

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

Call today for details!

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



Tom Coyne

NMLS: 75414 Mortgage Loan Officer Phone: 509-783-7300

TomCoyne@umpquabank.com



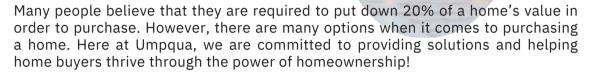




Umpqua Neighbors

Down Payment Assistance

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





- <u>Down Payment Assistance Covers Down Payment and Closing Costs.</u>
- 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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509.783.7300 tomcoynehomeloans.com TomCoyne@UmpquaBank.com



Loan products subject to credit approval.