

# 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 over \$1 billion in loans since 2003



More flexibility than other larger banks



8 loan officers located throughout Lee and Collier counties



Quick, local decision-making



*We were referred to SanCap Bank by our realtor for financing. The entire team was extraordinary from application to approval. SanCap Bank, in my view, is a perfect example of a "community bank" which truly is part of, understands and fosters the growth of the local community.*

**- Michael Batson**

*Sanibel Captiva Community Bank is the epitome of top notch customer service.*

**- Vince and Renee Scialli**

*SanCap Bank treats you like a person not a number. The entire team treats you like family. Take a moment to sit and speak with anyone from any branch. You will see the difference I promise you.*

**- Vince Simonelli**



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

## 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.
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## 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**

## Our Local Loan Officers



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



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



**College Parkway Branch**  
**Brandy Heales**  
Loan Officer  
239-274-6278  
bheales@sancapbank.com  
NMLS #1752852



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



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



**Gateway Branch**  
**Mark Rodgers**  
Assistant Vice President  
and Loan Officer  
239-274-6270  
mrodgers@sancapbank.com  
NMLS #1748231



**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

## 8 convenient Southwest Florida locations

**Main Office**  
*Relocating to 2406 Periwinkle Way*  
*Nov. 2020*  
2475 Library Way  
Sanibel, Florida 33957  
239-472-6100

**Bridge Branch**  
9311 College Parkway  
Fort Myers, Florida 33919  
239-274-6250

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

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

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

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

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

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