

Residential Mortgages

At Community National Bank, we are committed to providing the best possible customer service in processing your mortgage. You can help us by providing photocopies of the following documents when you submit your mortgage application:

- W-2 forms from the past two years.
- For self-employed borrowers or those with commission and/or bonus income: the last two years of personal/corporate tax returns with all schedules.
- Pay stubs for the most recent 30 days.
- Three months of bank/brokerage statements for all non-Community National Bank accounts.
- Copies of your last 12 months of rent checks, if you are currently a renter.
- A copy of the contract of sale for a purchase or the deed for a refinance.
- Survey, plans and specifications including cost breakdowns for Construction Loans.
- For your convenience, the application fee can be paid by debit to your Community National Bank account, or by check.

Call us at 516-498-9111. Your Community National Bank Mortgage Specialist is ready to turn your home ownership dreams into reality!

Get the edge.



Main Office:
200 Middle Neck Road
Great Neck, NY 11021
516-498-9111
516-498-8222 – Fax

www.cnbny.com

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Get the edge.



For a Home in the Right Community, Get a Mortgage from Community National Bank.

Whether you are buying your first home, buying a larger home to meet the needs of your growing family, or simply refinancing your present mortgage, Community National Bank has a mortgage program that will meet your needs. Our Mortgage Specialists will walk you through the entire process, helping you select the mortgage that will maximize your budget buying power, and providing you with the advice and information you need to make the process fast and simple. No matter what your credit situation, Community National Bank has the right mortgage for you. Just call us at 516-498-9111.

Door to Door Service

Your Community National Bank Mortgage Specialist will come directly to your home or office to discuss our mortgage products and help you complete your application.

Adjustable-Rate Mortgages

Community National Bank offers you a variety of interest rate options to meet your particular budgetary needs. Depending on the mortgage term, adjustable rate mortgages tend to have lower initial rates than fixed rate mortgages, allowing you to enjoy lower monthly payments. Your Community National Bank Mortgage Specialist can help you choose the adjustment period that's right for your financial situation. Annual Percentage Rates (APRs) are subject to adjustment after the initial change date.

Fixed-Rate Mortgages

Community National Bank offers 15- and 30-year fixed-rate mortgages for borrowers who want certainty in their mortgage payment schedule. Since the interest rate is fixed, your principal and interest payments remain the same for the life of the loan.

Biweekly Mortgages

We also offer you the option of paying any of our fixed-rate mortgages on a biweekly basis. By making your mortgage payments twice each month, you can save thousands of dollars in interest and pay off your mortgage earlier than with the traditional monthly payment.

Construction Loans

A Community National Bank interest-only construction loan can help you build the home of your dreams. When your property is complete, you can choose any of our mortgage programs for your final financing with low closing costs. A separate application and credit approval is required on construction loans.

First-Time Homebuyers

Community National Bank even has special discounted interest rates and application fees for qualified first-time homebuyers. Loan amount limits and maximum income limits based on household size apply. If you meet certain credit criteria, you may also be eligible for up to 90% financing of your home purchase. Ask your Mortgage Specialist for details.