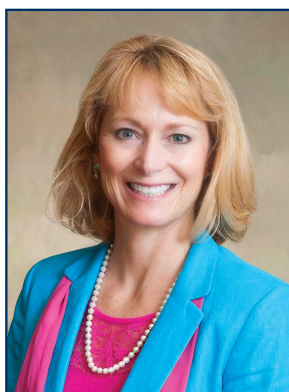


We open the door to home ownership

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



**"I believe that education is power."**

### Tina Huff

Mortgage Loan Officer

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I never dreamed I would be crunching numbers after college. I did not originally choose a career in mortgage lending, but I was drawn to it like a magnet. I purchased my first home in 1994 and I had no idea what I was doing. I remember seeing the interest rate at 8.5% and the APR at 9% and I almost walked out of the attorney's office because I didn't understand the difference.

My personal purchase experience had me fascinated by the complicated industry, and 14 years later, I am still loving it. I have found the best way to explain each step is to break it down in a way that our members can understand and make educated decisions that best suit their needs. I believe that education is power. I enjoy educating and consulting with our members so they can feel confident about one of the biggest financial decisions they will ever be tasked with in their lives.

When I am not in front of my computer, I enjoy spending time with my two granddaughters, four wonderful children and their spouses.

— Tina

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



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