

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"I want our members to know they will receive nothing but exceptional service and guidance throughout this process."

Sharlene Besosa

Mortgage Loan Officer

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I was educating a member on how to improve her credit to purchase her first home a few years ago, when I realized I wanted to be part of the mortgage department at Virginia Credit Union. I have been in the financial industry for more than 15 years and I believe it's a privilege to help others achieve their dream of home ownership. I want our members to know they will receive nothing but exceptional service and guidance throughout this process.

Whether I'm assisting a first-time homebuyer or refinancing someone's current mortgage, I am there to answer any questions and provide all suitable options from beginning to end.

I have lived in Richmond for more than 30 years and I enjoy spending time with my family and pets. When I'm not working with our members, you can find me cycling or volunteering in the community with different local organizations.

— Sharlene

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.

