

We open the door to home ownership

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



**"I would like to convey to each borrower that I will work hard and provide them with honest and fantastic service."**

**Crystal Howell**

Mortgage Loan Officer

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Mortgage lending is a fascinating industry that chose me 25 years ago when my team needed some additional support, and I never looked back after realizing I'm helping others achieve their American dream.

When it comes to being a mortgage loan officer, I'm fortunate to have the opportunity to empower our members' financial health. I'd like to convey to each borrower that I will work hard and provide them with honest and fantastic service. Also, I strive to provide options whenever possible so that we can discuss which program would best suit their needs.

Prior to moving to Short Pump, I lived in Williamsburg for many years. I enjoy networking, making new friends, and visiting with family. In my spare time, I also polish up on my pool game or explore local shops and restaurants around Richmond.

— Crystal

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.

