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### Welcome to My Mortgage TX

#### THESE ARE SOME OF LIFE'S BIGGEST DECISIONS.

Whether you're buying a home, building one, improving your existing residence or borrowing against your home to fulfill other desires, these are important decisions that can affect you financially for years to come. Allow our highly experienced staff of [mortgage lenders](#) to provide all the information you need for making an effective and well-informed decision.



#### BUYING A HOME

Top 5 Home Loan Tips plus pros/cons "to buy or rent."

[LEARN MORE](#)



#### BUILDING A NEW HOME

From the ground up, seamless strategies for each stage.

[LEARN MORE](#)



#### HOME IMPROVEMENT

A variety of options for banking on your investment.

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#### REFINANCE YOUR HOME

Need to reduce monthly payments or lower your rate?

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#### HOME EQUITY LOAN

Access a portion of the accumulated equity in your home.

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What's a balloon mortgage? Home buying jargon made easy.

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Get quick figures on how much you can afford to borrow.

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They are at the heart of your customer-friendly experience.

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Fixed or Adjustable rate? VA? FHA? Learn the differences.

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#### STEP-BY-STEP LOAN PROCESS

Understand your loan's progress and timeline.

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Hear from well satisfied CNB&T Mortgage customers.

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#### FAQS

What is an escrow account? How is APR calculated & much more!

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### BUYING A HOME

LET US PARTNER WITH YOU IN  
PLANNING YOUR HOME PURCHASE.

Whether you're a first-time homebuyer or you're ready to purchase a home that is just the right size for your retirement, our knowledgeable mortgage professionals at Community National Bank & Trust of Texas (CNB&T) are just a phone call or an online application away. Community National even offers loans for the purchase of manufactured homes (which few bankers will do). We'll explore all your financial options together, supporting you in choosing the loan that's best for you and your future plans.

“I have been purchasing homes for many, many years and have worked with a variety of different lenders. Never have I worked with anyone better than your mortgage team. They provided the best customer service I ever encountered with any lending institution. There was a return phone call within minutes, not days or hours. We never felt rushed or hurried along. All of their efforts were put into our loan. All banks are not the same. Your team proved that. We meant something to the bank, we became part of the family, and they made this a very joyful experience for us.”

— Lynn and Dave Safford

Click here to read more Testimonials



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Below find information relevant to Buying versus Renting, our [Top 5 Home Loan Tips](#), information relevant to [Closing](#) your mortgage loan, and a [comparison chart](#) showing the types of home loans available to you.

#### BUYING VS. RENTING

Did you know that buying a home could actually cost less than renting in the long run? With an improving economy and low interest rates, home ownership is a viable option for more people. Of course, it's important to consider the pros and cons:

##### BUYING

###### PROS

Buyers build equity in their home as they pay off the loan principal, creating a tangible asset. Equity is the difference between the market value of the home and the outstanding balance of the mortgage loan, and houses generally increase in value over time. Owning a home offers the buyer independence and stability, and homeowners also receive tax benefits.

\* A home warranty can be included in the purchase price to help cover future repairs.

###### CONS

Buyers must pay taxes and insurance on their property. Buyers are responsible for the upkeep and repairs of their home.

##### RENTING

###### PROS

Renters do not have to pay for property maintenance and repairs. And renters have the flexibility to move at the end of their lease.

###### CONS

Renters must face the likelihood of a rent increase each time the lease is renewed. Landlords may restrict a renter's control over cosmetic and functional details of the dwelling. Also, renters do not receive tax savings like homeowners do, or have the advantage of building equity in a home. In fact, the renter is actually paying for the owner's house and investment. And if that owner decides to sell the property, the renter may be forced to move, or the terms of the lease agreement may change with the new owner.

Your decision to buy or rent, whether you're single or with a family, no doubt will be based on what's right for you financially, in keeping with your unique circumstances and preferences. But you never have to go at it alone—it all starts with Community National, and all the services and tools you need are right here! Our personal mortgage bankers would like nothing better than to walk you through each step of the seamless process that leads you home. Visit our [Mortgage Glossary](#) for an explanation of terms relevant to the mortgage loan industry and process.

RENT vs BUY CALCULATOR

#### TOP 5 HOME LOAN TIPS

When homeownership is your choice, our CNB&T mortgage lenders are eager to guide you to the right home loan and to support you with our expertise. Take our [Top 5 Home Loan Tips](#) into account as you prepare and plan. They're key in opening that front door to your dreams.

##### 1 Save up for your down payment

The amount of the purchase price you pay is called the down payment. Your down payment can range from 3.5% to 20%, depending on the type of loan we help you choose. Establish a monthly budget to set aside money for your down payment. Having that amount automatically deposited from your paycheck or bank account to a savings account could make it easier to reach your goal. Let us help you clarify your options.

##### 2 Get your financial “docs” in a row

When you apply for a mortgage, you need to have your financial documents in order. Having these documents assembled and ready for your CNB&T mortgage lender will speed up your loan application process. Be prepared to provide your pay stubs for the last 60 days, your bank and brokerage statements for the last 2 months, and the last 2 years' tax returns and W-2 forms.

##### 3 Get prequalified

Real-estate agents often want you to be prequalified for a loan before they begin working with you. Prequalification gives you a sense of how much you can borrow and the price range of affordable homes. The requirements for this step are fairly basic—financial information such as your income and the amount of your savings and investments. Simply apply by clicking on this link: <http://mybanktx.com/loan-prequalification-app/>.

