Lisa THE NICHOLS GROUP AT ACM ATLANTIC COAST MORTGAGE

Lisa Nichols
Vice President,
Sr Loan Officer
NMLS ID 193453

Office: 571.366.4545
Mobile: (VA) 703.587.3838
(FL) 239.217.3053
Email: lnichols@acmllc.com
www.NicholsLendingTeam.com

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Our STORY

With over 50 years of combined experience in the mortgage industry as top producing loan officers, The Nichols Group is honored to serve many families, friends, and clients in achieving their mortgage goals. Whether you are purchasing or refinancing, our team knows how important it is to have someone on your side that sets the right expectations and works side by side with you to achieve your mortgage goals. We are that team!

When working with realtors, builders, developers, and other leading industry professionals, our mission is to provide exceptional customer service, competitive rates, and a home buying process that is simple, easy, and stress-free for each and every client. Working with our experienced production team will allow you the comfort of knowing that you will make your closing date on time, every time. The Nichols Group is dedicated to providing the very best mortgage experience to every client!

Licensed In:

District of Columbia, Florida, Maryland, North Carolina, South Carolina, Texas, and Virginia

We make Mortgage Magic!

The Nichols Group

Our HIGHLIGHTS

Partnering with a Premier Mortgage Expert Advantages

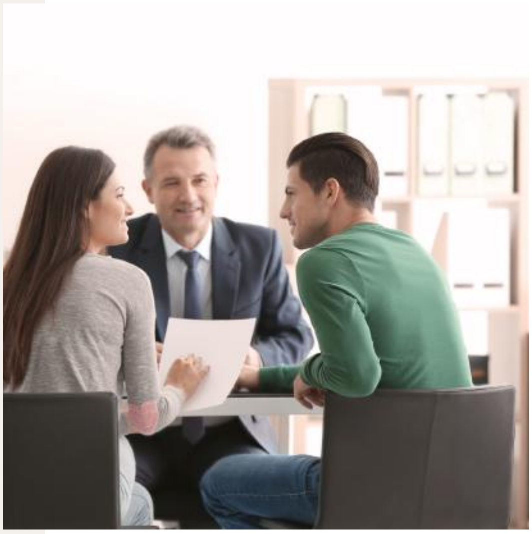
- Trusted Advisor
- Add value to your transaction
- Service & reliability you can depend upon
- Satisfied Clients & future referrals
- Ease in doing business for you, enabling your success
- On time, precise, and consistent communication
- Available to guide you 24/7
- Next-Gen Tools and Client Experience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

We are committed to your success!

Our EDGE

We offer In-House Processing, Underwriting & Closing!
We partner with Big Banks, & Local Banks to offer the very best options for your Clients.

We are the decision maker!



Unlike many other mortgage companies, Altantic Coast Mortgage operates 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.

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 Langley and PenFed Credit Unions.

Medical Professionals Program:

Loan Amounts up to $1.5M. Low down payment opportunities, withup to 97% financing of the purchase price. Higher Debt-To-Income (DTI) limits to offset student loan debt (maximum 45/50%)+. Competative 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

LOANS FOR VETERANS

ATLANTIC COAST MORTGAGE

Loans For Veterans

You Served The U.S. Now Let Us Serve You.

Veteran's Administration or "VA" loans are available for active, non-active and retired Army, Air Force, Marine, Navy, National Guard, and Coast Guard vets who meet the established service requirements.

The most notable features for those who qualify are:

- 100% financing/no down payment
- No monthly Private Mortgage Insurance (PMI)
- Gift funds acceptable for closing costs
- Little to no cash reserve requirements
- A variety of terms and loan types are available.
- Available for purchase and refinance
- Reduced costs for disabled veterans
- Seller can pay for closing costs
- Seller can pay for any required repairs
- No pre-payment penalty

To determine your ability to participate in this program, just provide your Certificate of Eligibility (COE) or your Discharge/Separation form (OD214). If you do not have your COE, you can request one using form 26-1880.

