



I'm ready to help!

With 13 years of lending experience, I have seen many changes within the mortgage landscape. My passion is providing exceptional customer service and taking time to understand my clients' needs. Although the mortgage industry rules have become more complex and loan programs have different and more stringent criteria, I enjoy mastering the new rules and programs so that I can teach our members in a simple way and make the American Dream a reality.

As a Virginia Credit Union mortgage professional, I put myself in the member's shoes. Purchasing or refinancing a home can be a bit of an overwhelming experience, so I try to make it as easy and seamless as possible by keeping the member informed throughout the process. My goal is to make sure you feel comfortable throughout the transaction.

In my free time, you will find me with my son. I enjoy attending sporting events with him and coaching.

— Antione

Antione Austin Mortgage Loan Officer

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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.