



Welcome to mortgage online banking

Customer Guide

Reasons to love our new mortgage experience

Features

- Make a one-time payment or enroll in autopay
- View escrow details (hazard, insurance, optional insurance)
- Generate payoff statements
- Review monthly online statements, escrow analysis, etc.
- Review Amortization Schedules
- Loan Calculator – calculate hypothetical scenarios (projected payoff date, additional to principal, or large principal curtailment)
- Update personal information (address, phone number, email)
- Contact Us via Secure Message routed to the Customer Resource Center
- And more!



Benefits

- Get mobile access
- Single login integrated with online banking
- No navigating to a separate page



How to log in

It's easy!

1. Go to our website www.UmpquaBank.com 
2. Select "Log in" from the top right corner navigation
3. Choose "Personal Banking" from the login options 
4. Enter your Login ID
5. Enter your Password
6. Choose how to receive your secure access code.
Then enter your code, and you're in!

Log in

Choose your login:

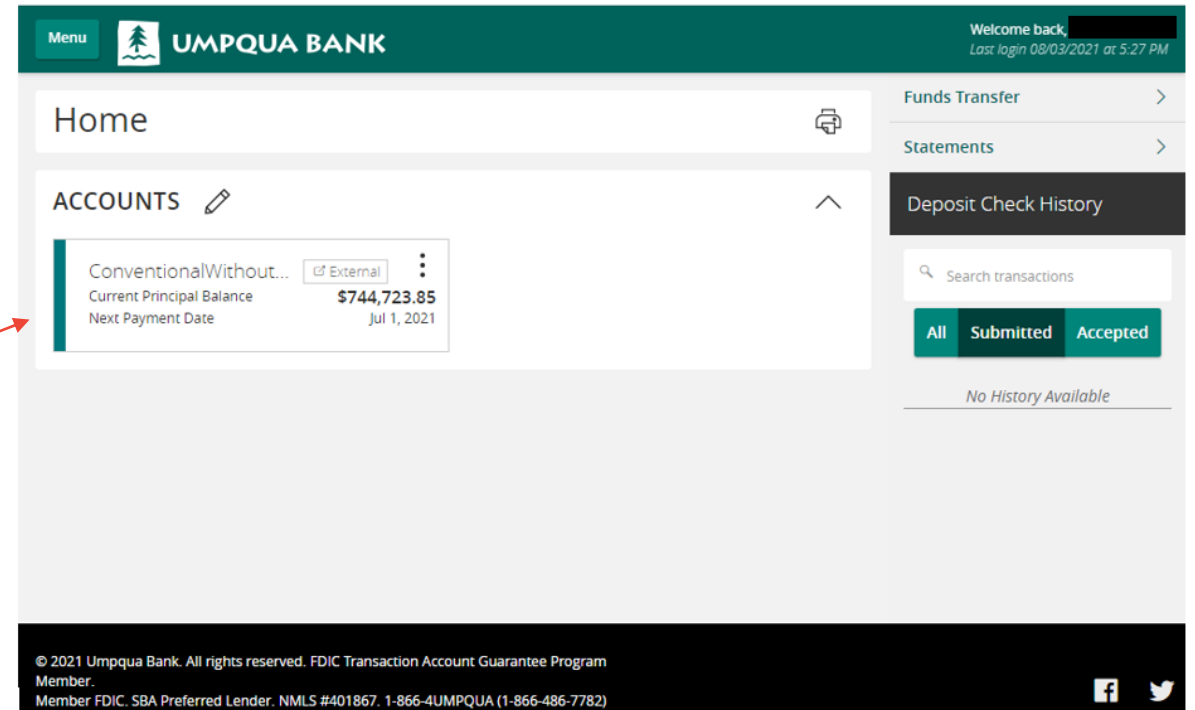
Personal Banking



Bank account dashboard

How to access your mortgage

1. From your bank account dashboard, select the tile for the mortgage account, which will open your mortgage account in a new window.



