



John Maderia
Mortgage Loan Officer

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I'm ready to help!

At Virginia Credit Union, it's more than selling a mortgage. It's advising and educating a member about a process that results in a better way of life. Refinancing or applying for a mortgage can be a complicated experience, and what I do is walk our members through the steps and answer any questions along the way.

I've been in the mortgage loan industry for more than 19 years, and I understand the importance of keeping everyone informed. Whether assisting a member with purchasing a home or refinancing for life events, it's helping achieve a life goal.

I have lived in the Richmond area for more than 49 years. In my spare time, my wife and I enjoy exploring Virginia's history, museums, performing arts and sporting events. I'm also a member of a church where I conduct a class for middle and high school aged students.

— John



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.