

We open the door to home ownership

You've Got a Friend in the Mortgage Business



“I enjoy assisting members realize their dream of home ownership, while also improving their overall financial health.”

Steve Cramer

Mortgage Loan Officer

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I have over 16 years of mortgage lending experience in the Richmond area. At Virginia Credit Union, I personally have an impact on what is probably the member's largest financial investment they will undertake. I enjoy assisting members realize their dream of home ownership, while also improving their overall financial health.

I practice the Golden Rule and believe in establishing relationships in the home purchase or home refinance transaction. Much of my business is generated from repeat borrowers who were treated fairly and respectfully in their first transaction with me.

Along with my family, I live in Chesterfield County and enjoy sports, exercise, reading, yard work and family time.

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.



(804) 323-6800
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vacu.org



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