

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"I believe that education is power."

Tina Huff

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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.