##### 4 Respond promptly to your lender's requests

Be prompt in responding to your CNB&T mortgage lender's requests for any additional information after you have applied for a loan, and return any paperwork as soon as possible. If you wait too long, it could delay closing your loan and cause problems with the home you hope to buy. Bottom line: you could lose your dream home, along with any deposit you may have put down. So don't hesitate to call us with any questions or concerns. You always will have direct access to our mortgage experts, person-to-person whether you're in the bank or on the phone.

##### 5 Keep your credit score stable during the loan processing

Lenders often pull your credit report a second time before your loan closes to see if anything has changed. So don't do anything to bring down your credit score while your loan is being processed! This means all bills must be paid on time, make no applications for new credit cards or increase credit card debt, and don't take out any new loans until your home loan is closed.

“Do yourself a favor. If you're buying a home or building one, go to Community National. You can't go wrong with them. We built our dream home. The team at CNB&T pretty much took care of everything including the interim loan bank and the insurance company. I began to think something must be wrong, because it was all going so smoothly! My mortgage lending team did everything possible. They even drove from Corsicana to Plano to close the loan. I've worked with other mortgage officers, but never with this level of personal service.”

— Matt Kosarek

Click here to read more Testimonials

#### TYPES OF LOANS

CNB&T offers a variety of home loan types, from conventional fixed rate loans to adjustable rate loans with options to purchase via an FHA, VA or USDA loan, depending on the home you are purchasing and your own life circumstances. We've developed this [comparison chart](#) for your ease in noting the differences. Yet, nothing replaces a visit with a CNB&T lending officer who can readily explain loan types as well as quickly help you consider your best option. [Call us today](#) and we'll set that appointment at your convenience.

#### CLOSING

Your hard work to save, plan and prepare for home ownership culminates with the closing process. It's no wonder most people feel excited and a little anxious. In fact, you may still have a few questions. But don't worry! The same CNB&T personal mortgage banker you've come to know and rely on will be there beside you on this special day to answer questions and explain the closing documents. You will sign many documents at closing but the three main items are:

**HUD-1 Settlement Statement:** This statement itemizes the final credits and charges, for both you and the seller, based on the terms of the contract. It will also show the amount you will need to bring to closing. (You will have received a copy of the HUD-1 for your review prior to the closing.)

**Deed of Trust or Mortgage:** This document is recorded with the county clerk's office and creates a lien on the property as security for repayment of your home loan.

**The Promissory Note:** The mortgage promissory note serves as a legal “IOU” representing your promise to pay the lender according to the agreed terms, including dates when you must make your mortgage payments and where they must be sent.

#### WHAT TO BRING TO CLOSING

It's reassuring that your personal CNB&T mortgage expert will walk you through the final steps on closing day. And here's what you'll need to bring:

**A cashier's check, wire or certified check** in the amount given on the Settlement Statement and made payable to the title company. The title company will not accept cash, credit cards or personal checks.

For the notary, an **unexpired drivers license** or government-issued identification card with photo.

If you have uncertainties prior to closing, you can always contact your mortgage lender for guidance. Even the day of closing, we will be happy to take the time to address your questions or concerns until you are completely satisfied.

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### BUILD YOUR OWN HOME

WE'LL SUPPORT YOUR VISION  
FROM THE GROUND UP.

*Building your own home is exciting! And it's a major undertaking that takes lots of planning. Community National Bank & Trust will support your vision with a solid financial foundation and seamless strategies for each phase of the home-building process. And you'll enjoy our very competitive loan rates!*

*On average, construction of a custom-built home can take from 4-12 months. We offer loans for lot/land purchases, as well as for interim construction. And when you're ready to move in, your CNB&T mortgage lender will see that your interim loan transition smoothly to your permanent mortgage. Click [here](#) for a general comparison of the types of long-term mortgage loans available.*

#### INTERIM CONSTRUCTION LOAN

Many contractors prefer working with Community National for good reason. Having inspectors available in-house makes inspections more efficient. And when you are approved for an interim construction loan, CNB&T offers you a free building account through which you can track expenses and the funds disbursed to your contractor.

A true benefit: you will only pay interest on the amount disbursed. Your interest payment will start out small, and then gradually increase as you use more of the funds. This way, you are not paying interest on the total loan amount for the entire construction period.

Builders appreciate that these transactions are handled in a timely manner by Community National, without delays of a week or more that they sometimes encounter at other financial institutions. Your building account provides you with excellent documentation for tax purposes—even of money you may have added to the loan account. Click [here](#) to complete an interim construction loan application.

#### WHAT YOU SHOULD KNOW

- \* You must be the owner of the land on which you are building your home, or the land must be included in the terms of the construction sales contract.
- \* You must select a builder that is acceptable to Community National Bank & Trust of Texas.
- \* Both you and your builder must approve final plans and specifications, also subject to review by CNB&T.
- \* You may **not** act as your own project manager or "general contractor."

#### FROM SHOVEL TO SHINGLE

When you plan to build your own home, you become the architect of your dreams. Count on your knowledgeable Community National mortgage lender to respect you and your dreams, to delight in every opportunity along the way to relieve a burden and be of service.



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## HOME IMPROVEMENT

GET TWO FOR ONE: A BETTER HOME  
AND A BETTER INVESTMENT.

You probably have thought about it for quite some time. Remodeling your kitchen with stainless steel appliances and granite counter tops. Finishing out your garage to add a bedroom and create a media room. Maybe you'd like to knock down some walls and open up the floor plan. How about that pool your kids have been asking for? Or wouldn't it be smart to make your home more "green" and energy efficient?

