

We open the door to home ownership

## You've Got a Friend in the Mortgage Business



**"I chose a career in mortgage lending because of the positive experience I had when I purchased my first home."**

### **Cynthia Taylor**

Mortgage Loan Officer

(804) 201-2914 Office  
(800) 285-5051 x2914 Toll Free  
(804) 267-1433 Fax  
cynthia.taylor@vacu.org  
NMLS# 20547

As a VACU mortgage loan officer, with 14 years in the mortgage lending business, I try to bring back the personal experience that is not always found in today's business environments. I attend home buyers seminars and work in the branches one day a week to speak directly to home buyers and answer their questions.

I chose a career in mortgage lending because of the positive experience I had when I purchased my first home. Buying your first home can be a very daunting experience, but my loan officer made the process very easy and explained everything in detail. I decided that I wanted other buyers to have that same feeling when they purchased their home. I pride myself on listening to my members' goals and matching them with a program that will meet their needs. I believe that putting members first is the only way to do business, and it keeps everything in perspective for me.

I live, play and volunteer in the Chester area, where I really enjoy the sense of community. My favorite hobby is taking cooking classes and learning international cooking techniques.

— Cynthia

Buying a home is easy and affordable at Virginia Credit Union. You'll feel comfortable asking questions and getting the information you need.

### **Your home for mortgage loans**

You have access to a variety of mortgage services and resources to meet your needs. You can also attend seminars for first-time home buyers.

- Mortgages for primary residences, second homes, investment properties and land in Virginia
- Purchases and refinances
- Fixed rate loans with flexible terms
- Adjustable rate loans—for home and land purchases
- Low down payment options for purchases

### **Get pre-qualified**

Know in advance the monthly payments and the loan amount for which you qualify. Once pre-qualified, you can request a pre-qualification letter to present to your REALTOR® or a seller.

To get started, visit our website, stop by a branch or give us a phone call.

### **Refinancing**

Taking advantage of lower rates and refinancing your current mortgage could offer you financial benefits. To determine if it makes sense to refinance, visit our website or contact a mortgage loan officer.



(804) 323-6800  
(800) 285-6609



vacu.org



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