



Welcome to Mortgage Online Banking

Customer Guide



Reasons to love our online mortgage experience


Features

- Single sign-on with online banking
- Make a one-time payment or enroll in monthly autopay
- View escrow details (hazard, insurance, optional insurance)
- Generate payoff statements
- Enroll in paperless statements
- Review monthly statements, escrow analysis & year end tax documents
- Review Amortization Schedules
- Loan Calculator – calculate hypothetical scenarios (projected payoff date, additional to principal, etc.)
- Update personal information (address, phone number, email)
- Contact us via Secure Message routed to our Customer Care Support Center

To log in

1. Go to our website www.UmpquaBank.com
2. Select “Log in” from the top right corner navigation
3. If you’re not already enrolled in online banking, click on the **start here** option below.
4. Choose “Personal Banking” from the login options
5. Enter your Login ID
6. Enter your Password
7. Choose how to receive your secure access code. Then enter your code, and you’re in.





Choose your login:

- Personal Banking**
- Business Banking
- Credit Card
- All Other Logins ▾

Haven't signed up for online banking? [Start here.](#)

Online Banking Dashboard

How to access your mortgage

1. From your online banking dashboard, select the tile for the mortgage account. This will open your mortgage account in a new window and

The screenshot displays the Umpqua Bank online banking dashboard. The left sidebar contains navigation options: Accounts, Messages, Transactions, Send Money with Zelle, Bill Pay, Statements, Services, Settings, Help, Locations, and Log Off. The main content area shows 'Home' with a 'Financial Tools' section and a 'Link Account' section. Under 'ACCOUNTS', a mortgage account is listed with a 'Current Principal Balance' of \$161,879.55. A blue arrow points to the mortgage account tile.

Your Mortgage Online Dashboard

The screenshot displays the Umpqua Bank mortgage dashboard. At the top left is the Umpqua Bank logo. In the top right corner, there is a link labeled "Return to Online Banking" with a right-pointing arrow. Below the logo, a teal navigation bar contains "Welcome, [redacted]", "Dashboard", "Account Management", and "STONE EXT (Orig. \$200,000.00)".

Below the navigation bar are five main action cards:

- Payment:** Due: 06/01, \$1,262.15, with a "Make a Payment" link.
- My Home:** Discover options.
- My Loan:** Balance \$161,461.82.
- Documents:** View your documents.
- Education:** Expand your knowledge, with a "Learn More" link.

The main content area is titled "DASHBOARD" and contains two primary panels:

- Your Autopay details:** Autopay is **On**. A large "\$1,262.15" is shown, with the note "is paid on the 1st of the month." Below this is a table of payment details:

| | |
|-------------------------|-------------------------|
| Monthly Payment Amount: | \$1,262.15 |
| Actual Due Date: | June 01, 2024 |
| Next Draft Date: | June 01, 2024 |
| Payment Method: | Checking Account (6789) |
| Total Payment: | \$1,262.15 |

A "Payment Information" link is located at the bottom of this panel.
- Your Loan balance is \$161,461.82:** This panel includes:
 - Taxes and Insurance:** Escrow Balance of \$3,471.50 and Monthly Escrow Payment of \$321.68.
 - Loan Details:** 246 Payments remaining and a duration of Oct 2014 - Nov 2044.
 - A "View loan" link at the bottom.

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

Dashboard Continued

While viewing your dashboard you can:

- View payment information and enroll in autopay
- View your loan balance
- View important Year End messages
- Access educational resources, etc.

DASHBOARD

Your Autopay details Autopay On

\$1,401.92

is paid on the 1st of the month.

| | |
|-------------------------|-------------------------|
| Monthly Payment Amount: | \$1,401.92 |
| Actual Due Date: | June 01, 2024 |
| Next Draft Date: | July 01, 2024 |
| Payment Method: | Checking Account (1109) |
| Total Payment: | \$1,401.92 |

Payment Information

Your Loan balance is

\$126,110.63

Taxes and Insurance

| | |
|-------------------|------------------------|
| \$1,209.75 | \$375.06 |
| Escrow Balance | Monthly Escrow Payment |

Loan Details

| | |
|----------------------|----------------------------|
| 142 | Feb 2021 - Mar 2036 |
| Payments remaining ⓘ | Duration |

View loan

Expand your knowledge with our Education 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](#)

Year-End Documents

When available, 2023 Year-End documents can be located under [Document >Taxes](#).

Payment Activity Options

Options available on the Payments page

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

PAYMENT

Your autopay details Autopay On

\$1,262.15

is paid on the 1st of the month.

| | |
|-------------------------|-------------------------|
| Monthly Payment Amount: | \$1,262.15 |
| Actual Due Date: | June 01, 2024 |
| Next Draft Date: | June 01, 2024 |
| Draft Frequency: | Monthly |
| Payment Method: | Checking Account (6789) |
| Total Payment: | \$1,262.15 |

MODIFY AUTOPAY

[Unenroll from Autopay](#)

Make an additional payment

Payment methods

Test (6789) [Edit](#) | [Favorite](#) | [Delete](#)

Add payment method

Scheduled payments


No payments found

SCHEDULE PAYMENT

Loan payoff

Your loan balance is ①

\$161,461.82



246

Payments Remaining

3.875% rate,
Conventional 30 Years

Oct 2014
Your loan started

Nov 2044
Your loan ends

① Actual number of remaining payments may vary. Loan balance not include interest due. You may request a quote online, but to pay off your mortgage you must contact us directly. 877-367-5773 8-6pm PT M-F.

