

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"I chose a career in mortgage lending because of the positive experience I had when I purchased my first home."

Cynthia Taylor

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As a VACU mortgage loan officer, with 18 years in the mortgage lending business, I try to bring back the personal experience that is not always found in today's business environments. I attend home buyers seminars and work in the branches one day a week to speak directly to home buyers and answer their questions.

I chose a career in mortgage lending because of the positive experience I had when I purchased my first home. Buying your first home can be a very daunting experience, but my loan officer made the process very easy and explained everything in detail. I decided that I wanted other buyers to have that same feeling when they purchased their home. I pride myself on listening to my members' goals and matching them with a program that will meet their needs. I believe that putting members first is the only way to do business, and it keeps everything in perspective for me.

I live, play and volunteer in the Chester area, where I really enjoy the sense of community. My favorite hobby is taking cooking classes and learning international cooking techniques.

— Cynthia

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.



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vacu.org



Visit a branch



Mobile