### IT'S A GOOD THING TO HAVE OPTIONS!

Whatever your ideas for improving your home, Community National Bank & Trust will help you reach your goals. You may wish to request a home improvement loan. Or perhaps you're in a good position to [refinance](#) your home to lower your monthly payments and free up some money for remodeling. Or together we could consider the possibility of a [home equity loan](#) so you can access the resources you've accumulated while you paid down the principal on your original mortgage. Your CNB&T mortgage lender will be happy to explore all the options for financing with you in person or by phone or you can begin by completing an [online loan application](#).

### JUST AS YOU THOUGHT...

A home improvement loan does just what you think it will – provides you with funds to make improvements to your home. Feel free to set an appointment with one of Community National's [mortgage bankers](#) to discuss the qualification parameters. They will consult the same reports and histories as for any other mortgage loan approval. Rates and terms on home improvement loans vary so it's best to talk over your plans with an experienced mortgage officer for the most advantageous options.

### YOU CAN BANK ON YOUR INVESTMENT

Should you decide to sell your home in the future, market trends and interest rates will affect what you can expect the selling price to be. But one thing is predictable: choosing to remodel and/or improve your home is likely to increase its appraised value and appeal.

### SOME GOOD THINGS TO KNOW ABOUT HOME IMPROVEMENT LOANS:

- ★ Sometimes these loans are a second lien.
- ★ You may **not** act as your own project manager or "general contractor."
- ★ You will have to provide cost estimates to the bank before loan approval.
- ★ Depending on the size of the project, there may be inspections for work completion before funds are disbursed.
- ★ Home Improvement loans work similar to Interim Construction loans.



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### REFINANCE YOUR HOME

IT'S A BIG DECISION. WE'LL HELP  
YOU CONSIDER THE OPTIONS.

*You've heard from friends, perhaps, that they refinanced their home and what a "good deal" it was for them. Maybe it caused you to wonder if refinancing would be a beneficial financial move for you. Let's sort out the issues.*

#### WHAT IS REFINANCING?

Refinancing is the process by which a homeowner may negotiate a lower interest rate on a mortgage, thereby lowering monthly payments. You end up with a new mortgage to replace the original.

In working out the new mortgage, it is possible to reduce monthly payments, lower your interest rates, use some of your equity amount for large purchases, or change mortgage companies.

#### IS IT RIGHT FOR YOU?

If you answer yes to one or more of the questions below, it's time to [make an appointment](#) with us:

- ★ Are you concerned about saving money or paying off your home sooner? Simply put, refinancing your home to a lower interest rate can lower the payment or shorten the length of the loan, saving you money.
- ★ Has it become difficult to make your home mortgage payments? Costs are up in many areas of life. But mortgage interest rates may have fallen below the rate on your current mortgage. If market rates drop 1% below your current interest rate, it might be worth it to refinance.
- ★ Do you have a perfect credit history or has your credit score improved? In that event, refinancing could work in your favor to convert a variable loan rate to one that is fixed, if it will provide a lower interest rate.
- ★ Are you early in the term of your mortgage loan and intend to stay in your home for more than a few years? If so, your payments are mostly going towards interest, so refinancing could benefit you more now than later in the term when payments are going more toward the principal.
- ★ Has your home greatly appreciated in value? By refinancing, you take advantage of your home's increased equity (the dollar value difference between the balance you owe on your mortgage and the market value of your property). You can borrow against that equity to pay for other expenses. One option is to refinance and get cash out. In Texas, that option is called a [home equity loan](#).

#### REMEMBER!

Refinancing starts you off with a new mortgage. You will now be back to the beginning of the payment process. But the benefits might just be worth it. Still, refinancing generally costs between 3% and 6% of the loan's principal. Visit with a CNB&T mortgage lender, and we will help you discover whether or not it can be an advantage for you to refinance.

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## HOME EQUITY LOAN

YOUR PRINCIPAL INVESTMENT  
INCREASES YOUR BORROWING  
POTENTIAL.

So you have a successful home mortgage loan, it  
down the line you need money for making **home  
improvements** or for other major purchases or  
expenses. A loan secured by the equity you have in your  
home can provide the means for acquiring those  
much-needed funds.

### WHAT IS A HOME EQUITY LOAN?

The more equity you have in your home, the more borrowing  
potential you have. If you've been paying down the principal  
balance on your mortgage or if your home has appreciated in  
value, you may be able to access a portion of that accumulated  
equity. A home equity loan offers you a one-time lump sum  
payout. In some cases, a home equity loan is a type of second  
mortgage.

### HOW IS YOUR HOME EQUITY QUANTIFIED?

Your lender will consider your Loan-to-Value ratio (LTV) in  
determining whether or not to approve your application.  
The basic formula:

$$\text{Current Loan Balance} \div \text{Current Appraised Value} = \text{Ratio (Percentage)}$$

In Texas, the maximum LTV is 80%. This includes your current mortgage. For example, your house  
appraises for \$250,000 so you can borrow up to \$200,000 (80% of \$250,000), however you currently  
owe \$120,000. The maximum home equity loan would be \$80,000 (\$200,000 - \$120,000 = \$80,000).

### WHAT ARE THE BASIC FEATURES OF HOME EQUITY LOANS?

**Rate:** Home equity loans offer a fixed or adjustable interest rate. **Bonus:** The interest paid on a home  
equity loan is usually tax deductible, a potential savings. Just check with your tax advisor to confirm.

**Qualifying:** Most lenders allow you to borrow up to 80% of the value of your home minus the amount  
you owe. Your lender will consider all of the same factors they did when you first obtained your home  
mortgage: credit score and history, employment history, monthly income, and monthly debts.