View quote

Payment history

<
Show All
Mortgage
Escrow
>

| Payment | Amount |
|--|------------|
| Applied: May 2, 2024 | \$1,262.15 |
| Late Charge Assessment Apr 16, 2024 | \$47.02 |
| Late Charge Assessment Mar 18, 2024 | \$47.02 |

View Additional Activity

Paid a lump sum

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

Having trouble paying your mortgage?

Please read our Foreclosure Prevention Options here

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Want to Refinance? Find a Loan Officer Near You

We'd love to lend you a hand. Visit our [Home Lending page](#)

Add to your monthly payment

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

\$0

\$0

\$250

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

Enter an amount to compare your options.

Custom Amount

\$

The additional principal monthly amount must be greater than zero.

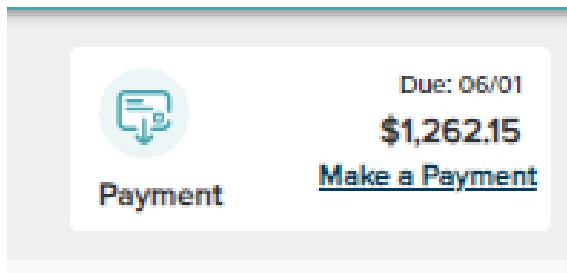
Call 877-367-5773 for a payoff quote or assistance

① Actual amounts may vary. Estimates are based on your current interest rate.

Ways to make a payment

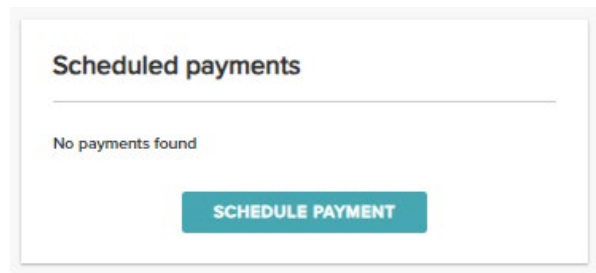
Option 1

While on the loan dashboard, click 'Make a Payment' displayed in the Payment box at the top of the screen.



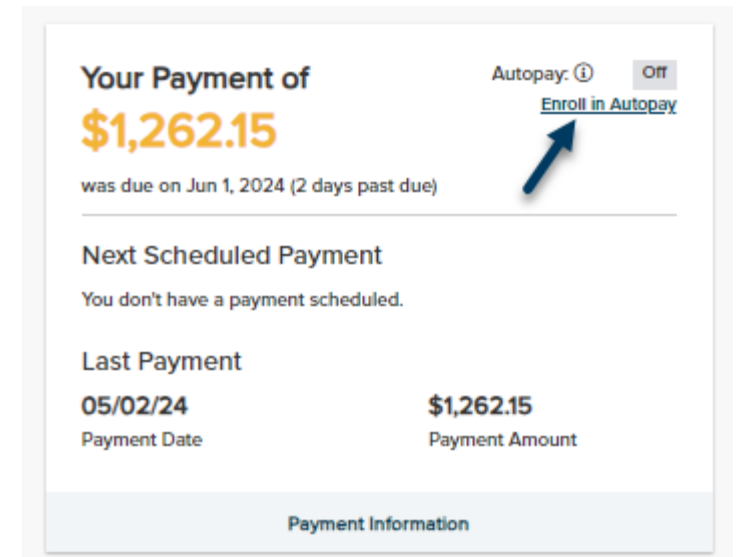
Option 2

From the payment screen you can schedule a payment by selecting the 'Schedule Payment' option.



Option 3

Setup your monthly autopayment by selecting the 'Enroll in autopay' option.



My Home

Empowering Decisions: Explore Our Interactive Tools and Calculators.

- Learn more about paying off your home loan sooner
- View LTV information
- Pay a lump sum amount to your principal balance

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.

Enter an amount to compare your options.

Custom Amount:

The additional principal monthly amount must be greater than zero.

Call 877-367-5773 for a payoff quote or assistance

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

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:

\$2,551
Saved in interest

9 mos
Fewer payments

Your loan would end in Jun 2035.

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

Let's do this!

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.

LOWER MY PAYMENT

Loan to value

Your new monthly payment

\$2,548

\$270,000
Original Property Value

\$126,111
Loan Balance

Select a date to compare your options.

Target Date:

Select a percentage to compare your options.

LTV Target:

\$1,147/mo
Payment goes up

Add \$1,147 to your payment

Want to Refinance? We'd love to lend you a hand.

Visit our Home Lending page to find a friendly local expert to make your home loan happen.

