

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"It's my goal to make the home-buying process as stress-free as possible."

Laura Stevens

Mortgage Loan Officer

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I've lived in Richmond for 37 years. It's such a beautiful, vibrant city with so much to offer. And with that in mind, I love helping our members purchase their new home in the area. It's such an exciting time to be here!

It's my goal to make the home-buying experience as stress-free as possible. Personally, it's wonderful to be able to combine my love of numbers and problem solving with helping folks purchase or refinance their home.

I've been in the mortgage business for more than 35 years, but when I'm not in the office, I love spending time with my adorable grandson. I'm also active in my church and serve as a Eucharistic Minister and Baptism Team Member. My husband and I love music, so we attend as many concerts as possible!

— Laura

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
(800) 285-6609



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