



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

I'm ready to help!

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.

With over 10 years of experience in the financial industry, I have served in a variety of roles, including a banker, quality assurance consultant (where it was my job to ensure our members received nothing but spectacular service from all credit union representatives), and a mortgage loan officer.

As a Richmond native, I enjoy everything the area 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, supporting our community, and participating in credit union volunteer events.

— James



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.