

Cape Charles Mayor Adam Charney Earns Top 1% Honors at NEXA Lending in First Year

In his 1st full year leading Cape Charles's Chesapeake Bay Mortgage, The Mortgage Mayor ranked in the top 36 of 3,600+ NEXA Lending loan officers nationwide.

CAPE CHARLES, VA, UNITED STATES, June 26, 2026 /EINPresswire.com/ -- Adam Charney, NMLS #220477, the Mayor of Cape Charles, Virginia and founder of [Chesapeake Bay Mortgage](#), Empowered by NEXA Lending, has been recognized in the Top 1% of more than 3,600 loan officers at NEXA Lending, a ranking that placed him among the company's top 36 producers nationwide during his first full year in business. The honor, awarded through NEXA Lending's Founders Club, caps a 29-year mortgage career and a debut year for the Cape Charles brokerage that Charney built on a single idea: small-town service backed by big-firm capability.



The Top 1% ranking, according to NEXA Lending, measures production across a national network of more than 3,600 loan originators. Charney reached it in Year One while also serving as the elected Mayor of Cape Charles, the small Eastern Shore town he has called home for years. He is believed to be the only mortgage broker in Virginia currently serving as a sitting mayor, a dual identity that has earned him the personal brand "The Mortgage Mayor."

Charney's path to the Top 1% of 3,600 loan officers at NEXA Lending began nearly three decades ago. Since approximately 1997, he has worked across mortgage banking and origination, earning a reputation for steady guidance through complex loans. Before founding Chesapeake Bay Mortgage in October 2024, he was a two-time President's Club honoree during his tenure as a branch manager at Atlantic Bay Mortgage Group. As a broker sponsored by NEXA Lending, he

now gives clients access to more than 270 wholesale lenders, a structure that lets a local broker shop a wide range of loan options rather than offering a single bank's products.

That capability matters in Hampton Roads, one of the largest concentrations of military families in the country and home to installations including Naval Station Norfolk, Langley Air Force Base, and Naval Medical Center Portsmouth (U.S. Navy and U.S. Air Force). Charney's brokerage focuses heavily on VA loans for eligible veterans, active-duty service members, and qualifying surviving spouses, alongside FHA, conventional, jumbo, USDA, construction, and refinance lending. He also holds the Certified Divorce Lending Professional (CDLP) credential, a niche specialty for homeowners navigating spousal buyouts, co-borrower removal, and property settlements during divorce.

The recognition arrives as Charney expands Chesapeake Bay Mortgage from its Eastern Shore base into the broader Hampton Roads market, serving buyers in Norfolk, Virginia Beach, Chesapeake, Newport News, Hampton, Portsmouth, Yorktown, and Poquoson. The brokerage works with first-time buyers, coastal and waterfront homeowners, real estate investors, and military families relocating into the region.

"Twenty-nine years in this business has taught me one thing: people don't need another lender. They need someone who actually knows their market and shows up for it. Cape Charles is my home, my town, and the place I serve as Mayor. Being recognized in the Top 1% of NEXA Lending's 3,600 loan officers in our first year tells me what I've believed all along, that small-town service and big-firm capability can live in the same business. We built Chesapeake Bay Mortgage to deliver both," said Adam Charney, Owner and Senior Mortgage Broker, Chesapeake Bay Mortgage, Empowered by NEXA Lending, and Mayor of the Town of Cape Charles, Virginia.

Charney, a member of the National Association of Mortgage Brokers (NAMB), the Hampton Roads Realtor Association (HRRRA), and the Eastern Shore Realtor Association (ESRA), said he plans to keep his roots local even as the business grows. Chesapeake Bay Mortgage is a BBB Accredited Business with an A+ rating.

About Chesapeake Bay Mortgage, Empowered by NEXA Lending

Chesapeake Bay Mortgage, Empowered by NEXA Lending, is a Cape Charles, Virginia mortgage brokerage founded by Adam Charney, NMLS #220477. As a broker sponsored by NEXA Lending LLC, the firm offers clients access to more than 270 wholesale lenders across VA, FHA, conventional, jumbo, USDA, construction, refinance, reverse mortgage, renovation, and divorce lending programs. The brokerage serves the Eastern Shore and the greater Hampton Roads region of Virginia. Adam Charney is licensed in Delaware, Florida, Kentucky, Maryland, Pennsylvania, Texas, and Virginia. Office: 109 Mason Ave, Suite D, Cape Charles, VA 23310. Phone: 757-996-5020. Web: <https://www.chesapeakebaymortgage.com/>

About NEXA Lending

NEXA Lending LLC (NMLS #1660690, AZBK #2006218) is a national mortgage brokerage that

provides its sponsored loan originators with access to a wholesale network of more than 270 lenders.

Compliance and Disclosures

Adam Charney, NMLS #220477. Chesapeake Bay Mortgage is sponsored by NEXA Lending LLC, NMLS #1660690, AZBK #2006218. Equal Housing Lender. Adam Charney is licensed in Delaware, Florida, Kentucky, Maryland, Pennsylvania, Texas, and Virginia.

Adam Charney serves as Mayor of Cape Charles, Virginia in his individual capacity. Chesapeake Bay Mortgage, Empowered by NEXA Lending, is an independent business and is not affiliated with, sponsored by, or endorsed by the Town of Cape Charles or any government entity. "The Mortgage Mayor" is a personal brand identifier and does not imply governmental endorsement of mortgage services.

VA loans are available for eligible veterans, active-duty service members, and qualifying surviving spouses. Source for the Top 1% ranking: NEXA Lending. Military installation references: U.S. Navy and U.S. Air Force public affairs.

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