



## I'm ready to help!

With more than 37 years in banking and the last 23 years in mortgage lending, I have seen many changes members are faced with when buying or refinancing their homes. What has not changed is my commitment to exceptional member service and guiding our members through every step toward the dream of home ownership.

Buying a home is like putting together a puzzle, and I love helping our members put those pieces in place to ultimately get the keys to their new home. Whether buying or refinancing their home, I want to be part of making their financial lives better. I want to be their trusted advisor who they'll think of as a strategic partner and an asset to reach their goals anytime a home need comes up for them or their friends and family.

Home is really where our hearts are, and our members are the heart of my mortgage family! I will be here for them whenever they need me.

My life-long home has been in Virginia, from one end of the state to the other. I love spending time with my family, riding 4-wheelers in the mountains, and at home gardening, writing and quilting.

— Vickie

### Vickie Tiller Mortgage Loan Officer

(540) 785-4373 Office  
(800) 285-5051 x4373 Toll Free  
(804) 267-1433 Fax  
vickie.tiller@vacu.org  
NMLS# 609892



### 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.