* Atlantic Coast Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of FHA, VA, USDA, or the Federal or State Government. 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.

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GET STARTED
Scan Here to Apply Now!

ACM
ATLANTIC COAST™
MORTGAGE

HOMEREADY MORTGAGE

HOMEREADY® MORTGAGE

Low Down Payment Home Financing

Built With Today's Homebuyers In Mind

Why Choose HomeReady®

Low down payment

As low as 3% down payment for home purchase and refinance transactions.

Flexible sources of funds

Flexible funding for down payment or closing costs can come from multiple sources, including gifts, grants from lenders or other eligible entities, and Community Seconds®, with no minimum personal funds required.

Affordable and cancellable monthly Mortgage Insurance (MI)

Reduced MI coverage requirement above 90% Loan-To-Value (LTV); cancellable MI once the borrower's equity reaches 20%

Homeownership education

Fannie Mae HomeView™ helps pave the way for borrowers toward successful homeownership; other education and housing counseling options are available.

Ideal HomeReady® Borrowers

- Lower-income* homebuyers
- First-time or repeat homebuyers
- Limited cash for the down payment
- Credit score ≥ 620; borrowers with credit scores ≥ 680 may get even better pricing
- Supplemental boarder or rental income
- Looking to purchase or refinance.

* Income Eligibility Area Median Income Lookup Tool
https://ami-lookup-tool.fanniemae.com/amilookuptool

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SCAN NOW TO GET STARTED

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ACM ATLANTIC COAST MORTGAGE

10/2024

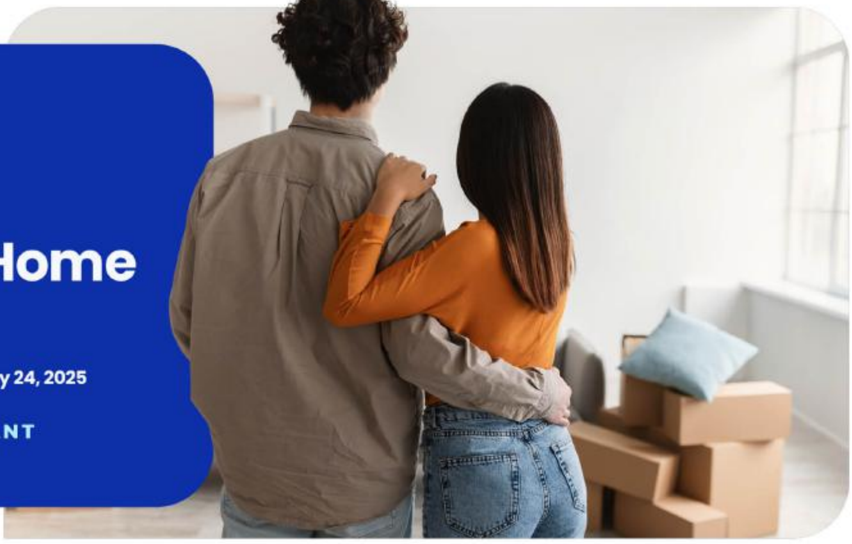
DOWN PAYMENT ASSISTANCE (DPA)

ACM LOAN ESSENTIALS

Up to $17,500 Available for Home Purchase*

Grant Funds Available Beginning February 24, 2025

FIRST-TIME HOMEBUYER GRANT



Buying your first home is an important milestone in your life. Here at Atlantic Coast Mortgage (ACM), we understand that finding the right financing plan is as important as finding a home that fits your lifestyle.

To help you start on solid footing, ACM can help first-time homebuyers access up to $17,500 to assist with the down payment and closing costs incurred when purchasing a home.

Program Highlights:

- Be a First-Time Homebuyer
- Contribute at least $1,000 toward the purchase of the home*
- Occupy the home as a primary residence for at least five years
- Complete a homebuyer education and financial literacy course
- Meet Income Eligibility Requirements

Atlantic Coast Mortgage prides itself on providing accessible and feasible financial resources and mortgage products to first-time homebuyers. Reach out today to learn more about this and other programs that can help you turn the dream of homeownership into reality!

