

We open the door to home ownership

You've Got a Friend in the Mortgage Business



“The home buying process can be very daunting, and my job is to help members through every step of the process.”

Tonya Irizarry

Mortgage Loan Officer

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A home purchase is usually the largest purchase someone will make in their lifetime, and my goal is to not only help our members get the home of their dreams, but also to provide the peace of mind that comes with knowing their investment will help secure their financial future.

With more than 15 years in the financial and mortgage industry, there is nothing I love more than helping people's dreams come true through home ownership. The home buying process can be very daunting, and my job is to help the members through every step of the process.

I'm a director of a non-profit dog rescue organization. In my spare time, I enjoy spending time participating in animal outreach in the community. This allows me to interact with pets and their owners in regard to their basic needs. I'm also able to teach owners how to train, interact and enjoy their pet.

Tonya

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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