

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"A financial road map is so important. It's my honor to help folks plan and accomplish their goals of home ownership in today's real estate market."

Matt Fisher

Mortgage Loan Officer

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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.

I began in mortgage lending more than 15 years ago when I was looking for a way to combine my passion for both real estate and finance. My career evolved into working more specifically with home buyers who are either purchasing their first home or resizing into their next home. I truly enjoy helping people improve their financial picture.

My goal is to listen to our members' desires so I can develop custom options for the best loan program to achieve their financial goals, fits their needs, and is comfortable for their budget. A financial road map is so important. It's my honor to help folks plan and accomplish their goals of home ownership in today's real estate market.

I have lived in the Richmond area my entire life and I love the area's blend of small town charm with big city amenities. In my free time, you will find me with my wife and family actively supporting our church, as well as exploring all the great outdoor experiences the Richmond area has to offer.

—Matt



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vacu.org



Visit a branch



Mobile