

Columbia Neighbors

Down Payment Assistance

A Columbia 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 Columbia, 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 Columbia Bank.
- \$126,720 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 \$3,000 borrower contribution required!



**Tom
Coyne**

Mortgage Loan Officer
NMLS 75414

509.783.7300

tomcoynehomeloans.com

TomCoyne@columbiabank.com



COLUMBIA BANK
HOME LENDING

Loan products subject to credit approval.

Columbia Bank

Trusted Lender Incentives

\$0 Lender Origination Charges



- Fast, easy, hassle-free loan closings.
- Conventional, FHA, VA, USDA loan programs.
- Down Payment Assistance available; as little as \$1,000 down needed to close!
- Weekly status updates on your loan progress.
- NO lender origination charges when financing with Tom Coyne at Columbia Bank.

Call Tom to discuss your home financing options today!



Tom Coyne

Mortgage Loan Officer
NMLS 75414
509.783.7300
tomcoynehomeloans.com
TomCoyne@columbiabank.com



Loan products subject to credit approval.
UmpquaBank.com | Member FDIC | Equal Housing Lender

First Time Homebuyers: Only \$3,000 Down Payment Required!

Call today for details!

Finance with Tom Coyne and receive \$0
Lender Origination charges!



Tom Coyne

NMLS: 75414

Mortgage Loan Officer

Phone: 509-783-7300

TomCoyne@columbiabank.com



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.