



**Steve Dutton**  
**Mortgage Loan Officer**

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## I'm ready to help!

For more than 20 years, I've had the pleasure of assisting others in achieving their goal of home ownership or bettering their financial situation. By helping our members achieve this goal, I want them to know they have a loan officer for life, whether it's a home purchase or refinance.

The most important thing to me as a mortgage loan officer is that each member feels confident that our team is committed to helping throughout each step. It's my duty to make sure my clients are in the best place when the process is done, both emotionally and financially.

I've lived in Virginia my entire life and have always enjoyed the seasonal weather and all our city has to offer. In my spare time, I enjoy spending time with my wife and children traveling and being outdoors. I also volunteer as a youth football and soccer coach through different local programs in the Richmond area.

— 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.