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ACM ATLANTIC COAST MORTGAGE

02/2025

MEDICAL PROFESSIONALS HOME LOAN

ACM **LOAN ESSENTIALS**

Up to $20,000 Available for Home Purchase*

Grant Funds Available Beginning February 24, 2025

COMMUNITY PARTNERS PRODUCT

At Atlantic Coast Mortgage, we are committed to supporting families and individuals who make their living serving others in the community. As part of this commitment, we will offer a unique financial opportunity for **current or retired Law Enforcement Officers, Educators, Healthcare workers, firefighters, and other first responders; veterans and active-duty members of the military or their surviving spouses who are purchasing a home.**

ACM can help homebuyers access up to $20,000 to assist with the down payment, closing costs, and rehabilitation costs incurred when purchasing a home. Funding is available to qualified homebuyers that meet product and income eligibility requirements, including first-time homebuyers or families and individuals that currently own a home or have previously owned a home.

In addition to meeting eligibility requirements, the homebuyer must:

- Contribute at least $1,000 toward the purchase of the home
- Occupy the home as a primary residence
- Complete a homebuyer education and financial literacy course

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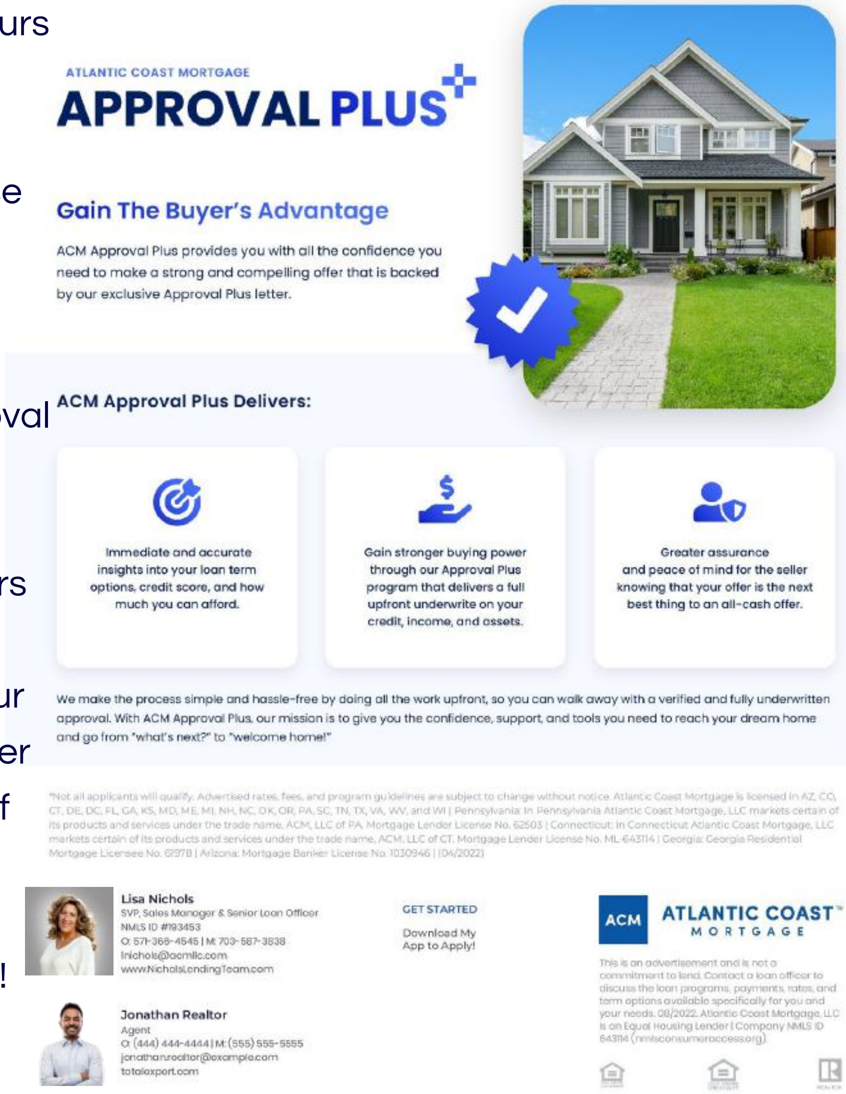
02/2025

