



# First Time Homebuyers: Only \$1,000 Down Payment Required!

Call today for details!

Receive an exclusive Trusted Lender Credit when financing with Tom Coyne that can be used towards your closing costs!



**Tom Coyne**  
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For example purposes only. Interest rates and APR are subject to change without notice. Certain restrictions apply. Not all borrowers will qualify. Actual rate and APR is based on applicant's credit worthiness and other qualifying factors that will be disclosed upon formal application. Loan products are subject to credit approval. Other terms, conditions, and fees may apply. 30 year fixed rate loan. A buyer is not guaranteed to receive this benefit from the seller. This is not a commitment to lend. Company NMLS # 401867. Member FDIC. Equal Housing Lender. Not a commitment to lend. Not an official rate quote. Rates provided are for demonstration and example purposes only.



# Umpqua Neighbors

## Down Payment Assistance

An Umpqua Neighbors Mortgage can help make a dream of owning a home a reality.

Many people believe that they are required to put down 20% of a home's value in order to purchase. However, there are many options when it comes to purchasing a home. Here at Umpqua, we are committed to providing solutions and helping home buyers thrive through the power of homeownership!

### Program Overview:

- **Down Payment Assistance Covers Down Payment and Closing Costs.**
- At least one borrower needs to be a first-time home buyer.
- Primary residence only.
- Minimum 660 credit score.
- DPA funds are fully forgiven after 15 years. Client can re-subordinate 2nd when refinancing with Umpqua Bank.
- \$119,880 borrower income limit for Benton & Franklin Counties.
- 2nd mortgage has 0% interest and \$0 payments.

**Contact me today to learn more about this program!**

**Only \$1,000 borrower contribution required!**



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Loan products subject to credit approval.