

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"I pride myself in providing excellent customer service and establishing long-lasting member relationships."

Julie Albelo

Mortgage Loan Officer

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With 19 years in the financial industry, my passion is to help you achieve your dreams of home ownership and financial success. My goal is to provide you with the best possible advice and solutions to meet your mortgage financing needs. I will help guide you through the entire process, answering questions and assisting you every step of the way. I pride myself in providing excellent customer service and establishing long-lasting member relationships.

I have lived in the Chesterfield and Tri-Cities area for more than 30 years. I have seen tremendous growth in the area and I love everything it has to offer. When I'm not working, I enjoy spending time with my family.

— Julie

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
(800) 285-6609



vacu.org



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