



**Matthew Galloway**  
**Mortgage Loan Officer**

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## I'm ready to help!

I chose to be a part of the mortgage industry as a way to blend my three passions—real estate, problem solving, and helping others. Whether it's a new purchase or refinance, I enjoy assisting our members better their financial picture through home ownership.

Purchasing a home can be a stressful but always rewarding experience. I consistently keep an open and honest conversation with members to make this process as smooth and efficient as possible.

I relocated from Lynchburg to Richmond several years ago and enjoy everything this city has to offer. From the history to the ever expanding restaurant scene, there's something for everyone. When I'm not busy as a mortgage loan officer, I enjoy spending time with my family, being outdoors, and traveling.

— Matthew



### 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.