The screenshot displays the Umpqua Bank account dashboard. At the top, there is a green header with the Umpqua Bank logo and the text "Umpqua BANK". To the right of the header, it says "Welcome back, [redacted]" and "Last login 02/03/2021 at 5:27 PM". Below the header, there is a navigation menu with "Home" and "ACCOUNTS" (with an edit icon). The "ACCOUNTS" section shows a list of accounts, with one account highlighted: "Conventional Without..." with an "External" label and a three-dot menu icon. Below this account name, it shows "Current Principal Balance \$744,723.85" and "Next Payment Date Jul 1, 2021". A red arrow points to this account tile. To the right of the account list, there are links for "Funds Transfer", "Statements", and "Deposit Check History". Below these links is a search bar for transactions and buttons for "All", "Submitted", and "Accepted". At the bottom of the dashboard, there is a footer with copyright information: "© 2021 Umpqua Bank. All rights reserved. FDIC Transaction Account Guarantee Program Member. Member FDIC. SBA Preferred Lender. NMLS #401867. 1-866-4UMPQUA (1-866-486-7782)". There are also social media icons for Facebook and Twitter.



Mortgage dashboard

Your mortgage account will open up in a new window

To return to your bank account dashboard, select the link in the upper right corner of the screen.

Learn the lingo

At the top of the dashboard are the main navigation “chiclets”. Select them to view more information.

Below the chiclets are “tiles”. Tiles are larger and display more information. Select them to view more information.

UMPQUA BANK

Welcome, [REDACTED] Dashboard Account Management [REDACTED] IRON QUAIL TRFY (Orig. \$995,000.00)

Return to Online Banking >

Payment Due: 07/01 \$5,973.18 Make a Payment

My Home Discover Options

My Loan Balance \$744,723.85

Education Expand Your Knowledge Learn More

DASHBOARD

Your Payment of **\$5,973.18** Autopay Off
Enroll in Autopay

was due on Jul 1, 2021 (33 days past due)

Next Scheduled Payment
You don't have a payment scheduled.

Last Payment
05/06/21 \$5,973.18
Payment Date Payment Amount

Payment Information

Your Loan balance is **\$744,723.85**

Taxes and Insurance
Escrow Balance \$9,417.96 Monthly Escrow Payment \$1,188.26

Loan Details
Payments remaining 194 Jul 2007 - Aug 2037 Duration

Placeholder

View loan



Dashboard tiles

Your dashboard gives you an account overview. You can:

- View payment information and enroll in autopay
- View loan balance and home value
- See neighborhood property values

DASHBOARD

Your Payment of **\$2,116.02** Autopay
[Enroll in Autopay](#)

was due on Jul 1, 2021 (33 days past due)

⚠ Your next payment of \$2,116.02 is scheduled for Aug 10, 2021.

Next Scheduled Payment

08/19/21 Payment Date	\$2,116.02 Payment Amount
--------------------------	------------------------------

Last Payment

07/14/21 Payment Date	\$2,116.02 Payment Amount
--------------------------	------------------------------

Payment Information

Your Loan balance is **\$300,690.58**

Taxes and Insurance

\$2,342.16 Escrow Balance	\$533.47 Monthly Escrow Payment
------------------------------	------------------------------------

Loan Details

289 Payments remaining ⓘ	Jun 2015 - Jul 2045 Duration
-----------------------------	---------------------------------

ⓘ Placeholder

[View loan](#)

Your estimated Home Value is

\$692k Low	\$834k Likely home value	\$976k High
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Find out more

Your Neighborhood property value **\$933,700**
Average*
Availability of information varies by location

Find out more

Expand your knowledge with our Educational resources

"An investment in knowledge pays the best interest."
- Benjamin Franklin

When will I receive my year-end interest paid statement (1098)?

How can I request a payoff statement?

Are there any other resources available for homeowners that you can recommend?

[More resources](#)

Having trouble paying your mortgage?

Please read our Foreclosure Prevention Options [here](#)

Call 866-743-4931 Monday-Friday, 8am-5pm PT to speak with a Home Preservation Officer. The most important thing you can do is keep communicating with us.

Want to Buy, Build, Remodel, or Refinance a Home?

[Learn more about what we can do for you visit our Home Lending page](#)



Payment page

There's a variety of payment information

- Make a payment
- View scheduled payments
- Enroll in autopay
- View payment history
- Add accounts for making payments
- Pay a lump sum amount

PAYMENT

Make A Payment

\$2,116.02
Jul 1, 2021 (33 days past due)

Payment Method: BPTest (6789)

Payment Date: 8/3/2021

Autopay OFF [Enroll in Autopay](#)

Total Payment: **\$0.00**

The amounts you entered will be cleared if you leave this screen before making a payment.

