



Community Association Banking Solutions

Loans, Credit Options And Opportunities For Community Associations¹

IMPROVE. RENOVATE. EXPAND. REPAIR.

City National Bank offers a streamlined approval process, local decision-making and a dedicated team to service your community's financial needs. We have the lending capacity, responsiveness, flexibility and creativity to serve your association. Typical financing structures for community associations include:

Renovation & Construction Loans

- Long-term lending for restoration projects such as concrete repair, plumbing, and lobby upgrades.

40/50-Year Recertifications

- We specialize in assisting associations in meeting recertification requirements by providing loans to cover the projects needed, as mandated by the municipality.

Insurance Premium Financing

- We provide immediate financing for up to 90% of your community's annual insurance premium.

Chapter 558 Claim Bridge Loans²

- We finance professional fees such as legal and engineering expenses during the discovery phase.
- We finance repair costs as needed until settlement is reached.

Deferred Maintenance Financing

- We provide financing for the postponement of building and equipment maintenance/upgrades due to a lack of reserve funds.



Maurice Achi
Vice President

Association Banking Relationship Manager

786.684.8381 Cell

Maurice.Achi@CityNational.com

¹Loan products are subject to credit approval and program requirements. Terms and conditions apply. This is not a commitment to lend. Loan programs, terms, rates, and conditions are subject to change without notice.

²FL Construction Defect Stat. (Chapter 558) was enacted to resolve construction disputes, reduce litigation, and protect property owners.



Member FDIC
NMLS 412469
3262068908 / r0922