



Open Gate HOLDINGS

~ Fiduciary – Level Lending ~
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NMLS# 1416824

Fiduciary-Level Lending, Refined for a New Generation

A Higher Standard

Most lenders operate under the lowest legal threshold in finance: basic honesty and compliance. They are not fiduciaries. They are not required to put your interests first, and they are not obligated to disclose the full truth behind the numbers they present

Our Mission

Open Gate Holdings is different by design. As one of the only practices in Virginia licensed as both a fiduciary investment advisor and a mortgage loan originator, we are legally bound to a standard traditional lenders never have to meet — and often cannot meet.

This isn't marketing language. **It's a legal distinction with real financial consequences**

What Fiduciary Compliance Means — And Why It Matters

- ✓ Legal Duty to act in your best interest
- ✓ No conflicts of Interest
- ✓ Cannot recommend what pays more if it's not best for you
- ✓ Never Rushed or Sales Driven



Financial Alignment

A clear understanding of how the loan supports goals and comfort level.



Investment Impact

A strategic look at how your mortgage affects net worth, equity growth and long-term opportunity.



Protection & Clarity

A full fiduciary-level disclosure of risks, costs, and alternatives—with nothing hidden, or glossed over



Radical Transparency

Every detail disclosed. **Every** question answered. **No hidden agendas.**



A Warm Human Experience

You're not a file. You're a person with a vision, responsibility, and a future worth protecting.



Confidence & Peace of Mind

You will understand your options clearly enough to choose what feels right.



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