⚠ Your next payment of \$2,116.02 is scheduled for Aug 19, 2021.

[SUBMIT AN ADDITIONAL PAYMENT](#)

Payment Sources

BPTest (6789)

[Add account](#)

Scheduled Payments

Aug 19, 2021 **\$2,116.02**

[SCHEDULE PAYMENT](#)

[View all](#)

Loan Payoff

Your Loan Balance is **\$300,690.58**

Your Loan Started: Jun 2015

Your Loan Ends: Jul 2045

Scheduled Payoff: Sep 2045

Fewer Payments: -2

Placeholder

[View Payoff Quote](#)

Payment history

[Show All](#) [Mortgage](#) [Escrow](#) [Advances](#) [Reversals](#) [Other](#)

Mortgage Payment Applied: Jul 14, 2021	\$2,116.02 <input type="text"/>
Mortgage Payment Applied: Jun 2, 2021	\$2,116.02 <input type="text"/>
Mortgage Payment Applied: May 5, 2021	\$2,116.02 <input type="text"/>

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Add to your monthly payment

What could paying extra principal each month save you?
[Learn More](#) about paying extra every month.

\$10

\$0 \$50 \$100 \$150 \$200 \$250

Enter an amount to compare your options.

Custom Amount:

Ⓢ 1,776
Saved in interest

⌚ 3 mos
Fewer payments
(3 payments)

Your loan would end in Apr 2045.

ⓘ Actual amounts may vary. Estimates are based on your current interest rate.

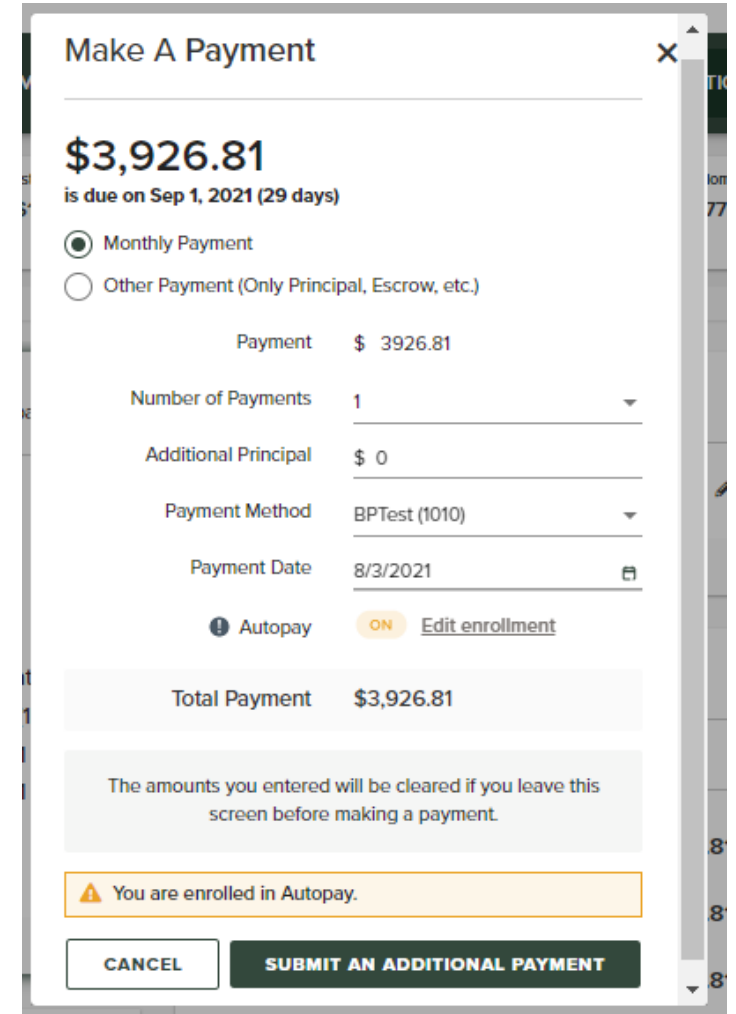
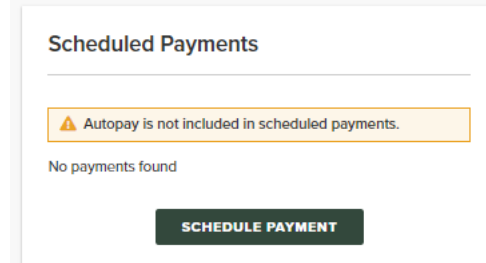
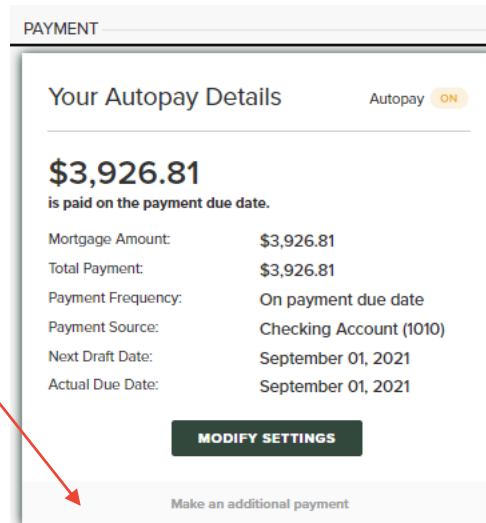
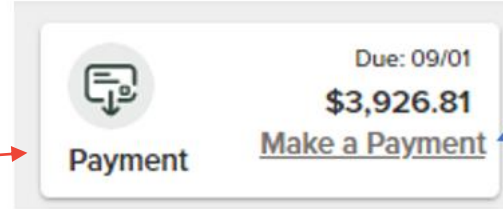
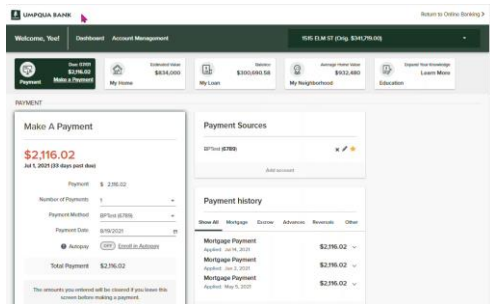


