

We open the door to home ownership

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



**"I want my clients to know they will receive nothing but exceptional service and guidance throughout this process."**

**Sharlene Besosa**

Mortgage Loan Officer

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I was helping a member on how to improve her credit to purchase her first home a few years ago, when I realized I wanted to be part of the mortgage department at Virginia Credit Union. I have been in the financial industry for more than 15 years and I believe it's a privilege to help others achieve their dream of home ownership. I want my clients to know they will receive nothing but exceptional service and guidance throughout this process.

Whether I'm assisting a first-time homebuyer or refinancing someone's current home, I am there to answer any questions and provide all suitable options from beginning to end.

I have lived in Richmond for more than 30 years and I enjoy spending time with my family and pets. When I'm not working with our members, you can find me cycling or volunteering in the community with different local organizations.

— Sharlene

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.

