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**ATLANTIC  
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Wes( pictured left) and Dave (right)



# Atlantic

## Prime Mortgage



Dave with wife Neasah and children Owen, Teagan and Jon.



Wes with wife Clare and three sons Charlie, Graham and Porter

# Passion for Personalization

## partner spotlight



Written By **Dave Danielson**  
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In our world of technology and convenience, customer service and that added personal touch, although important, seem less valued. This modern-day realization wasn't lost on David Jones and Wes Tower. Together they form the heart of Atlantic Prime Mortgage—a local, Annapolis-based lender committed to maintaining a sense of personal follow-through and commitment during what can be one of life's most stressful transactions.

### Made for Service

Officially, Atlantic Prime Mortgage started in October 2015, but the firm actually got its start years earlier when its partners were in other organizations. In fact, David started in the mortgage business in 1998, and Wes began in 2001.

"I worked at a big bank and had my own brokerage before starting Atlantic Prime Mortgage," says David. "Wes worked at a large lender for 13 years, and we actually worked together for a large lender 6 years ago." He reached out to Wes, and by the summer of 2016, he formally joined as partner. Six months later Renee Reiser joined the team to oversee the day-to-day operations while David

and Wes work on business development as producing owners.

Their combined professional experience proved invaluable when Wes and David launched Atlantic Prime Mortgage. While they gained tremendous experience within the industry, they also gained a razor-sharp perspective of what they wanted their firm to be. "We experienced some of the frustrations of the big behemoths, and we had always talked about doing something of our own while ALWAYS putting the customer first," David remembers.

As they embarked on building their firm, they focused on their passion for personalization. As Wes points out, "We don't just have boxes on the shelf that we pull off for our clients. We're really good at customizing financial solutions for our buyers. We realize that each buyer and financial situation is different. We're really able to customize financial and mortgage options for our buyers."

That commitment to the buyer begins upfront, and involves setting a realistic picture of the process. "The current mortgage process can

seem daunting and even invasive to a borrower. You're gathering a bunch of information from someone and then presenting it to an underwriter. It can be a very stressful process," David acknowledges. "And the way to alleviate that stress is setting proper expectations upfront and constant communication and reassurance."

By educating their clients, the process becomes much easier to manage and overall is much smoother from start to finish. But it all starts during the initial contact with the client.

### Living the Service Commitment

As Wes points out, much of the Atlantic Prime Mortgage success story is based on customer service. "We strive to be as efficient as possible while serving our customers in the Maryland market," he says. "Customer service is paramount. We want happy customers throughout the long process. And at the same time, we want to do so as efficiently as possible, so we're being respectful of their time."

In this business, timing can be huge. And Atlantic Prime Mortgage is ready. "One thing that really sets us apart from the big companies is that

turnaround. With larger organizations, it can sometimes take a week or more to get answers for customers," Wes points out. "We get back to our customers always the same day. And normally we have an answer within a couple of hours."

Wes, David, and Renee are the faces of the company. "We do everything together and make a strong team," David says. "We sit down and brainstorm to come up with an idea, and then we go with it. We don't have to call headquarters three states away and wait for a call from the compliance or finance team. We're small and nimble, and we're able to make decisions quickly."

### Experience Creates Results

Understanding the real estate business is a point of pride, as well. Not only are they mortgage brokers, but they have also worked closely with real estate agents. "We naturally understand the business more than someone sitting inside a brick bank," Wes explains. "We've shared an office with realtors, and we know what they want and what they do on a daily basis. We look at our referral partners as being in a true partnership with us. It's very reciprocal. We're looking to help them achieve the level of success and business they want. We are very committed to every file we work on, both customer and partner."

With children in local schools and spouses employed in local businesses, the owners of Atlantic Prime Mortgage feel a deep bond with Annapolis. They also

feel a deep sense of gratitude for the success they help others achieve.

"The other day, I was walking down the street, and I saw a client. He told his girlfriend, 'Hey, that's my mortgage lender!' He introduced me, and gave me a big hug," David recalls. "That to me is success. There's financial success and other kinds of success. What it really comes down to is building relationships with people, and helping them get into a home with a personal touch."

For more information, see [www.AtlanticPrimeMtg.com](http://www.AtlanticPrimeMtg.com) or call 410-305-7800.



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