Make a payment

There's two ways, either:

1. Select the hyperlink on the Payment chiclet to get the Make a Payment pop-up.
2. Or click the Payment tile to go to the Payment page. Here you can setup or review autopay or schedule payments.

Watch a video on how to make a payment.



My Home

This page has tools and calculators to help you make decisions

- Learn more about owning your home sooner
- View information about the equity in your home.
- View LTV information
- Pay a lump sum amount

MY HOME

OWN MY HOME SOONER

Add to your monthly payment

What could paying extra principal each month save you?
[Learn More](#) about paying extra every month.

\$0 \$50 \$100 \$150 \$200 \$250

Enter an amount to compare your options.

Custom Amount

\$1,776
Saved in Interest

3 mos
Fewer payments
(3 payments)

Your loan would end in Apr 2045.

Actual amounts may vary. Estimates are based on your current interest rate.

Let's do this!

Pay a lump sum

A lump sum payment can significantly increase your long-term savings.
[Learn More](#) about paying a lump sum.

Enter an amount to compare your options.

Payment Amount

\$23,271
Saved in Interest

2 yrs 1 mo
Fewer payments

\$550,309
Total equity

This adds **\$17,000.00** to your estimated equity of **\$533,309.42**

Your loan would end in Jun 2043.

Actual amounts may vary. Estimates are based on your current interest rate.

Let's do this!

Having trouble paying your mortgage?

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USE MY EQUITY

Your estimated Home Value is

\$692k **\$834k** **\$976k**
Low Likely home value High

\$834K
\$787K
\$740K
\$693K
\$646K

If You Bought Another Home

How much could you afford?
Based on your estimated home equity of

\$533,309

\$458k

Buying an Investment Property [More details](#)

Home Equity

Home Equity

You may have some options available to access your current equity of **\$533,309**

Based on your current equity, you may want to consider [refinance a home equity loan or line of credit](#)



My Loan

Here you can:

- View loan balance, remaining payments and other information
- View payment history.
- View taxes and insurance information
- View amortization schedule
- Manage your loan information – address, email, phone number


MY LOAN

Your Loan balance is **\$300,690.58**

How your recent payments were applied

40% of your principal and interest payments Year to Date were applied towards principal. Making additional payments to your principal balance will reduce the amount of interest you will pay over the life of the loan.

