

We open the door to home ownership

You've Got a Friend in the Mortgage Business



“Whether it’s a purchase or refinance, I enjoy assisting our members better their financial picture through home ownership.”

Matthew Galloway

Mortgage Loan Officer

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I chose to be a part of the mortgage industry as a way to blend my three passions—real estate, problem solving, and helping others. Whether it’s a new purchase or refinance, I enjoy assisting our members better their financial picture through home ownership.

Purchasing a home can be a stressful but always rewarding experience. I consistently keep an open and honest conversation with members to make this process as smooth and efficient as possible.

I relocated from Lynchburg to Richmond several years ago and enjoy everything this city has to offer. From the history to the ever expanding restaurant scene, there’s something for everyone. When I’m not busy as a mortgage loan officer, I enjoy spending time with my family, being outdoors, and traveling.

— Matthew

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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