

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"I've had the pleasure of assisting others in achieving their goal of home ownership or bettering their financial situation."

Steve Dutton

Mortgage Loan Officer

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For more than 16 years, I've had the pleasure of assisting others in achieving their goal of home ownership or bettering their financial situation. By helping our members achieve this goal, I want them to know they have a loan officer for life, whether it's a home purchase or refinance.

The most important thing to me as a mortgage loan officer is that each member feels confident that our team is committed to helping throughout each step. It's my duty to make sure my clients are in the best place when the process is done, both emotionally and financially.

I've lived in Virginia my entire life, and have always enjoyed the seasonal weather and all our city has to offer. In my spare time, I enjoy spending time with my wife and children traveling and being outdoors. I also volunteer as a youth football and soccer coach through different local programs in the Richmond area.

— Steve

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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