

REFINANCING RELIEF

Wanting to take advantage of low mortgage rates, Mary Ann Bell, decided to refinance her condominium mortgage. Beginning her search in December 2008 she shuffled through eight different institutions across Ohio before finding herself at Citizens National Bank on January 15, 2010. The banks she initially turned to were hesitant to approve her due to the type of home she had, considering a condo an “investment” rather than a home. In frustration, she wrote a letter to the editor of her local paper in an effort to locate a bank willing to refinance her loan and ultimately save her money in interest. Just prior to the letter running, another local banking institution recommended Mary Ann approach Rod Stover, Celina City President at Citizens National Bank. She was pleased to see his willingness to work with her, stating “Rod was very warm and welcoming.”

Working closely with Rod Stover and Chris Dippold, loan officer, Mary Ann learned that the people at Citizens National Bank were serious about helping her refinance her mortgage loan. On the day of the closing, blizzard-like conditions left her uneasy about the drive to Celina. Chris, knowing how important this was to Mary Ann, decided to bring the paperwork to her—to ensure that the loan would be closed on immediately. “Chris graduated with my son and he’s always been very personable. He was very knowledgeable about my loan and I really appreciated his caring enough to bring the closing papers to me,” states Mary Ann.

Less than a month after her application was filed with Citizens National Bank, Mary Ann closed on her fixed rate mortgage. “We were all very pleased to get the mortgage loan approved so quickly; in 3 weeks Citizen’s National Bank was able to do what other financial institutions were unable to do in a year for Ms. Bell,” comments Chris. Mary Ann was happy with her experience with CNB and recommends them to “anyone looking for a very friendly, caring and co-operative bank!”

To learn more about the mortgage programs offered through Citizens National Bank, visit our website, www.cnbohio.com/mortgage_index.asp. Complete our easy online application for pre-approval within minutes, or call any of our offices to speak with a loan officer.

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