

We open the door to home ownership

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



**"I really do care about the members and I like to get to know their needs and wants before we get started."**

### **Debbie Giambanco**

Mortgage Loan Officer

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As a VACU mortgage loan officer, with 20 years in the mortgage lending business, I pride myself on education. I take pleasure in helping members and their families with one of the biggest decisions they make in their lifetime.

I enjoy assisting new home buyers and experienced buyers with the purchase of their home. It's an exciting time, but it can also be a bit overwhelming. I enjoy simplifying the process, and guiding members through all the steps to home ownership.

I really do care about our members and like to get to know their needs and wants before we get started. It is important to make sure you are giving each family the financial guidance they need in order to make the best decision in their mortgage financing.

Spending time with my family is one of the greatest joys in my life. I also enjoy playing soccer and being active. I have met some of my closest friends during my years of playing the sport. In addition, I love watching my daughter play soccer and my son who is very involved in Karate.

— Debbie



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



vacu.org



Visit a branch



Mobile

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.