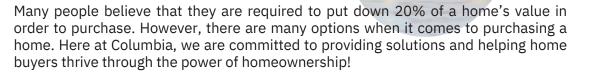
Columbia Neighbors

Down Payment Assistance

A Columbia Neighbors Mortgage can help make a dream of owning a home a reality.



#### 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



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!



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Mortgage Loan Officer Phone: 509-783-7300

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