**Variables:** Some features will vary among lenders, requiring careful comparison. Potential differences:

- ★ Minimum loan amount – The minimum amount you are required to borrow by the lender
- ★ Up-front fees – Charges to set up your home equity loan, like application and/or appraisal fees
- ★ Automatic payment discount – Some lenders offer a discounted interest rate if you set up  
automatic payments from an account also held by that lender.

### IS A HOME EQUITY LOAN RIGHT FOR YOU?

If you have an immediate expense and want to receive funds up-front, a home equity loan could be  
a great choice for you. Plus, if the interest on your loan will be tax deductible, that offers savings.  
Consider the amount you need over what time period. It's always prudent to look at all your options,  
like **refinancing** to set you up with a new mortgage. Generally, though, the closing costs associated  
with a home equity loan are less than they are for a refinance. Just one of the factors your Community  
National mortgage officer will help you weigh in this decision.

### REMEMBER!

Your house is the collateral for your home equity loan, so it's important not to do anything that would  
put your home at risk. Borrow only what you can comfortably afford. And of course, maintain your good  
credit rating and history as an investment in your future.

Need some feedback as you consider what's best for you? Your Community National Bank & Trust  
mortgage professional awaits! Texas banking regulators do have some special rules that apply to Home  
Equity loans and we'd like our customers to be solidly "in the know." We'll be watchful at every step.  
Here is a handy **online application** to get things started.



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### GLOSSARY OF TERMS

A SHORT CUT TO HOME  
BUYING JARGON.

*Our glossary defines some of the most important terms you will want to be familiar with as you move through the mortgage process. You should find them useful, especially if you are a first-time homebuyer.*

#### BALLOON MORTGAGE

A shorter-term mortgage (often 5 to 7 years), but with monthly payments that are amortized over a longer period. "Balloon" refers to a single, lump-sum payment you make at the end of the loan term to cover the remainder of the amount you borrowed. It may be possible to refinance the amount of the balloon payment at the end of the loan.

#### CAP

A cap for an Adjustable-Rate Mortgage (ARM) limits the amount your mortgage payments or interest rates may increase or decrease during the term of your loan. This sets parameters you can predict and creates a comfort zone.

#### CLOSING COSTS

Expenses incurred by buyers and sellers above the price of the property during the transfer of ownership. Typically, your closing costs tally around 3% to 6% of your mortgage amount (but may be higher on lower loan amounts). Usual costs include an origination fee, discount points, appraisal fee, title search and insurance, taxes, survey, deed recording fee and other costs assessed at settlement. Your personal mortgage banker will give you an estimate ahead of time.

#### DEBT-TO-INCOME RATIO

In determining the amount you are qualified to borrow for a home, your CNB&T mortgage lender calculates the relationship, or *ratio*, between your total monthly installment *debt*, including proposed housing expenses, and your gross *income*.

$$\text{Debt} / \text{Gross Income} = \text{Ratio}$$

#### DEFAULT

When the homeowner fails to make a scheduled payment or is out of compliance with the mortgage loan terms.

#### DISCOUNT POINT (or Points)

One percent of the loan amount equals one point. Discount points are prepaid interest on the mortgage loan and are tax deductible. Paying a percentage point up front allows you to reduce the interest rate on your home loan. The more points you pay, the lower your interest rate. Typically, your loan rate is reduced by one-eighth percent (0.125%) per point purchased, and you can pay from zero to 3 or 4 points, depending on how much you want to lower your rates.

#### DOWN PAYMENT

The up-front payment you make of typically 3.5% to 20% of the purchase price in order to qualify for your home mortgage. By investing a larger down payment, you can often lower your mortgage payments or purchase a more expensive house.

#### EARNEST MONEY

The money you pay to the seller to secure a transaction or ensure payment—to show you are "in earnest" about buying the home. This amount, usually between 1% to 5% of the purchase price, becomes part of your down payment if the offer is accepted. And even if your offer is rejected, the earnest money will be returned to you. In the unlikely event that you were to cancel the transaction, the entire amount could be forfeited.

#### GOOD FAITH ESTIMATE (GFE)

The Good Faith Estimate from a lender assists you in making sound decisions when shopping for a loan. This list estimates all fees that need to be paid before closing, all closing costs and any escrow costs you will incur when purchasing a home. In good faith, the lender must present this estimate within three days of receiving your application. (See [RESPA](#) for more information.)

#### HAZARD INSURANCE

Hazard insurance protects a property owner against damage caused by fires, severe storms, earthquakes or other natural events. The specific event must be covered within the language of the policy for the property owner to receive compensation to cover the cost of any damage incurred. Usually, the property owner will have to pay for a year's worth of premiums at the time of closing, but this will depend on the exact details of the policy and will be included in the closing costs.

#### INTERIM FINANCING

A construction loan you receive *during* the completion of a building project, which is typically replaced by a permanent loan granted to you after the building project is completed.

#### LOAN-TO-VALUE RATIO (or LTV Ratio)

A lending risk assessment ratio that financial institutions and other lenders examine before approving your mortgage. The LTV ratio is determined by dividing the amount of your mortgage loan by the appraised value of the property. High LTV ratios are generally seen as higher risk. For LTVs above 80%, Mortgage Insurance is usually required.

#### MORTGAGE INSURANCE (MI)

Mortgage insurance, sometimes referred to as MI or PMI (private mortgage insurance), protects the lender or titleholder in the event that a borrower defaults on loan payments, dies or is otherwise unable to meet the contractual obligations of the mortgage. (See also [Title Insurance](#).) Mortgage insurance may come with a typical "pay-as-you-go" premium payment included in your escrow payment, or may be capitalized into a lump-sum payment at the time your mortgage is originated. Should you be required to have PMI due to the 80% loan-to-value rule, you can request that the insurance policy be canceled once the required 20% of the appraised value has been paid off, except on some government loans such as FHA.

