



Atlantic Bay Quick Facts

HEADQUARTERS ADDRESS:

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CONNECT:



MISSION STATEMENT:

Atlantic Bay is a mortgage lender where the genuine care and consultation of our clients is our highest mission. We pledge to provide the finest personal service to our clients, who enjoy the entire mortgage process and become a client for life.

HISTORY

- Founded by Brian Holland.
- Licensed in November 1996.
- First branch opened in February 1997.

LOCATIONS

- Headquartered in Virginia Beach, Virginia.
- Processing centers in Virginia Beach, Virginia and Charlotte, North Carolina.
- Physical branches in Virginia, North Carolina, South Carolina, Georgia, Florida, Delaware, Kentucky, Tennessee, and Texas.
- Licensed to do business in 35 states with over 120 office locations.

ABOUT US

- We are a growing team of nearly 1,000 employees.
- We have agency approvals from Ginnie Mae, Freddie Mac, and Fannie Mae which allows us to provide more flexibility with our programs and products.
- We service more than half of our loans in-house with customers making payments directly to Atlantic Bay.
- We have helped over 100,000 homeowners with a 99.4% customer satisfaction rate.
- We have a 28-day average closing time for purchase loans with a 98.4% close on time rate.
- We lend to single-family residences, condos, manufactured homes, 2 to 4 unit properties, town homes, and modular homes.
- We offer the following loan products: VA, TBD, FHA, Rural Housing (USDA), Conventional, State Bond programs, Jumbo, Reverse, Renovation, and Energy Efficient.

AB CARES

- We volunteer with more than 115 organizations with donations totaling over \$2 million to local and national charities including: SPCA, Hope Haven, Stop Hunger NOW, National MS Society, Ronald McDonald House, Alzheimer's Association, Salvation Army, American Cancer Society, Senior Services, Military Aviation Museum, Clean the Bay Day, Senior Living Facilities, Dress for Success, American Red Cross, and many more.

Atlantic Bay has been recognized as a Top 100 Mortgage Company in America, Best Mortgage Company, Most Enjoyable Place to Work, Best Reverse Company, Inc. 500 Fastest Growing Company, a Virginia Fantastic 50 company, a Roaring 20s company, and a Good Corporate Neighbor.



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