

## Creamy Loaded Nachos - The Ultimate Cheesy Party Platter

1 cup shredded cheddar cheese



**Creamy Loaded Nachos**

*You Will Need*

- 1 bag tortilla chips
- 1 cup shredded cheddar cheese
- 1 cup shredded Monterey Jack cheese

**OVEN**  
**350°F**

**TIME**  
**15 min**

**METHOD**  
**Air fryer**

**PRINT**  
**Recipe Card**

### INGREDIENTS

- 1 bag tortilla chips
- 1 cup shredded cheddar cheese
- 1 cup shredded Monterey Jack cheese
- 1/2 cup cream cheese, softened
- 1/2 cup sour cream
- 1 cup cooked ground beef or shredded chicken (optional)
- 1/2 cup black beans, rinsed and drained
- 1/2 cup corn kernels (fresh, canned, or frozen)
- 2-3 jalapeños, sliced
- 1/2 cup diced tomatoes
- 1/4 cup sliced black olives
- 2 green onions, chopped
- Fresh cilantro, optional
- Salsa or guacamole, for serving

### DIRECTIONS

1. Preheat your oven to 350°F (180°C).
2. In a small saucepan over low heat, combine the softened cream cheese and sour cream. Stir until smooth and creamy.
3. Arrange the tortilla chips in a single even layer on a baking sheet or in an oven-safe dish.
4. Sprinkle the cheddar and Monterey Jack cheese evenly over the chips.
5. Add the cooked ground beef or shredded chicken, if using.
6. Scatter the black beans, corn, and sliced jalapeños across the top.
7. Drizzle the warm cream cheese mixture over everything.
8. Bake for 10 to 15 minutes, or until the shredded cheese is melted and bubbly.
9. Remove from the oven and top with diced tomatoes, black olives, green onions, and fresh cilantro.
10. Serve immediately with salsa, guacamole, or extra sour cream.

### SWAPS & NOTES

One of the best things about creamy loaded nachos is how easy they are to adapt.

Ground beef gives them a classic, hearty feel, while shredded chicken keeps things a little lighter.

If you want a vegetarian version, simply leave out the meat and add extra beans or even sautéed peppers.

Monterey Jack melts beautifully, but pepper jack is a great swap if you want a little more heat.

## TIPS FOR SUCCESS

The key to great nachos is layering with intention.

Try to spread the toppings evenly so every serving gets a little bit of everything.

If your chips are piled too high, the bottom layer can get weighed down, so a wide pan is better than a deep dish.

Another tip is to use sturdy tortilla chips.

**More recipes: [ChefManiac.com](https://chefmaniac.com)**

Original recipe: <https://chefmaniac.com/creamy-loaded-nachos-the-ultimate-cheesy-party-platter/>