#### PITI

An acronym for the four primary components of a monthly mortgage payment: principal, interest, taxes and insurance.

#### PREQUALIFICATION

Determining your prequalification for a mortgage loan is designed to create safer loans and successful, satisfied homeowners. Your CNB&T mortgage banker calculates how much money you are eligible to borrow *before* you shop for a home. Knowing your loan prequalification amount saves time and enables your realtor to show you homes that you know you can afford. It also lets the seller know you can qualify for the loan when putting in an offer on their home.

#### RESPA

RESPA stands for Real Estate Settlement Procedures Act, administered and enforced by the Consumer Financial Protection Bureau (CFPB) under the US Department of Housing and Urban Development. It improves the disclosure of information to protect you throughout the mortgage process from potential abusive practices. The most recent RESPA rule makes obtaining mortgage financing clearer and, ultimately, cheaper for you as a consumer. The new rule requires a standardized Good Faith Estimate (GFE) to facilitate shopping among settlement service providers. The HUD-1, part of your closing paperwork, also has been improved to assist you in determining if your closing costs were within established tolerance requirements. At CNB&T, we implement all RESPA rules with one thing in mind: *to make your mortgage process work better for you.*

#### SURVEY

Another valuable part of your mortgage loan process is the measurement of land you're buying, conducted by a registered land surveyor. The survey shows the location of the land with reference to known points, its dimensions and the locations and dimensions of any buildings. Your mortgage lender can recommend professional surveyors who can provide you with a free cost estimate.

#### TITLE INSURANCE

Title insurance protects you, the homebuyer, against possible financial loss caused by covered title risks. Sometimes title problems arise in spite of a very careful search of public records such as missing heirs, inaccuracies, fraud and forgery. Click [here](#) for a substantial list of these and other unexpected issues that could result in partial or complete loss of property, even lawsuits, *without* title insurance. A modest, one-time premium buys you priceless peace of mind, knowing your insurer will defend against an attack on your title as insured, or indemnify you against a defined financial loss up to the policy limit.

#### UNDERWRITING

As a homebuyer, you're not the only one signing on the dotted line. When CNB&T decides to underwrite your mortgage loan, our name and character as a lender fully supports you. At this step in the loan process, a decision is made based on your credit rating, employment, assets and other factors, matching the risk assessment to an appropriate rate and term or loan amount. *As your quest for home ownership is about to be realized, Community National stands with you as a trusted partner.*



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INSERT YOUR DATA AND TAKE A TOUR  
THROUGH THE POSSIBILITIES.

Below, you can calculate your monthly mortgage payment and be able to learn how much you can afford. Or if it might benefit you to lower your mortgage loan payments or shorten the length of your mortgage, find out if you can reduce the costs of your loan.

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AT THE HEART OF YOUR  
CUSTOMER-FRIENDLY EXPERIENCE.

At the heart of your customer-friendly experience.  
We are known for being responsive. Give us a call.

### OUR CNB&T MORTGAGE TEAM:

**Pat Fain** [LEARN MORE](#) 903.641.4544  
NMLS #485421  
Mortgage Department Manager

**Karla Murphy** [LEARN MORE](#) 903.641.4570  
NMLS #195658  
Corsicana / Red Oak  
Frost  
Richland Chambers

**Kim Robertson** [LEARN MORE](#) 817.599.4321  
NMLS #643201  
Weatherford  
Mineral Wells  
Possum Kingdom

**Susie Kirgan** [LEARN MORE](#) 903.389.0548  
NMLS #956762  
Fairfield  
Buffalo  
Richland Chambers

### OUR CNB&T LOAN PROCESSORS:

**Angel Whittington** 903.641.4591

**Kendra Bills** 903.641.4594

**Sharyl Lord** 972.617.8700

**Jessica Wright** 817.599.4321

### OUR CNB&T ADMINISTRATIVE ASSISTANT:

**Debbie Franklin** 903.641.4523



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### MORTGAGE PROFESSIONALS Mortgage Department Manager



*Pat Fain*

NMLS #485421

“THE FIRST TWO  
DECADES OF MY CAREER  
WERE DEVOTED TO REAL  
ESTATE AS A MANAGING

licensed broker; appraiser of both  
residential, commercial and  
farm/ranch properties; residential  
construction; and property  
management. The depth of  
continuing education and training,  
alongside a wealth of experience in

customer satisfaction, paved the way for joining Community  
National in 2001 as a consumer real estate officer. I am particularly  
pleased with the team of highly qualified mortgage lending  
professionals in the Mortgage Department I am privileged to  
manage. You will not find a more dedicated, customer-friendly  
group of lenders to help you with the investment issues of  
purchasing or building a home than Susie Kirgan, Karla Murphy and  
Kim Robertson. I am pleased to recommend them to you. In  
addition, my door is always open and I will be happy to hear from  
you at any time.”

EMAIL | [Pat](#)

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*Karla Murphy*

NMLS #195658

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RESIDENTIAL MORTGAGE

LENDER, one of my goals has

been to be a consistent,  
top-performing loan officer in  
Dallas and its surrounding counties.

And I was pleased to be named a  
“Top Mortgage Professional” in  
*D* magazine for two consecutive  
years. But ultimately, all of my  
career goals come down to

helping people—good people like

you in our CNB&T cities and counties—to choose the loan program  
that is right for you. I will offer you my experience and knowledge  
of all the loan options and advantages, while providing the best  
possible customer service. And before it’s over, people like you  
become our neighbors and friends!”

