



Gerard L. Mills
Mortgage Loan Officer

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I'm ready to help!

I chose a career in mortgage lending because I've always had an interest in real estate and finance. I've learned firsthand how difficult it is to obtain good advice, and as a lifelong student of real estate and investing, I have found that mortgage lending provides an avenue to share empowering financial advice to our members that can enhance their lives.

I want every borrower to know that my goal is to make the experience as smooth as possible. Whether it's the opportunity to assist first-time home buyers navigate the mortgage process or provide loan product advice to those wishing to refinance, my greatest joy is being entrusted to play a pivotal role in helping our members accomplish their financial goals.

I am born and raised in Richmond and believe it's a great place to raise a family. Richmond is growing, and I'm happy to be a part of the community. When I'm not busy helping our members, I enjoy spending time with my two daughters, playing golf, and being outdoors.

— Gerard



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.