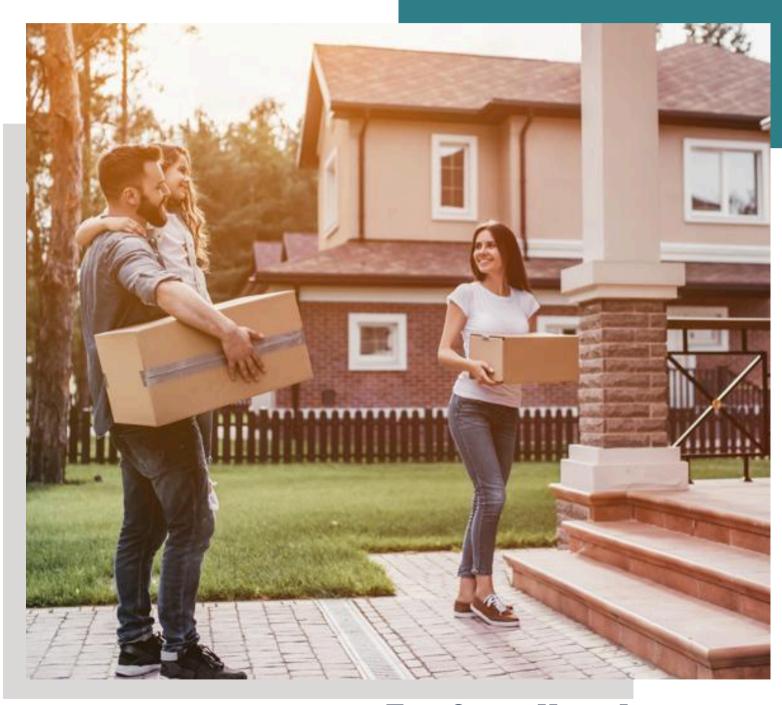
## HOME LOAN GUIDE



#### TOM COYNE

UMPQUA BANK | NMLS 75414





www.TomCoyneHomeLoans.com
509-430-1305
ThomasCoyne@UmpuaBank.com



### Hello! I'm Tom Coyne

Let's finance your home together!

#### 20 Years

of experience as a Loan Officer

#### 5 Star

client rating on <u>Zillow</u> and <u>Google</u>

## 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 tomcoynehomeloans.com







## 5-STAR SERVICE



G 2

"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

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





## **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

Complete application online at 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

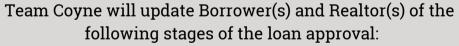
File will be reviewed by underwriting and credit approval issued

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

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



- 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





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

Assets

# Document Checklist



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

- 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
- 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
- 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

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 debtto-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