

We open the door to home ownership

## You've Got a Friend in the Mortgage Business



There is nothing I love more than helping people through the home buying process and being a part of helping their dreams come true.

### Tonya Irizarry

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A home purchase is typically the largest purchase you'll make in your lifetime. My goal is to not only help you get the home of your dreams, but to also provide the peace of mind that comes with knowing your investment will help secure your financial future.

With more than 20 years in the financial and mortgage industry, there is nothing I love more than helping people through the home buying process and being a part of helping their dreams come true.

I own two non-profit animal-related organizations, and in my spare time I enjoy assisting people in the community with their pets. When I'm not working in some capacity, my absolute favorite thing is spending time with my nephews.

— 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 officer.



(804) 323-6800  
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vacu.org



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