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### MORTGAGE PROFESSIONALS

Weatherford / Mineral Wells / Possum Kingdom



*Kim Robertson*

NMLS #643201

“WHETHER PURCHASING  
OR REFINANCING YOUR  
HOME,

you want to work with an experienced mortgage lender who takes it as personally as you do. With over 20 years of lending experience, I have been privileged to assist not only first-time homebuyers but also seasoned homeowners with their mortgage needs. I am involved in every step of the process from application

to closing and beyond. I not only work in this community, but I also volunteer and belong to community and professional organizations that allow me to keep up with the latest trends and issues affecting homeowners. My goal is to provide you with the honesty and integrity you deserve and the impeccable personalized service you expect.”

EMAIL | [Kim](#)



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### MORTGAGE PROFESSIONALS Fairfield / Buffalo / Richland Chambers



*Susie Kirgan*

NMLS #956762

“MY 35 YEARS AS A  
BANKING PROFESSIONAL

has taken me from  
hometown community  
banks like CNB&T to some  
of the largest banking institutions  
in this nation. And more than a  
decade of my career has been  
focused on mortgage loans and  
service. Taking excellent care of my  
customers is my top priority and  
always has been. Whether you're

buying your first home or making changes for your future, I will  
work hard to exceed your expectations and make your CNB&T  
experience as stress-free as possible. After all, we're not just talking  
about mortgages here—we're making memories for a lifetime!”

EMAIL | [Susie](#)

OR CALL | 903.389.0548

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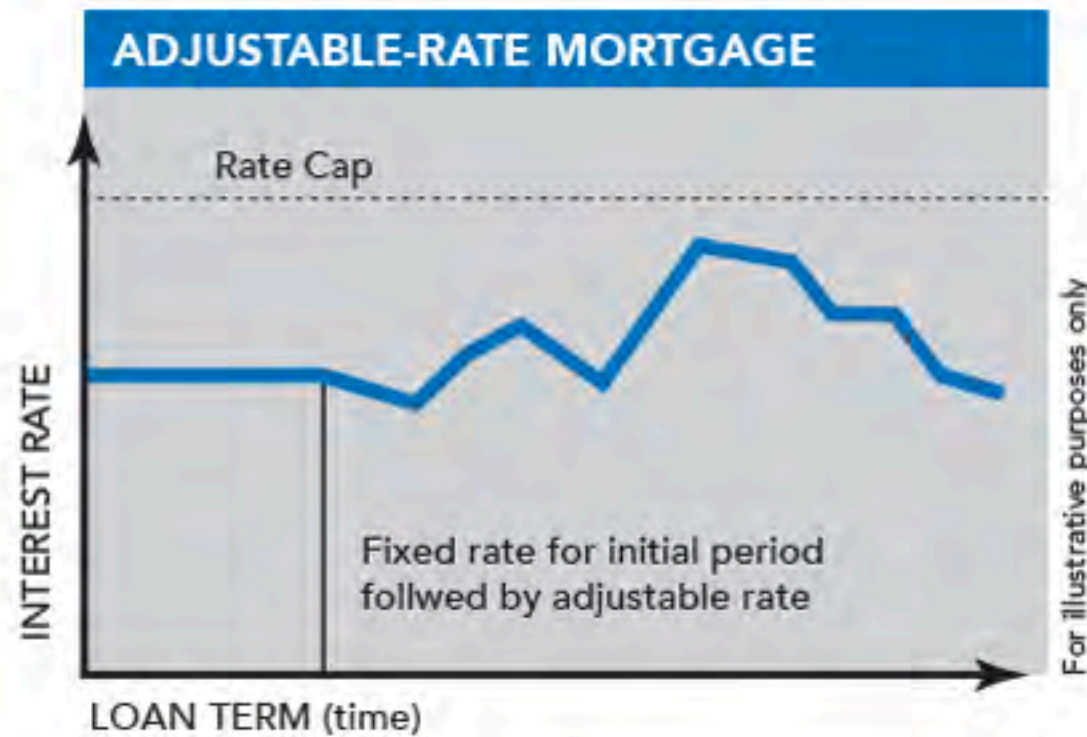
TO ASSIST YOU IN THE PROCESS OF  
MORTGAGE SELECTION AND QUALIFICATION

Here are some general comparisons between the types  
of loans offered through Community National Bank  
& Trust of Texas.

#### Fixed-Rate Mortgage

If you plan to stay in your home for a long period of time, a  
fixed-rate mortgage offers several advantages:

- \* Monthly payments of principal and interest remain fixed for the life of your loan, e.g. 15 or 30 years.
- \* Protects you from rising interest rates through the years.
- \* Predictability allows you to budget more easily.
- \* Typically means a lower monthly payment than on a shorter-term loan.
- \* A fine option if you plan to stay in your home 5 to 7 years or more.



#### Adjustable-Rate Mortgage (ARM)

If you plan on selling your home or refinancing in the near future, ARMs provide  
advantageous flexibility:

- \* Interest rate and monthly payments are initially lower and fixed for a period of 5 to 10 years, then adjust periodically.
- \* Includes interest rate caps that limit how high your interest can go when the adjustment period begins.
- \* Typically ARMs have a lower initial interest rate. If you expect future income growth, that flexibility could be a plus.
- \* Loans can be set in a variety of longer terms.
- \* Possibly your best option if you plan to sell or refinance in the near future.



MORTGAGE CALCULATOR

#### Federal Housing Administration (FHA)

If you have limited funds to use toward a down payment or are looking for flexible credit guidelines,  
an FHA loan has positive features and benefits:

- \* Open to all income levels.
- \* Available in a variety of loan terms with mortgage insurance required.
- \* Low down payment and closing cost options.
- \* Allows a new buyer to take over the loan if you sell the home.
- \* Co-applicant may help you qualify, even if they do not live in your home.
- \* Sellers can pay up to 6% of sales price toward closing costs if they agree.

