

We open the door to home ownership

You've Got a Friend in the Mortgage Business



“Refinancing or applying for a mortgage can be a complicated experience and what I do is walk our members through the steps.”

John Maderia

Mortgage Loan Officer

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At Virginia Credit Union, it's more than selling a mortgage. It's advising and educating a member about a process that results in a better way of life. Refinancing or applying for a mortgage can be a complicated experience and what I do is walk our members through the steps and answer any questions along the way.

I've been in the mortgage loan industry for more than 15 years and I understand the importance of keeping everyone informed. Whether assisting a member with purchasing a home, or refinancing for life events, it's helping achieve a life goal.

I have lived in the Richmond area for more than 49 years. In my spare time, my wife and I enjoy exploring Virginia's history, museums, performing arts and sporting events. I'm also a member of a church where I conduct a class for middle and high school aged students.

— John

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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