



Cynthia Taylor
Mortgage Loan Officer
Certified Military Home Specialist

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I'm ready to help!

As a Virginia Credit Union Senior mortgage loan officer, with 25 years in the mortgage lending business, I strive to bring back the personal experience that is not always found in today's mortgage transactions. I attend many home buyer seminars and spend time in the branch to meet directly with potential home buyers and answer questions face-to-face whenever possible.

I chose a career in mortgage lending because of the positive experience I had when I purchased my first home. Buying your first home can be a very daunting experience, but my loan officer made the process very empowering and explained everything in detail. I decided that I wanted other buyers to have that same feeling when they purchased their homes. I pride myself on listening to my members' goals and helping them find the mortgage that will meet their needs financially. Let's face it, purchasing a home can be expensive, and I work directly with local grant programs to help lessen the burden of that cost for my members. I believe that putting members first is the only way to do business.

I believe in giving back to the community and volunteer most of my weekends to a nonprofit that feeds and clothes the homeless in the greater Richmond area. I also love spending time with my grandchildren and cooking.

— Cynthia



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.