

We open the door to home ownership

## You've Got a Friend in the Mortgage Business



**“ I would like each member to understand they will always receive honest answers to their questions, and that VACU is focused on their needs and wants them to be successful borrowers.”**

### **Bradley Reed**

Mortgage Loan Officer

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I credit my uncle for getting me into the mortgage industry 25 years ago. When I joined his business, he taught me the right way to originate loans and we focused on helping first-time home buyers obtain their home, which is a great feeling.

As a Virginia Credit Union mortgage lender, I enjoy working with an organization that focuses on helping our members and not just selling them a mortgage loan. I would like each member to understand they will always receive honest answers to their questions, and that VACU is focused on their needs and wants them to be successful borrowers. If we are unable to assist them now, we hope to educate them on how to improve their finances so we can help them down the road.

I have lived in Short Pump for 17 years and I have seen tremendous growth in the area. Although the traffic can be congested at times, the area offers everything you need without having to travel more than a couple of miles. I spend my spare time at home with my wife, two dogs and occasionally our three adult children.

Bradley



(804) 323-6800  
(800) 285-6609



vacu.org



Visit a branch



Mobile

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.