#### Veterans Affairs (VA)

If you are a qualified service member, financing for your primary residence through the VA offers  
special considerations:

- \* Financing for eligible veterans, reservists, active-duty personnel.
- \* Available in a wide range of loan terms and rates.
- \* No monthly mortgage insurance required.
- \* Low down payment, no down payment options.
- \* Closing costs may come from gift or grant.
- \* Sellers can pay all reasonable closing costs if they agree.

#### United States Department of Agriculture (USDA)

Rural Housing Loans

Looking to purchase a home in a rural area? A USDA loan promises great opportunities when you meet  
basic eligibility requirements:

- \* Low to moderate household income, based on Area Median Family Income standards.
- \* Home must be located in an eligible rural area as defined by USDA.
- \* Modestly priced house for your own use as primary residence.
- \* No required down payment, but you must be able to afford your mortgage payments including taxes and insurance.
- \* You must be unable to obtain credit elsewhere, yet have an adequate credit history.
- \* 100% financing possible.
- \* 30-year fixed-rate loans only.
- \* Program also available for the purchase and repair of an existing and/or newly constructed dwelling.
- \* You must not already own a home.
- \* Sellers can pay all reasonable closing costs if they agree.

CNB&T partners with the USDA on their commitment to the future of rural communities.

The well organized [USDA website](#) can answer many of your questions about rural housing  
loans and your eligibility.

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### STEP-BY STEP LOAN PROCESS

UNDERSTAND YOUR LOAN'S  
PROGRESS AND TIMELINE.

#### Step 1 / Application (3-7 days)

- ♦ Talk with Loan Officer and fill out application
- ♦ Good Faith Estimate and required Disclosures sent to customer by Loan Officer

(continued)

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## STEP-BY STEP LOAN PROCESS

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(continued)

**Step 1 / Application** (3-7 days)

After you have returned the acknowledgment showing you received the Good Faith Estimate, other early disclosures, and The Notice of Intent to Proceed, the loan officer or a member of our mortgage loan staff will request copies of your pay stubs, W2s, bank statements, tax returns, etc.

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### STEP-BY STEP LOAN PROCESS

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#### Step 2 / Processing (10-15 days)

- Appraisal & Title Work Ordered (Approx. 10 business days to receive)
- Application information verified (employment, assets, tax returns, etc.)
- Homeowner's Insurance chosen by customer and quote sent to lender

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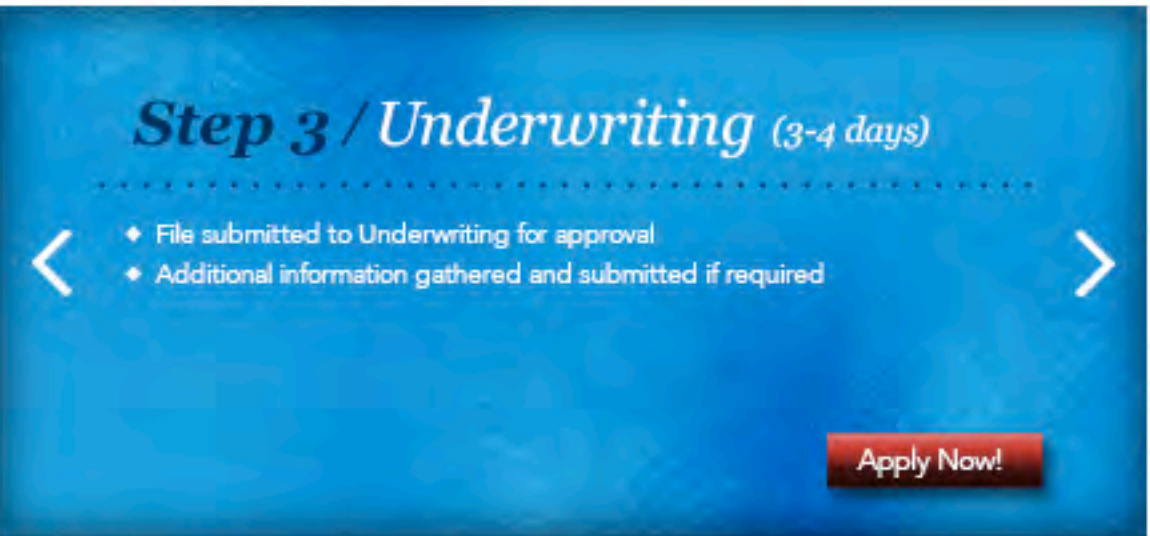
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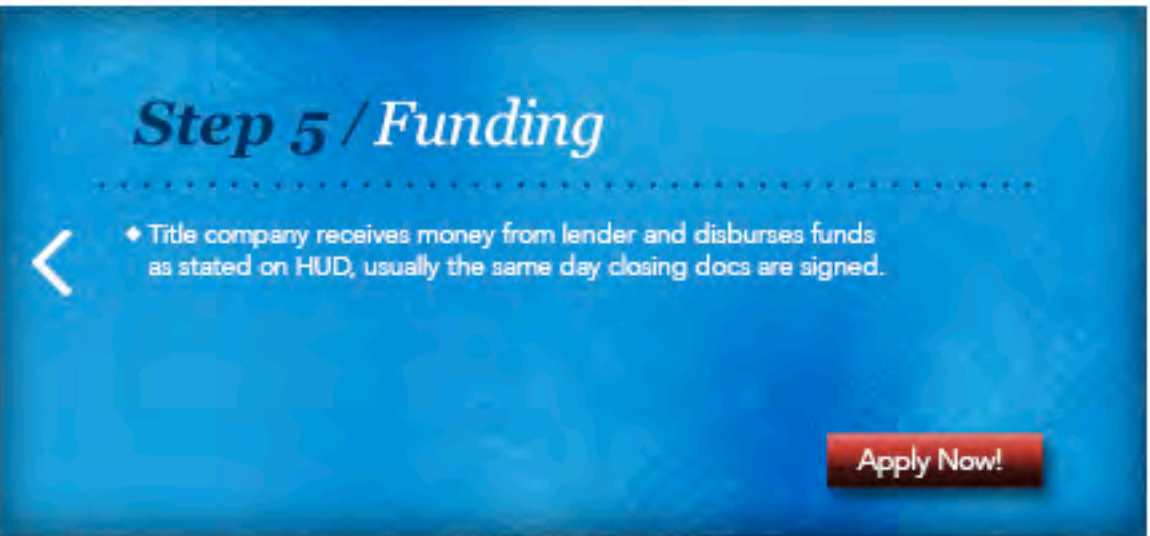
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#### Customer Service

