



Laura Stevens
Mortgage Loan Officer

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I'm ready to help!

I've lived in Richmond for 37 years. It's such a beautiful, vibrant city with so much to offer. And with that in mind, I love helping our members purchase their new home in the area. It's such an exciting time to be here!

It's my goal to make the home buying experience as stress-free as possible. Personally, it's wonderful to be able to combine my love of numbers and problem solving with helping folks purchase or refinance their home.

I've been in the mortgage business for more than 35 years, but when I'm not in the office, I love spending time with my adorable grandson. I'm also active in my church and serve as a Eucharistic Minister and Baptism Team Member. My husband and I love music, so we attend as many concerts as possible!

— Laura



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.