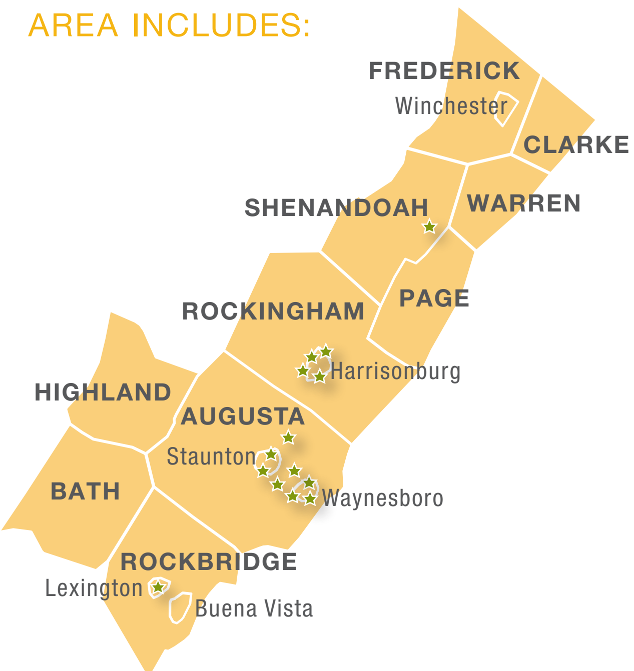
Become a Member

DCCU membership is open to anyone who lives, works, worships, attends school, or volunteers within DCCU's membership area. Individuals within your immediate family or household are also eligible.

OUR MEMBERSHIP AREA INCLUDES:



Contact Us

To talk to a DCCU Mortgage Advisor, visit one of our convenient locations, or call 540.946.3200.

Waynesboro

LUCY LANE
140 Lucy Lane

RIVERSIDE
200 East Broad Street

WEST MAIN
2200 West Main Street

Stuarts Draft

2518 Stuarts Draft Highway

Fishersville

32 Windward Pointe, Suite 120

Staunton

COMMUNITY WAY
105 Community Way

DOWNTOWN STAUNTON
410 North Augusta Street

Lexington

1130 North Lee Highway

Verona

315 Lee Highway

Harrisonburg

KAYLOR
47 West Kaylor Park Drive

RESERVOIR
1925 Reservoir Street

SOUTH HIGH
1820 South High Street

STONE PORT
1900 Stone Spring Road

Woodstock

1025 Woodstock Commons Drive

EQUAL HOUSING OPPORTUNITY

Membership required

Rev 07/2022

The Mortgage Lending Experience

DuPont Community CREDIT UNION

We've helped thousands of members work through the process of purchasing a home. Our years of experience and know-how will make buying your home as efficient and stress-free as possible.

The DCCU Mortgage Lending Experience

ORIGINATION

1. CONTACT
You contact DCCU to prepare for your application

2. GATHER
You gather your income and asset documentation

3. APPLY
You apply with a Mortgage Advisor for pre-qualification

4. SHOP
You find a property, make an offer and sign a contract

SETUP

5. ORDER
We order third party services such as appraisal and title

6. PREP
We prepare your file for underwriting

UNDERWRITING

7. UNDERWRITE
We validate all submitted documentation and then formally approve or deny your loan

8. SATISFY
We satisfy conditions such as appraisal, title, assets and employment verification

CLOSING

9. CLEAR
We clear the file for closing

10. CLOSE
You sign closing documents and get the keys to your new home

TERMS

Loan Estimate

A Loan Estimate is a three-page form that you receive after applying for a mortgage. It describes important details about the loan you have requested, including the estimated interest rate, monthly payment, and total closing costs for the loan. The lender must provide you a Loan Estimate within three business days of receiving your application. The Loan Estimate also gives you information about the estimated costs of taxes and insurance, and how the interest rate and payments may change in the future.

Closing Disclosure

A Closing Disclosure is a five-page form that provides final details about the mortgage loan you have selected. It includes the loan terms, your projected monthly payments, and how much you will pay in fees and other costs to get your mortgage, such as closing costs. The lender is required to give you the Closing Disclosure at least three business days before you close on the mortgage loan, which allows you time to compare your final terms and costs estimated in the Loan Estimate that you previously received from the lender. The three days also gives you time to ask your lender any questions before you go to the closing table.