

Local bank. Local decisions. It's that simple.



Sigrid Holben
Residential Mortgage
Originator
NMLS #14258

At Tompkins Trust Company, we make all of our decisions locally. And we have been doing that for over 180 years.

Sigrid Holben has more than 24 years of experience as a mortgage loan originator. With deep roots in the Central New York Community, Sigrid has made her home here, and she is ready to help make your own homeownership dream into a reality.

Your path to homeownership may be easier than you think with planning and perseverance.

Be a strong candidate: Keep an eye on your credit score and avoid incurring new debt while applying for a mortgage.

Determine what you can afford: Creating a realistic budget of all possible expenses will help you determine an affordable price range.

Decide what you really want and need in a home: Homes are not one-size-fits-all. Focus on the basics of what you need, including number of bedrooms and bathrooms.

With some education and proper planning, your dream of a new home is within reach.

TOMPKINS 
Trust Company

Locally focused. A world of possibilities.

Ready to serve you throughout Central New York.

888-273-3210 | www.TompkinsTrust.com

Loans subject to credit approval, and to income and other qualifying guidelines.



Member FDIC