



**Matt Fisher**  
**Mortgage Loan Officer**

(804) 267-5401 Office  
(800) 285-5051 x5401 Toll Free  
(804) 267-1433 Fax  
matt.fisher@vacu.org  
NMLS# 95955

## I'm ready to help!

I began in mortgage lending more than 14 years ago when I was looking for a way to combine my passion for both real estate and finance. My career evolved into working more specifically with home buyers who are either purchasing their first home or resizing into their next home. I truly enjoy helping people improve their financial picture.

My goal is to listen to our members' desires so I can develop custom options for the best loan program to help them achieve their financial goals, meet their needs, and work for their budget. A financial road map is so important. It's my honor to help folks plan and accomplish their goals of home ownership in today's real estate market.

I have lived in the Richmond area my entire life and I love the area's blend of small town charm with big city amenities. In my free time, you will find me with my wife and family actively supporting our church, as well as exploring all the great outdoor experiences the Richmond area has to offer.

— Matt



### 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.