

We open the door to home ownership

You've Got a Friend in the Mortgage Business



“After 30 years as a loan officer, I’m grateful everyday for the opportunity to help members purchase a home or refinance to improve their financial picture.”

Betty Caylor

Mortgage Loan Officer

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After 30 years as a loan officer, I’m grateful everyday for the opportunity to help members purchase a home or refinance to improve their financial picture. Purchasing is a significant financial decision and it is important to have a loan officer you can trust.

The options for financing a home are many with grant funds available to first time home buyers meeting the income requirements. Understanding your options makes you an informed buyer. Whether buying your first home or moving to your next home, knowing that you can afford the monthly payment and have the necessary funds for closing allows you to purchase a home with confidence.

As a member of VACU for many years, there is something really special that sets us apart. We take pride in building relationships and partnering with you to meet your financial needs.

Richmond has always been my home and I believe it is a great place to live and raise a family. I am active in my church and enjoy volunteering with Susan G. Komen, James River Outdoor Coalition and the Special Olympics.

— Betty

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.



(804) 323-6800
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vacu.org



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