

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"My passion is providing exceptional customer service and taking time to understand my clients' needs."

Antione Austin

Mortgage Loan Officer

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With 13 years of lending experience, I have seen many changes within the mortgage landscape. My passion is providing exceptional customer service and taking time to understand my clients' needs. Although the mortgage industry rules have become more complex and loan programs have different and more stringent criteria, I enjoy mastering the new rules and programs so that I can teach our members in a simple way and make the American Dream a reality.

As a Virginia Credit Union mortgage professional, I put myself in the member's shoes. Purchasing or refinancing a home can be a bit of an overwhelming experience so I try to make it as easy and seamless as possible by keeping the member informed throughout the process. My goal is to make sure they feel comfortable throughout the transaction.

In my free time, you will find me with my son. I enjoy attending sporting events with him and coaching.

Antione

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 consultant.



(804) 323-6800
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vacu.org



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