My Loan Information

Unlock Financial Knowledge:

- 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
\$126,110.63
2.500% Rate | Conventional | 15 Year Term

How your recent payments were applied
74% 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.

Interest Paid

Your Loan Started Feb 2021 | **Your Loan Ends** Mar 2036
Remaining Payments 142 | **Prepaid Principal** \$0.17
Prior Year Principal Paid \$8,952.93 | **Prior Year Interest Paid** \$3,369.39

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

Some Things To Consider

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

Payment history

Navigation: Show All | Mortgage | Escrow

| | |
|------------------------------|-------------|
| Payment Applied: May 1, 2024 | \$1,401.92 |
| Tax Disbursement Apr 5, 2024 | -\$1,935.84 |
| Payment Applied: Apr 1, 2024 | \$1,401.92 |

[View Additional Activity](#)

Taxes and insurance

Current Escrow Balance As of 06/03/2024 [Learn More](#) **\$1,209.75**

Escrow Account Payouts

Show all | Upcoming | Year to date | 2023

| | |
|----------------------|------------|
| Tax 10/2024 | \$1,935.84 |
| Tax 04/2025 | \$1,935.84 |
| Insurance 10/26/2024 | \$741.00 |

[View details](#)

Loan information

Contact information for loan [REDACTED]

If you are a co-borrower and want to change the mailing address, please send us a message or call 877-367-5773.

Address

Mailing Address [REDACTED]
Spokane Valley WA 99212

Email Address

Personal [REDACTED]@gmail.com

Phone Number

Primary [REDACTED] Cell [REDACTED]

[Edit](#)

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.

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.

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.

My Neighborhood

Thinking about moving?

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

MY NEIGHBORHOOD

Home value trends

Median home value for this area

\$343k

Availability of information varies by location

25

Recent sales in your area

\$193

Median price per sqft

Home characteristics

Median household size in square feet

1,940

Availability of information varies by location

3

Median Bedroom(s)

1.0

Median Bathroom(s)

1970

Median Year Homes Built

0.21

Median Lot Size in Acres

Sales history of your home

[Show All](#) Sales Releases Assignments Foreclosures

| | |
|-----------------|--------------|
| Release | N/A |
| 03/25/2024 | |
| Release | \$133,281.00 |
| 04/05/2021 | |
| Mortgage | \$154,000.00 |
| 02/23/2021 | |

Historical activity

Who makes up your neighborhood?

Based on recent census data

2.33

Average household size
(2.62 national average)

\$982/mo

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

39.6

Median age
(38.1 national median)

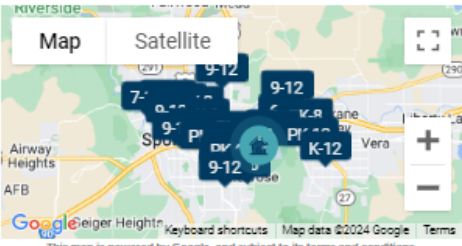
\$55k

Median income
(\$63k national median)

Learn What We Can Offer You

Visit our [Home Lending Page](#)

Schools nearby



There are 25 schools near you.

- Sheridan Elementary 1.82 mi
- Lincoln Heights Elementary 2.32 mi
- Spokane Public Montessori 5.72 mi

[View all](#)

Document Center

Get access to your documents

- From the dashboard click ‘Documents’ in the upper section.
- View statements, escrow and tax documents. Select from the drop-down menu.

The screenshot shows the Document Center interface. At the top, there is a navigation bar with several cards: 'Payment' (Due: 06/01, \$1,262.15, Make a Payment), 'My Home' (Discover options), 'My Loan' (Balance \$161,461.82), 'Documents' (View your documents, highlighted), and 'Education' (Expand your knowledge, Learn More). Below the navigation bar is a 'DOCUMENT CENTER' header. Underneath is a table with a left-hand menu containing 'Documents', 'Billing', 'Escrow', and 'Taxes'. The 'Billing' menu item is selected. The table lists five 'Mortgage Statement' documents with their respective dates and download icons.

| Documents | Document title | Date |
|-----------|--------------------|------------|
| Billing | Mortgage Statement | 05/03/2024 |
| Escrow | Mortgage Statement | 04/05/2024 |
| Taxes | Mortgage Statement | 03/05/2024 |
| | Mortgage Statement | 02/05/2024 |
| | Mortgage Statement | 01/05/2024 |

Education

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

Payment Due: 06/01
\$1,262.15
[Make a Payment](#)

My Home Discover options

My Loan Balance
\$161,461.82

Documents View your documents

Education Expand your knowledge
[Learn More](#)

EDUCATION & GOALS

EDUCATION

Welcome to Your Learning Center

Learning how to manage your loans can greatly help.

- General ▼
- Build My Equity ▼
- Manage My Loan ▼
- Trouble Making Payments ▼
- Escrow ▼
- Disaster Forbearance Information ▼
- Frequently Asked Questions ▼



Questions?

Give us a call

(866) 486-7782

Monday – Friday: 8am – 6pm

Saturday – Sunday: 8am – 5pm

Or download the Umpqua Bank app





Thank
you.