

We open the door to home ownership

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



**"My favorite part of the business is assisting first-time home buyers with their purchase and seeing the joy and relief when they realize they have a new home."**

### **Timothy LaMont**

Mortgage Loan Officer

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With 17 years in the mortgage lending business I have seen many changes in the industry. I take great pride in guiding buyers through the detailed process. I like to remind my borrowers that patience is a virtue, and the home buying process takes time.

My favorite part of the business is assisting first-time home buyers with their purchase and seeing the joy and relief when they realize they have a new home.

I have lived in the Fredericksburg area for 14 years and enjoy the close proximity to Washington, D.C.

Tim

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  
(800) 285-6609



vacu.org



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