3.750% Rate | VA | 30 Year Term



60% Interest | Year to Date | 40% Principal

Your Loan Started	Jun 2015	Your Loan Ends	Jul 2045
Remaining Payments	289	Prepaid Principal	\$185.97
Prior Year Principal Paid	\$6,791.04	Prior Year Interest Paid	\$11,327.17

You can own your home faster [Learn more](#)

Placeholder

Some Things To Consider

- Round up your monthly payments
- Make one extra payment a year
- Refinance into a shorter loan

Interested in Current Rates and Offers?

Visit our [Home Lending](#) page to find a loan officer near you and learn more about how we can lend a hand.

Payment history

Show All | Mortgage | Escrow | Advances | Reversals | Other

Mortgage Payment	Applied: Jul 14, 2021	\$2,116.02
Mortgage Payment	Applied: Jun 2, 2021	\$2,116.02
Mortgage Payment	Applied: May 5, 2021	\$2,116.02

[View Additional Activity](#)

Manage Loan Information

Contact information for loan *2281.

Address

Mailing Address
570621 W Amber Beacon Rdgs
Apt 4
West Richland WA 99353

Email Address

Personal
scrubbed.email@ntreal.net

Phone Number

Primary
(223) 284-5222 (Home)

[Edit](#)

Having trouble paying your mortgage?

Please read our [Foreclosure Prevention Options](#) here

Call 866-743-4031 Monday-Friday, 8am-5pm PT to speak with a Home Preservation Officer. The most important thing you can do is keep communicating with us.

Taxes and Insurance

Current Escrow Balance **\$2,342.16**
As of 08/03/21 [Learn More](#)

Escrow Account Payouts

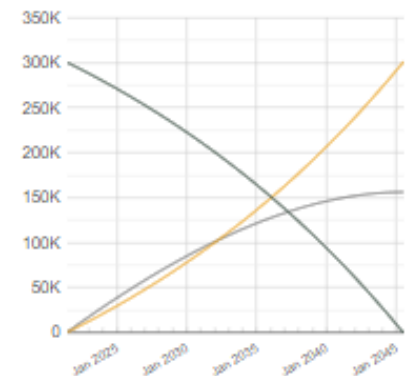
Show all | Upcoming | Year to date | 2020

Tax	10/2021	\$2,582.22
Tax	04/2022	\$2,582.22

[View details](#)

Amortization Schedule

See how much of your payments will go towards the principal and interest. Select [More](#) details for a breakdown of future payments over the life of your loan.



— Balance — Principal to Date — Interest to Date

[More details](#)



My Neighborhood

Thinking about moving?

- View average sales prices in your neighborhood
- See home value trends
- View recently sold homes
- View nearby school information
- See the sales history of your home

MY NEIGHBORHOOD

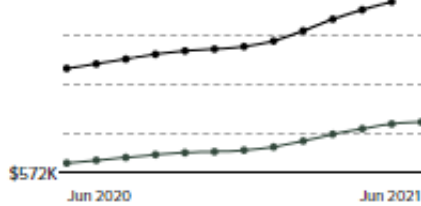
Your neighborhood

The average sales price in El Cerrito is

\$933,700

Availability of information varies by location

\$1460K



On average, your estimated home value is -8.85% Lower than your neighborhood.

Sales history of your home

Show All Sales Releases Assignments Foreclosures

Release	03/20/2015	\$235,183.00
Mortgage	03/13/2015	\$316,250.00
Sold	03/13/2015	\$471,500.00

Historical activity

Learn What We Can Offer You

Visit our Home Lending Page

Home value trends

Median home value for this area

\$915k

Availability of information varies by location

25

Recent sales in your area

\$687

Median price per sqft

Home characteristics

Median household size in square feet

1,308

Availability of information varies by location

3

Median Bedroom(s)

2.0

Median Bathroom(s)

1951

Median Year Homes Built

0.12

Median Lot Size in Acres

Schools nearby



Recently sold homes

Availability of information varies by location



Recent sales in your area

1512 Everett St 0.13 mi	\$950k
1437 Norvell St 0.16 mi	\$1.2M
1406 Richmond St 0.17 mi	\$1.3M
6612 Hagen Blvd 0.48 mi	\$1.2M
1739 Lexington Ave 0.28 mi	\$563k

View all

Who makes up your neighborhood?

Based on recent census data

2.52
Average household size
(2.62 national average)

\$2,055/mo
Median housing cost
(\$1,099/mo national median)

42.5
Median age
(38.1 national median)

\$107k
Median income
(\$63k national median)



Education

Need help?

