



RESIDENTIAL MORTGAGE LENDER

James Langworthy

James Langworthy makes complicated things simple. With more than a decade in mortgage lending, he's known for guiding first-time buyers and seasoned homeowners alike through even the toughest loan scenarios with clarity and calm. In the past three years alone, James has helped over 200 households secure the right home financing, and he's often the lender trusted with the "hard files" other lenders shy away from.

A Western Michigan University graduate and longtime Southwest Michigan resident, James combines deep local knowledge with a patient, educational approach. His goal is simple: give clients the facts, reduce the stress, and help them make confident decisions for their future.

Outside of work, James enjoys woodworking projects, traveling with his wife Elizabeth and daughter Annabel, and exploring new places—bringing the same care and curiosity to life that he brings to lending.

Mortgage Lender Vs. Big Banks

Unlike the big banks, Treadstone's only focus is mortgage lending. We live and breathe the market, and we understand the trends, which allows us to advise clients on the perfect loan program to fit their needs and budgets.

Treadstone Loan Programs

- Conventional Loan
- FHA Loan
- Rural Development Loan (RD)
- Veterans Loan (VA)
- Renovation Loans
- Manufactured Home Loan
- Bridge Loan
- Jumbo Loan
- HomeReady Loan
- Condo Loan
- Bank Statement Loan
- 1099 Loan
- Asset Depletion Loan
- DSCR Loan
- Refinance

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Our Passion

Positively impacting lives



Our Niche

Mortgages –
Better. Faster. Smarter.



Our Guarantee

We close on time, every time



The Treadstone Advantage

No Application Fees

Fast Turn Times

Local Lender

Strongest Pre-Approval Letter
in the Industry

Proactive Communication

