# We open the door to home ownership



# You've Got a Friend in the Mortgage Business



"Purchasing or refinancing a home is quite possibly the biggest investment most people ever make, so I enjoy being there every step of the way."

#### **James Liesfeld**

Mortgage Loan Officer

(804) 614-3353 Office (800) 285-5051 x3353 Toll Free (804) 267-1433 Fax james.liesfeld@vacu.org NMLS# 873821

Here at Virginia Credit Union, it has always been my goal to help our members achieve their financial dream of home ownership. Purchasing or refinancing a home is quite possibly the biggest investment most people ever make, so I enjoy being there every step of the way to make sure this process is a wonderful experience.

I have a wide variety of financial industry experience, from banker to a quality assurance consultant, where it was my job to ensure our members received nothing but spectacular service from all credit union representatives.

As a Richmond native, I enjoy everything it has to offer, such as the diversity, great seasonal weather and community events. In my spare time, I enjoy spending time with family, watching sports and supporting our community and any volunteer events our credit union is a part of.

— James



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



) Visit a branch





at Virginia Credit Union. You'll feel comfortable asking questions and getting the information you need.

Buying a home is easy and affordable

#### 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.

Federally insured by NCUA