# 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!

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BrickWise HOMES

COLUMBIA BANK HOME LENDING

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# 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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HOME LENDING

EQUAL HOUSING LENDER