Our

SOLID PRE-APPROVAL- THERE IS A DIFFERENCE

Being a highly successful industry veteran, I believe in being a true partner in your success and getting you the pre-approval you need and can offer the following additional benefits.

- We are positioned to make decisions outside of normal business hours
- With every part of our process being in-house we can deliver you a pre-approval quickly ensuring maximum speed from pre-approval to close
- Our pre-approval letters are highly respected and recognized by your peers; giving your buyer the practical appeal of a cash offer
- My pre-approvals WIN! We close on time... EVERYTIME!



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.

CLIENT EXPERIENCE PLATFORMS

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 nextwave™ Tailored CRM for Mortgage Professionals

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

2 MORTGAGECOACH®

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

3 homebot

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

4 salesmachine

Customer & Real Estate Agent based communication, keeping all parties updated, from introduction to funded and beyond with yearly check-ups

Our CO-BRANDED FLYERS

We have great educational flyers that can be co-branded and sent as a PDF for instant download and printing. They include, flyers for Renters, New Home Buyers, Product/Programs, Open House Listing and Price comparison.

FIVE STAR SERVICE

Our
TESTIMONIALS

"Lisa and her team worked very hard to make sure the process of buying our first home was as stress free as possible. She did a great job of preparing us for what was to come in this market. We are truly grateful we had her in our corner. Lisa and her team were available all hours of the day and responded quickly to any questions we had. We look forward to working with her in the future if we ever decide to sell and look for a new home."
-John D.

"Atlantic Coast saved the day! I was having trouble with my previous lender and less than 2 weeks out from closing, Atlantic Coast was able to make things work and have me close on time. The entire process was stress free once I was with ACM. Thank you!"
-Shanice B.

"The customer service was outstanding, with incredible professionalism not usually seen these days. Lisa, Samantha and Emily could not have been more helpful and personable, in making me feel comfortable throughout the mortgage loan process. To borrow my last name, you guys "Rock"! Kudos and Bravo Zulu, Atlantic Coast Mortgage!"

-Timothy R.

Meet OUR TEAM

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WE MAKE MORTGAGE MAGIC!

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SVP | Sales Manager &
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(703) 587-3838
LNICHOLS@ACMLLC.COM
NICHOLSLENDINGTEAM.COM

SAMANTHA SNEESBY

Team Production Manager &
Loan Officer | NMLS 1072904

(520) 270-1486
SSNEESBY@ACMLLC.COM
ACMLLC.COM/SAM-SNEESBY

RYAN FITZPATRICK

Loan Officer Assistant
NMLS 2028828

(703) 640-3329
RFITZPATRICK@ACMLLC.COM

HIROKO WRIGHT

Processor
Hwright@acmllc.com

KIM GUNNING

Client Relations Director
(571) 234-5749
kgunning@acmllc.com

TOP 1% MORTGAGE ORIGINATORS In America

TOP MORTGAGE PROFESSIONAL WASHINGTONIAN

ACM ATLANTIC COAST MORTGAGE

Our COMMUNITY

Children's Miracle Network Hospitals®

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.

Children's National

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

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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 our clients every step of the way. Our mission is simple: to provide expert advice, seamless experiences, and mortgage solutions tailored to your needs. *We Make Mortgage Magic*, is more than a motto, it's at the center of who we are – creating smooth, memorable experiences for every client. Let's build your future together.

Scan here to connect with me today!

TOP MORTGAGE PROFESSIONAL WASHINGTONIAN

TOP 1% MORTGAGE ORIGINATORS In America