



I'm ready to help!

I have over 18 years of mortgage lending experience. I enjoy the challenges of the changing mortgage industry. I like to take time to know my members to better understand their financial hopes and goals. I truly enjoy developing a financial plan to meet the member's needs. Only then can I help them find the best options available.

I have lived and worked in the Richmond area for over 35 years, and in my free time I love to spend time outdoors.

— Thang

Thang Truong Mortgage Loan Officer

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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.