

Local Residential Lending

With Sanibel Captiva Community Bank as your lender, you get a local partner guiding you through the mortgage process. We have Loan Officers in every branch able to work with you, from start to finish.

Since we're locally owned and operated, all of our loan decisions are made right here in Southwest Florida. Recognizing and valuing relationships with our customers allows us to find solutions where other traditional banks fail.



Closed \$1 billion in loans since 2003



More flexibility than other larger banks



9 loan officers located throughout Lee and Collier counties



Quick, local decision-making



I strongly recommend Sanibel Captiva Community Bank over a larger bank for anyone who wants GOOD and friendly help with a mortgage. After the ease of securing a mortgage with them, I opened a deposit account and found the bank staff far superior to big banks. I am a huge fan of the bank all around!

— Michael Batson



Sanibel Captiva Community Bank is welcoming. They take their time so you feel important. There was constant, responsive communication throughout the process. They are knowledgeable and professional, yet down-to-earth.

— Kathleen Samson



Let us help you become a homeowner. Contact us today to get started!



Sanibel Captiva
COMMUNITY BANK
Mortgage.SanCapBank.com

Member
FDIC
EQUAL HOUSING
LENDER
NMLS #411904

Ready to Get Started?

Our application process is easy. The best part is you're guided through it personally with your loan officer.

Required Application Information to prequalify:

- Two months of most current bank statements
- Most recent pay stub
- Federal 1040 with all supporting documents
- Photo ID for each applicant

Apply Online: 

Mortgage.SanCapBank.com

Mortgages	
Traditional 30-Year & 15-Year Fixed-Rate Mortgage	Fixed-rate mortgages have a constant interest rate and monthly payments that never change. Offering a variety of terms, this is the most popular loan for homebuyers.
Adjustable-Rate Mortgage (ARM)	ARMs offer lower initial interest rates that are recalculated periodically, depending on loan terms.
New Construction to Permanent (one-time close) Mortgage	Designed for homebuyers who want to build their own home, this loan option eliminates the need for multiple loans. Once construction is complete, the loan converts to a permanent mortgage loan.
Federal Housing Administration (FHA) Mortgage	FHA loans are insured by the Federal Housing Administration, which allow for less rigorous lending standards and down payments as low as 3.5%.
Veterans Affairs (VA) Mortgage	VA loans are guaranteed by the U.S. Department of Veterans Affairs, offering long-term financing to eligible American veterans or their surviving spouses.

Other Loan Option	
Home Equity Line of Credit	A great option for debt consolidation, home improvements or other major expenses, this loan option offers a variable rate, a steady repayment schedule and potential tax advantages.

Our Local Loan Officers



Library Way Branch
David Wright
 Senior Vice President of Residential Mortgage Lending
 239-210-2279
 dwright@sancapbank.com
 NMLS #412536



McGregor Branch
Dan Cronin
 Vice President and Residential Loan Officer
 239-210-2362
 dcronin@sancapbank.com
 NMLS #412537



Downtown Fort Myers Branch
Josh Hall
 Assistant Vice President and Residential Loan Officer
 239-274-7418
 jhall@sancapbank.com
 NMLS #927682



College Parkway Branch
Mike Hartman
 Assistant Vice President and Residential Loan Officer
 239-274-6224
 mhartman@sancapbank.com
 NMLS #1317486



Winkler Branch
Jillian Grossenbaugh
 Vice President and Loan Officer
 239-210-2320
 jgrossenbaugh@sancapbank.com
 NMLS #1028153



Bonita/Naples
Linda Culotta
 Senior Loan Officer
 239-274-6274
 lculotta@sancapbank.com
 NMLS #213838



Bonita Springs and Winkler Branch
Mecca Bargfrede
 Assistant Vice President and Residential Loan Officer
 239-274-7412
 mbargfrede@sancapbank.com
 NMLS #539586



Naples
Tim Heine
 Residential Loan Officer
 239-274-7416
 theine@sancapbank.com
 NMLS #970979



Gateway Branch
Mark Rodgers
 Residential Loan Officer
 239-274-6270
 mrodgers@sancapbank.com
 NMLS #1748231

8 convenient Southwest Florida locations

Main Office
 2475 Library Way
 Sanibel, Florida 33957
 239-472-6100

Downtown Branch
 1533 Hendry Street, Ste. 100
 Fort Myers, Florida 33901
 239-274-6205

College Parkway Branch
 7500 College Parkway
 Fort Myers, Florida 33907
 239-274-6200

Winkler Branch
 7040 Winkler Road
 Fort Myers, Florida 33919
 239-274-7400

Coming Soon
Bridge Branch
 9311 College Parkway
 Fort Myers, Florida 33919

Periwinkle Branch
 1037 Periwinkle Way
 Sanibel, Florida 33957
 239-472-6150

McGregor Branch
 15975 McGregor Blvd.
 Fort Myers, Florida 33908
 239-210-7100

Gateway Branch
 11691 Gateway Blvd., Ste. 100
 Fort Myers, Florida 33913
 239-274-6210

