We open the door to home ownership



You've Got a Friend in the Mortgage Business



"It's my goal to take the stress out of buying a home, and help our members feel at ease while making financial decisions."

Alexis Thomas

Mortgage Loan Officer

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As a VACU mortgage loan officer, with more than 20 years in the mortgage lending business, I pride myself on providing the financial guidance needed to help our members make the best decisions in their mortgage financing.

The process of buying a home takes time, and I enjoy building relationships with our members during this time. It's my goal to take the stress out of buying a home, and help our members feel at ease while making financial decisions.

I have lived in Stafford all my life – 45 years and counting. I love the location and the accessibility to Washington D.C. and Richmond. I love to travel and workout. In my spare time, you'll find me spending time with my family.

— Alexis

Buying a home is easy and affordable at Virginia Credit Union. You'll feel comfortable asking questions and getting the information you need.

Your home for mortgage loans

You have access to a variety of mortgage services and resources to meet your needs. You can also attend seminars for first-time home buyers.

- Mortgages for primary residences, second homes, investment properties and land in Virginia
- Purchases and refinances
- Fixed rate loans with flexible terms
- Adjustable rate loans—for home and land purchases
- Low down payment options for purchases

Get pre-qualified

Know in advance the monthly payments and the loan amount for which you qualify. Once pre-qualified, you can request a pre-qualification letter to present to your REALTOR[®] or a seller.

To get started, visit our website, stop by a branch or give us a phone call.

Refinancing

Taking advantage of lower rates and refinancing your current mortgage could offer you financial benefits. To determine if it makes sense to refinance, visit our website or contact a mortgage loan officer.



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