive beautiful and creatively designed first class postage letters and postcards, personalized just for them.

★ Co-Brand Marketing

We send emails at different stages throughout the loan process communicating to our clients where their applications are in the process and educating them regarding actions they should be taking (or avoiding); enabling them to feel connected to their team of professionals all the way to closing.

★ 5 Year Client Retention Program

Our cutting edge Retention marketing approach to Internet, Email and Conventional marketing is designed to easily help us build a lasting, personal relationship with each of our clients. The homeowner will hear from us at least 84 times over the next five years.

Our TOOLBOX

ACM is known for offering a better solution for homebuyers through our simple, easy, and stress-free process. We do this by offering a proprietary blend of technologies, systems, and processes. We not only help our clients close on time; we also provide them with free tools and information to continue guiding and helping them make smart decisions around how to manage and more importantly how to leverage their home investment to their benefit.

1



Fully integrated, enterprise-level CRM and marketing software solution for mortgage and real estate professionals.

2



Innovative cost comparison analysis to ensure your buyers pick the mortgage best for their financial goals.

3



Homebot delivers personalized, actionable insights, with your branding, to help your clients track and build wealth with their home.

4



Display your property specific, mortgage payment information within MLS Buyer and Listing reports. Receive proactive MLS-driven alerts (new listing, open house, under contract). Generate co-branded flyers and marketing content in less than 60 seconds.

5



MBS Highway is the solution of choice for high-performing MLOs because it offers tools and insights to build trust and deliver value to your customers and partners.

6



Maximizes opportunities for Loan Officers and partnered Agents using the latest reports, branded social media Shareables, co-branding on digital marketing kits, reusable sign riders and dynamic groups of listings for consumer distribution.

CLIENT EXPERIENCE
PLATFORMS

FIVE STAR SERVICE



Our
TESTIMONIALS

"Jackie was communicating with me every step of the way and went above and beyond for our family. She would answer messages after hours and on the weekends and would call me whenever I had questions regarding my mortgage. Wonderful experience!"

-Julia G.

"Jackie and the team at Atlantic Coast Mortgage are fantastic! Jackie made us feel understood and comfortable with the entire loan process. She kept us abreast of any changes and made herself available to answer to our many questions. She is amazing!

Thanks so much, Jackie!"

-Dawn G

"Throughout our home buying process, Jackie was always available to answer any questions that we had, and did a great job of explaining our options to ensure that we made informed decisions that were best for us. Her vast knowledge of the business, coupled with an exceptional level of professionalism, gave us an added sense of confidence in choosing to work with her. She made us feel as valued as customers, and showed personal interest and support in our search for a home. Jackie has been an absolute pleasure to work with, and we would highly recommend her services to others."

-Cedric G.

Meet OUR TEAM

The Jackie Fields-Gleadall Group MEET OUR TEAM



Jackie Fields-Gleadall

Vice President & Sr. Loan Officer | NMLS ID 207590
O: (571) 386-2037 | M: (703) 909-3242 | jackie@jackiefields.com

Jackie is one of the premier experts of mortgage lending in Northern Virginia, with a strong reputation for prompt, personal service, and a common-sense approach to residential lending. Her experience allows her to provide solid financing guidance every step of the way. It's this unwavering devotion to putting clients' needs and best interests first that has proudly earned her a reputation as a "Trusted Advisor," and a long list of satisfied homeowners who enjoyed a better home loan experience.



Awards & Achievements

- ▶ Atlantic Coast Mortgage, President's Club
- ▶ Scotsman Guide, Top Originators
- ▶ Scotsman Guide, Top Women Originators
- ▶ Mortgage Executive Magazine, Top 1% Mortgage Originators



Nancy M. Espeland

Team Production Manager | NMLS ID 1524904
O: (703) 638-1107 | M: (703) 629-3226
nespeland@acmlc.com

Nancy's invaluable mortgage knowledge, attention to detail, fluency in Spanish, and passion for providing unmatched customer service truly sets our team apart. Working together with Nancy throughout the mortgage process will only reaffirm that you made the right decision in choosing ACM as your lending partner. Nancy's commitment to excellence ensures that our customers will have an exceptional experience each step of the way!



Jessica Rubio

Team Loan Processor
O: (571) 234-5754
jrubio@acmlc.com

With a solid foundation of experience in the mortgage industry, Jessica brings invaluable knowledge and enthusiasm to her role as our loan processor and our team's liaison to our in-house underwriting team. Jessica wears many hats on any given day: she works to anticipate any potential hurdles, helps navigate your loan through the home-financing process, and ultimately secures (and delivers) the good news all of our borrowers love to hear—"you're clear to close!" She simply gets it done!



Victoria Van

Closer
vvane@acmlc.com

Victoria has an extraordinary eye for detail—a trait that certainly comes in handy when it's time to prepare and send your loan's final documents to your settlement agent's office. It's her commitment to our clients that help make triple-checking second nature. The end result? Signing your closing documents with confidence so that you can start celebrating your next chapter of homeownership!



Kim Gunning

Client Relations Director
O: (571) 234-5749
kgunning@acmlc.com

Kim brings over 30 years of stellar Customer Service experience to the team. In all those years, providing excellent service and establishing meaningful relationships was not only key—it was her passion. This skill set only enhances the clear communication and concierge-level service our clients and industry partners have come to expect from our team.



THE
FIELDS
GLEADALL
GROUP

AT



ATLANTIC COAST
MORTGAGE



Atlantic Coast Mortgage, LLC is an Equal Housing Lender | NMLS 643114 (www.nmlsconsumeraccess.org) | This is an advertisement and not a commitment to lend (03/2022)



Our company culture is built on the dedication, compassion, and commitment of our team members to help our local communities thrive. From intentional and responsible lending to actively pursuing ways to give back, our dedication to making a positive impact remains steadfast.

Our
COMMUNITY



Children's National

We are proud to support the Children's National Health System. Many of our loan officers in VA, MD, and DC donate on behalf of each client at closing. As a company, we are committed to supporting the many families who often find themselves spending days, weeks, and too many times months away from their homes.

[Visit ChildrensNational.org](http://www.ChildrensNational.org)



Jackie Fields-Gleadall
VP, Sales Manager
Senior Loan Officer
NMLS #207590

At the heart of everything we do is a passion for helping people achieve the dream of homeownership. Whether you're buying your first home, investing in your future, or refinancing to create new opportunities, we are committed to guiding you every step of the way.

Our mission is simple: to provide expert advice, seamless experiences, and mortgage solutions tailored to your needs. Because when it comes to something as important as your home, who you work with matters.

Have questions? Ask me about mortgages!

Let's build your future together.



Scan to connect
with me today!

ask me about
MORTGAGES



TOP
MORTGAGE
PROFESSIONAL
WASHINGTONIAN

TOP 1%
MORTGAGE ORIGINATORS
In America