

# HOME LOAN GUIDE



**TOM COYNE**

UMPQUA BANK | NMLS 75414



[www.TomCoyneHomeLoans.com](http://www.TomCoyneHomeLoans.com)

509-430-1305

[ThomasCoyne@UmpuaBank.com](mailto:ThomasCoyne@UmpuaBank.com)

Member  
**FDIC**





# Hello! I'm Tom Coyne

*Let's finance your home together!*

## 20 Years

of experience as a Loan Officer

## 5 Star

client rating on [Zillow](#) and [Google](#)

## Thousands of Families

I have assisted in either buying, building or refinancing their homes.

## Achievements Include

- Loan Officer of the Year
- Employee of the Year
- Leader's Club
- Construction Elite Loan Officer

## Proud Husband

and father of three



## Tom Coyne

Mortgage Loan Officer

NMLS: 75414

509-430-1305

[thomascoyne@umpquabank.com](mailto:thomascoyne@umpquabank.com)

[tomcoynehomeloans.com](http://tomcoynehomeloans.com)



## UMPQUA BANK

### Home Lending

Umpqua Bank | SBA Preferred Lender | NMLS #401867 | Routing Number 123205054

Umpqua Bank is an FDIC Member and FDIC Insured





# 5-STAR SERVICE



"Tom was easy to work with and the process was very smooth. All our documents were submitted and received through their secure online portal. We were able to sign most documents through DocuSign and through the portal. The only paperwork we had to sign in person was the final closing papers. Tom answered questions quickly and took care of any concerns right away. I think the whole process, including the appraisal, was complete within a month!"

- Corrinda L.

"Tom and his crew were the best. Very expeditious and polite, we closed sooner than expected. Highly recommended. Can't say enough good things, thank you so much!"

- Larry J.

"Honestly, this refi was the best experience. Tom and his team were very helpful, kind, knowledgeable, kept us informed on the process every step of the way. I highly recommend this team for any home loans or refi's. Thank you for everything!"

- Paula R.

"Mr. Coyne is the best lender we've used. Every step of the way was painless, flawless, and very timely. He gave very good instruction on the electronic use of all the paperwork involved. Very easy process."

- Terri D.

"Tom and his assistance Emily are the best. Excellent communication. Tom even recorded a video for me over the weekend to send to the seller. They go the extra mile to make sure you get your home. In the crazy market in the Tri Cities this is very important."

- Brian D.

"Thank you to Tom and his entire team on helping us with our construction loan. The entire process went smoothly from beginning to end. Tom and his team are wonderful to work with and are very knowledgeable. They were quick to respond to our questions/concerns and kept us up to date during the loan application process. We would highly recommend Tom to anyone looking for a home loan."

- Erika W.

"If you would like a smooth process, quick, and efficient with a guy that actually has insight and knows what is he doing to get a loan through underwriting and completed... Tom! I have closed more than 50 loans... so trust me if you choose poorly with your mortgage lender it is a process you will never want to repeat! Pick Tom you will be in good hands!"

- Carrie W.

# LOAN PROGRAMS

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**PURCHASE • REFINANCE • CONSTRUCTION • RENO • LOT PURCHASE**

- **RESIDENTIAL CUSTOM CONSTRUCTION**
- **BRIDGE LOANS**
- **CONFORMING / SUPER-CONFORMING**
- **JUMBO / PORTFOLIO**
- **CORRESPONDANT**
- **FHA / VA / USDA**
- **WASHINGTON HOME ADVANTAGE**
- **FIRST-TIME HOME BUYER PROGRAMS**
- **INVESTMENT LOAN PROGRAMS**
- **RENOVATION**
- **LOT PURCHASES**
- **DOWN PAYMENT ASSISTANCE PROGRAMS**
- **FIXED RATE / ADJUSTABLE RATE**
- **PHYSICIAN LOAN**
- **AND MORE**



**Together, we will find the  
right program for you**



# Home Loan Process

When you haven't gone through it before, the loan process can start to feel overwhelming at points. Be sure to reach out and ask questions - we know how to help every step of the way.

APPLY NOW

PRE-APPROVAL

Complete application online at [www.tomcoynehomeloans.com](http://www.tomcoynehomeloans.com)

Lender will review and discuss loan programs, payment and cash to close figures with Borrower(s)

A member of Team Coyne will request supporting documentation

File will be reviewed by underwriting and credit approval issued

Let us know when you have found a home that you would like to submit an offer on and we will provide a pre-approval letter



ONCE IN CONTRACT

Earnest Money Agreement is provided to Lender

Lender locks in interest rate with Borrower(s)

A member of Team Coyne will request any needed documentation and order the appraisal, if applicable

Team Coyne will update Borrower(s) and Realtor(s) of the following stages of the loan approval:

1. Sent to Processing
2. Sent to Underwriting
3. Credit Approval Issued
4. Appraisal Received
5. Final Approval Received
6. Closing Disclosure Issued
7. Loan Docs Sent to Escrow
8. Loan has Funded



POST CLOSING



We are always here to help - even after your loan funds. Please do not hesitate to reach out with any questions.

[WWW.TOMCOYNEHOMELOANS.COM](http://WWW.TOMCOYNEHOMELOANS.COM)  
[THOMASCOYNE@UMPQUABANK.COM](mailto:THOMASCOYNE@UMPQUABANK.COM)

# Document Checklist

Below is a general list of required documents to get you started


## Income

- Most recent pay stubs covering 30 days for each borrower
- Two most recent W-2 forms for each borrower
- If you own **rental properties**, provide rental/lease agreements plus most recent personal Federal tax return including all schedules and K-1s
- If you are **self-employed**, provide two most recent personal Federal tax returns including all schedules and K-1's. If ownership is 25% or more, provide two most recent business Federal tax returns as well
- If you are **retired**, provide award letters and current 1099s of your retirement, pension and/or social security income

## Assets

- Two most recent checking, savings, retirement and investment account statements including all pages
- If funds for the down payment and/or closing costs will be coming from a retirement account, provide terms of withdrawal

## Other

- Company name, phone number and email address of your homeowners insurance provider(s) on all properties owned
  - Most recent mortgage and/or home equity line of credit statement(s) on all properties owned
  - If you recently sold a property, provide the Final Settlement Statement for this transaction
  - Copy of your Drivers License
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Please note, all documents may not be applicable and our team will be reaching out with a personalized list after reviewing your application

# Here's a few good tips that'll make the loan process a lot easier

## Do



Let your loan officer know of any changes to your address, job, salary, or credit history



Protect your credit score and educate yourself on what can affect your score during the loan process



Get a homeowner's insurance policy that covers the new mortgage amount or the replacement value of the home



Keep records of any recent bank transactions, particularly large deposits or transfers



Schedule a home inspection if your mortgage is for a new home purchase



Ask your loan officer any question you have along the way. That's what we're here for!

## Don't



Apply for a new loan or consolidate credit cards. This can negatively affect your credit score as well as your debt-to-income ratio



Change jobs if you don't have to. Mortgage lenders like applicants to have continuous employment of two years or more



Spend the money you've saved for your down payment on something



Cosign for another person. This might affect your debt-to-income ratio, a key factor in the loan decision



Make any large purchases during the loan process (cars, appliances, furniture, etc.) if avoidable



Make any significant changes to your finances. So no large withdrawals, opening or closing new accounts and/or unexplained or unusual large deposits