



**Sharlene Besosa**  
**Mortgage Loan Officer**

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## I'm ready to help!

I was educating a member on how to improve her credit to purchase her first home a few years ago, when I realized I wanted to be part of the mortgage department at Virginia Credit Union. I have been in the financial industry for more than 15 years, and I believe it's a privilege to help others achieve their dream of home ownership. I want our members to know they will receive nothing but exceptional service and guidance throughout the process of buying or refinancing their home.

Whether I'm assisting a first-time home buyer or refinancing someone's current mortgage, I am there to answer any questions and provide all suitable options from beginning to end.

I have lived in Richmond for more than 30 years, and I enjoy spending time with my family and pets. When I'm not working with our members, you can find me cycling or volunteering in the community with different local organizations.

— Sharlene



### 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.