



**Alexis Thomas**  
**Mortgage Loan Officer**

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## I'm ready to help!

As a VACU mortgage loan officer with more than 25 years in the mortgage lending business, I pride myself on providing the financial guidance needed to help our members make the best decisions in their mortgage financing.

The process of buying a home takes time, and I enjoy building relationships with our members during this time. It's my goal to take the stress out of buying a home and help our members feel at ease while making financial decisions.

I have lived in Central Virginia all my life—50 years and counting. I love the location and the accessibility to Washington D.C., our nation's capital, and Richmond, our state capital. I love to travel and exercise. In my spare time, you'll find me spending time with my family.

— Alexis



### Mortgage loans

We've got different loan options, depending on what you need. I can help you find the right one:

- **Mortgages** for your primary residence, second homes, or investment properties
- **No closing-cost options**
- **First-time home buyer loans**
- **Low down payment options**
- **Specialty loans**, including 100% financing and jumbo loans
- **Construction loans** and land loans



### Refinancing

Take advantage of lower rates—refinance your current mortgage and get better terms! We also offer refinances with no closing costs or cash-out options.



### Get pre-qualified!

When you're pre-qualified, sellers and real estate agents will know you're serious about buying their homes, which can be crucial in negotiations. Knowing the terms in advance can also help you plan out the rest of your finances.