



**Chris Driver Mortgage Loan Officer** 

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## I'm ready to help!

My career in mortgage lending started back in 2005. I explored many roles within the lending industry, which has allowed me to become exceptionally familiar with every aspect of the business. This translates into a seamless process and enhanced member experience for you, as I am able to use my knowledge to advocate for you each step of the way.

Purchasing or refinancing a home is one of the most important decisions people will make in their lifetime. My area of expertise is helping members create a mortgage strategy that makes sense and ensuring that your loan aligns with your short and long term goals.

I landed in Richmond over 20 years ago, and in 2016 I moved to Charlottesville. The mountains and beautiful scenery attracted me to the area. In my free time, I enjoy golf, sporting events, spending time with my daughter, or completing a home DIY project.

I look forward to working with you to help accomplish your financial goals.

— Chris



## **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.

