



**Steve Cramer**  
**Mortgage Loan Officer**

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## I'm ready to help!

I have over 20 years of mortgage lending experience in the Richmond area. At Virginia Credit Union, I personally have an impact on what is probably the member's largest financial investment they will undertake. I enjoy assisting members realize their dream of home ownership, while also improving their overall financial health.

I practice the Golden Rule and believe in establishing relationships in the home purchase or home refinance transaction. Much of my business is generated from repeat borrowers who were treated fairly and respectfully in their first transaction with me.

Along with my family, I live in Chesterfield County and enjoy sports, exercise, reading, yard work and family time.

— Steve



### 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.