



I'm ready to help!

I started my career in the financial industry more than 20 years ago, and my passion has always been to help others reach their financial goals. My mission is to provide outstanding service, keep your best interest at heart, all while helping you along the path to success. Members can count on me to understand their goals, listen to their needs and guide them through each step of the mortgage process. I live by the golden rule: provide a home buying or refinance experience that I would want for myself.

Chesterfield has been my home for more than 20 years. I love exploring all that Virginia has to offer—from the mountains of Blacksburg to the beaches of Sandbridge. When I'm not at work, I enjoy traveling and spending time with my husband and two children.

Donna Harkness Mortgage Loan Officer

— Donna

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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.