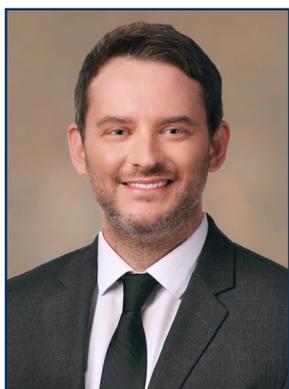


We open the door to home ownership

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



**“My area of expertise is helping VACU members create a mortgage strategy that makes sense.”**

### **Christopher Driver**

Mortgage Loan Officer

(804) 551-5490 Office  
(800) 285-5051 x5490 Toll Free  
(804) 267-1433 Fax  
christopher.driver@vacu.org  
NMLS# 1021609

My career in mortgage lending started back in 2005. I explored many roles within the lending industry, which has allowed me to become exceptionally familiar with every aspect of the business. This translates into a seamless process and enhanced member experience for you, as I am able to use my knowledge to advocate for you each step of the way.

Purchasing or refinancing a home is one of the most important decisions people will make in their lifetime. My area of expertise is helping members create a mortgage strategy that makes sense and ensuring that your loan aligns with your short and long term goals.

I landed in Richmond over 20 years ago, and in 2016 I moved to Charlottesville. The mountains and beautiful scenery attracted me to the area. In my free time, I enjoy golf, sporting events, spending time with my daughter, or completing a home DIY project.

I look forward to working with you to help accomplish your financial goals.

— Christopher

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



vacu.org



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