

# all-in-one custom construction loans

You need one loan for your entire project.  
(That's where we come in.)

You've been dreaming, planning and designing—now it's time to figure out financing. Come to Umpqua for a construction loan that converts to permanent financing when your project is finished.

#### The best parts:

- Construction and permanent financing with a single closing
- Borrow up to \$1,000,000
- <sup>1</sup>Adjustable Rate Loan for conforming and non-conforming loan limits
- Primary residence and second home financing available
- Financing also available on manufactured homes
- Your land equity and pre-paid cost can be credited toward cash to close

## Kristen Burke

Mortgage Loan Officer

**971-544-3745**

Cell: 503-422-6585 Fax: 503-973-5943

One SW Columbia Street, Suite 150  
Portland, OR 97258

[KristenBurke@UmpquaBank.com](mailto:KristenBurke@UmpquaBank.com)

[www.umpquabank.com/kburke](http://www.umpquabank.com/kburke)



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process. Tell  
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Loan products subject to credit approval. Other terms, conditions, restrictions & fees may apply. Full documentation, title & property insurance required. Flood insurance required if property is located in a Special Flood Hazard Area. <sup>1</sup>Annual percentage Rate (APR) for variable products may increase after consummation. Please contact an Umpqua Bank associate for additional information on this program.