“ I have been purchasing homes for many, many years and have worked with a variety of different lenders. Never have I worked with anyone better than your mortgage team. They provided the best customer service I ever encountered with any lending institution. There was a return phone call within minutes, not days or hours. We never felt rushed or hurried along. All of their efforts were put into our loan. All banks are not the same. Your team proved that. We meant something to the bank, we became part of the family, and they made this a very joyful experience for us.”

– Lynn and Dave Safford

#### Personal Service

“ Do yourself a favor. If you're buying a home or building one, go to Community National. You can't go wrong with them. We built our dream home. The team at CNB&T pretty much took care of everything including the interim loan bank and the insurance company. I began to think something must be wrong, because it was all going so smoothly! My mortgage lending team did everything possible. They even drove from Corsicana to Plano to close the loan. I've worked with other mortgage officers, but never with this level of personal service.”

– Matt Kosarek

#### Lorem ipsum

“ Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam.”

– Dave and Lynn



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## FAQS

### WE ARE OFTEN ASKED . . .

We hope you're finding that our CNB&T website has anticipated many of the questions you have about the mortgage process, especially if you are a first-time homebuyer. For your quick reference, here are answers to some of the most frequently asked questions.

#### What does my monthly mortgage payment include?

In general, your monthly mortgage loan payment goes toward principal and interest. Your lender also may collect property taxes and homeowner's insurance through your mortgage payment every month, to be held in escrow and then paid on your behalf when the tax and insurance payments come due.

#### What is an escrow account?

An escrow account is a separate account where the portion of your monthly payment designated for property taxes, homeowner's insurance, and mortgage insurance is deposited. When those items come due, the money is taken from the escrow account and paid. You do not pay interest on the escrow amount nor do you earn dividends on the account.

#### What is mortgage insurance?

Mortgage insurance protects the mortgage lender by reducing or eliminating a loss in the unlikely event that you default on your loan. If you owe more than 80% of the appraised value, you likely will be required to have mortgage insurance until your equity exceeds 20% or a certain amount of time has passed. Such parameters are established according to the type of loan you have.

#### Why do I need title insurance?

Unanticipated title problems can arise causing the complete or partial loss of your home or business property. Your title insurance protects you against financial loss resulting from a covered risk. Risks include misrepresentation of wills, undisclosed heirs, errors in tax records, inadequate legal descriptions and many more. Learn more from this [extensive list of hidden risks](#) you easily avoid by having title insurance.

#### What about flood insurance?

Flood insurance is a form of hazard insurance required by lenders to cover properties in flood zones. If you are uncertain about the zoning of your property, your CNB&T mortgage expert can assist you in making sure there are no surprises.

#### What is the APR and how is it calculated?

The APR, or Annual Percentage Rate, estimates the total cost of your loan, including the interest rate, the origination charge, discount points and other upfront fees you pay for the loan (e.g. processing costs, document fees, prepaid mortgage interest and mortgage insurance premiums). The APR gives you a quick comparison between lenders in relation to fees charged.

#### What is the difference between a Fixed-Rate and an Adjustable-Rate mortgage?

If you plan to stay in your home for a long time, a fixed-rate mortgage offers you the same monthly payment and protection from rising interest rates for the life of your loan, e.g. 15 or 30 years. An adjustable-rate mortgage, also called ARM, provides flexibility if you plan on selling your home or refinancing in the near future, with lower monthly payments and typically lower interest for an initial period, then both adjusting annually. Click [here](#) for a further comparison of the benefits and unique features of these conventional loan types.

#### What are the differences between FHA and VA loans?

Federal Housing Administration (FHA) and Department of Veterans Affairs (VA) loans are popular choices for many homebuyers, available in a variety of fixed-rate and adjustable-rate loan options. FHA mortgage programs feature low down payments no matter what your income level. VA loans provide financing if you are a qualified veteran, reservist, active duty personnel, or an eligible family member, with low- and no-down-payment choices. Click [here](#) to learn more about the specific requirements and additional benefits of these mortgage programs.

#### What is a USDA rural home-loan?

The Single Family Housing Programs of the United States Department of Agriculture (USDA) give home ownership opportunities to low- and moderate-income rural Americans through several loan, grant, and loan guarantee programs. These programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary. CNB&T serves as a lending partner in the State of Texas for new and existing rural development loans of USDA. Visit the well-organized [USDA website](#) for detailed information on income and property eligibility as well as the types of loan programs available to rural Texans.



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