- View FAQs and find other useful information about your mortgage account

EDUCATION

Welcome to Your Learning Center

Learning how to manage your loans can greatly help.

General



Build My Equity



Manage My Loan



What are my payment options?



Aside from accepting payments by mail, we also offer additional options to help you make timely monthly payments. You may participate in our Automatic Payment Program, a free and easy service which automatically deducts your monthly payment from your personal savings or checking account. If you are interested in this program, payments can be set up within the Payment > Automatic Payment section of this online site. Or, you can also contact our customer service number at 877-367-5773 to request more information and an authorization form. Additional payment options are as follows:

- Make a one-time payment within the online site using your routing and account number. This option can be found by choosing Payments>Make a Payment above.
- Set up BillPay with your financial institution and enter Umpqua as payee. Please be sure to reference the payment address that is reflected on your monthly statement coupon when establishing this service to ensure timely application.

Bring your payment to one of the many Umpqua store locations - visit www.umpquabank.com for store information.

What day will my automatic payment pull?

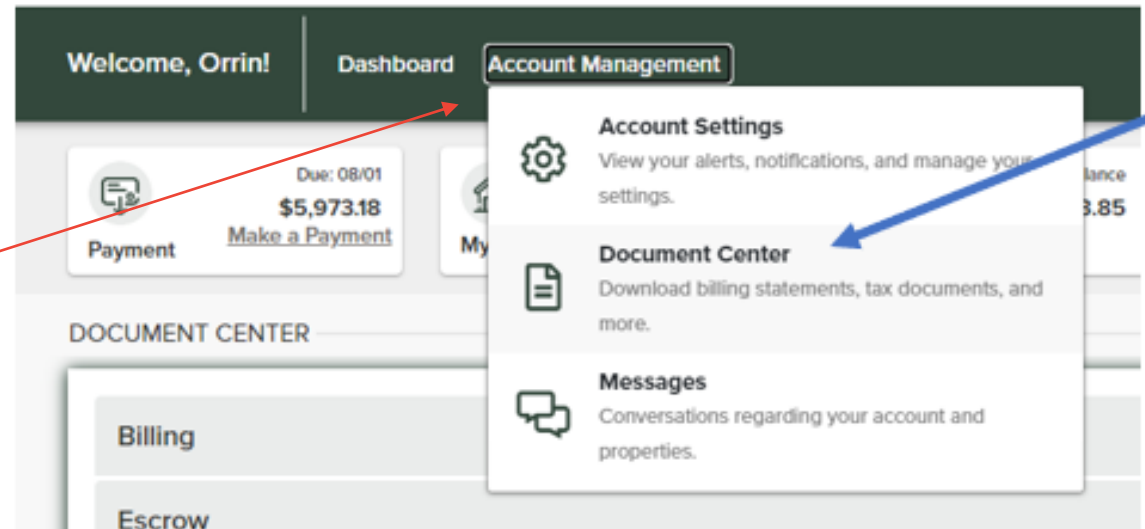
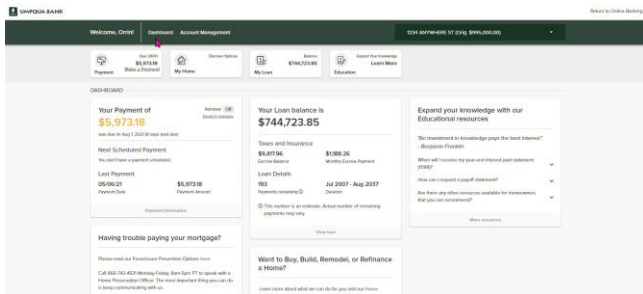


Document Center

Get access to your documents

- From the dashboard select Account Management then select Document Center
- View statements or escrow and tax documents. Select from drop down menu.

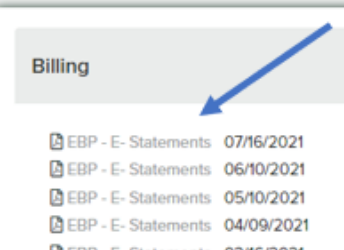
Watch a video for accessing your documents.



DOCUMENT CENTER



DOCUMENT CENTER



Questions?

Give us a call

(866) 486-7782

Mon-Fri, 8am-6pm

Sat-Sun, 8am-5pm

or download the

Umpqua Go-To app



Thank You



UMPQUA
BANK

Together
for better