

# Why Your Coffee Tastes Terrible



*Bruce Milletto (right) and his son, Matt, in Water Avenue Coffee's roastery.*

You know that feeling: You're eagerly awaiting that first sip of coffee or espresso, it hits your tongue and ... something's off. Maybe it's too bitter. Too weak. Too mediocre.

With International Coffee Day on Friday - and as a bank that serves a signature, fair-trade, organic Umpqua Blend in our stores - we wanted to ask a true expert what makes a perfect cup of coffee.

"Most Americans blame a bad cup of coffee in the morning. Very often it's about how it's made," says Bruce Milletto, co-owner of Water Avenue Coffee in Portland, and an Umpqua business customer. Bruce says coffee is a rare thing that can be completely screwed up in the last 20 seconds, even the last 10. "A thousand hands touch coffee and it can be ruined by the last hand," Bruce says, quoting one of his coffee heroes.

So what goes into a great cup of coffee or espresso? A lot:

The product: Coffee bars like Water Avenue measure the amount of coffee, known as "the drop" for coffee and "the dose" for espresso, down to the gram.

The process: A perfect cup of coffee is a seriously complex process. The grind has to be just right: not too coarse, not too fine. Over-extract and your coffee tastes bitter.

Under-extract and you're not getting the taste out of all the granules. With an espresso, the temperature and the fineness of the stream affect the taste. The controls have to be set - and reset - throughout the day based on the humidity and pressure in the air. "An espresso machine in Portland isn't going to brew the same cup as a machine in San Francisco,"

Bruce says.

The people: "You can have the fanciest, most expensive machine, the best coffee beans; but if you don't have that third variable - the human factor - then it doesn't matter," Bruce

says. "You're going to get mediocre coffee." A well-trained barista can make all the difference. For instance, Water Avenue built a training room at their roastery, and baristas work for months before pouring a single drop of espresso for a customer in their coffee bars.

And for those at home... Every brewing method has a specific grind. So Bruce says that if you don't grind your beans at home, tell your barista how you like your coffee. In fact, either way, talk to your barista about how you like your coffee, and on this International Coffee Day, raise a cup and thank your baristas for their expert work!

<https://www.umpquabank.com/blog/water-ave-how-to-make-good-coffee/>

9/25/2017 7:00:00AM | Business Success, Community

# A First-Time House Hunt to Remember



*Our Direct Lending Group is a team of experienced home loan officers who work primarily over phone and email, delivering both convenience and personalized expertise. But who better to explain what they truly do than our customers themselves? That's why we asked a real-life first-time home buyer to tell us about their experience getting a mortgage. This is Jeff's story. Fresh out of school and starting his career, he didn't think he would qualify to buy his first home. It turns out that was the easy part. Here's how Jeff got home.*

## A Simple Phone Call Pays Off

I didn't know when— or if— I could buy a home. I had heard all kinds of stories about what it took, and I was just beginning my career. I figured I'd have to be working at the same place for several years before I'd qualify for a mortgage.

I called Umpqua Bank on a whim, figuring I'd just see what happens. I probably can't buy right now but I'll get some knowledge and advice, I thought. A loan officer named Rachel took my call, asked me for some information, and prequalified me then and there. I was a little shocked. I thought it would be harder than just making a phone call!

"Well, that was easy enough," I thought. "Now I just have to find a house, and put in my offer."

Not so much.

## The Hard Part: House-Hunting

It happened three or four times: I found a house, got my paperwork in, and found out there were ten other offers.

Granted, I live in a more expensive housing market in Northern California. I'm a single guy, buying on a single income. I'm on the lower end of the price range, which limits the inventory. I learned that if you don't put in an offer on the day something went on the market, you get pushed down the list.

For a first-time buyer in a tight housing market, Rachel was the best. She outlined the entire process. She crunched the numbers as many times as I needed, and updated them quickly based on the houses I was finding.

### A Long-Distance Partner

I've heard stories from friends and family where a loan officer is just trying to get you into a loan at all costs. Working with Rachel was nothing like that. She gave me the information and options to make an informed decision. I would ask her for advice, and she would say, "If this were me, I would do this because of this." It was great to have someone I could trust. We never met in person, but I always felt like I had a partner. When I first called, I didn't even realize I'd be working with the same person through it all.

Rachel was there for me, and it didn't even feel like we were working long distance. It felt personal. We communicated over phone and email, but she was so responsive: she would give me information almost immediately or within that same day.

In fact, she'd often answer questions I wouldn't have even thought to ask.

### A Home Loan Officer I Could Trust, From Halfway Around the World

Finally, after almost a year of looking, I put in an offer on a house and it was accepted. The only problem: the next day I was scheduled to fly to England for a month-long vacation. I was apprehensive about missing the inspection. But I put Rachel in touch with my real estate agent, enlisted my family's help, and Rachel kept everything moving.

### Home Sweet Home

I officially moved in at the beginning of July. After all that work, getting the keys was a bit surreal. It was a long road, then such a whirlwind at the end.

My new house immediately feels like home. I didn't think about this before I moved in, but the floorplan is similar to my childhood home. It feels like a house I remember and have lived in already. I guess it was just meant to be.

*Ready to let Umpqua Bank help you find your next home? Just call (866) 470-2852, send us an email, or start an online application today.*

<https://www.umpquabank.com/blog/first-time-house-hunt-northern-california/>

9/7/2017 7:00:00AM | Feeling at Home

# A New Home for Baby - Not a Moment Too Soon



*Our Direct Lending Group is a team of experienced home loan officers who work primarily over phone and email, delivering both convenience and personalized expertise. But who better than our customers themselves to explain what they truly do? This is Angeline's story. She and her husband wanted to sell their house and buy a new one before the arrival of their first baby. But when she went into labor just as they were about to put in an offer, things got more than a little complicated. Here's Angeline's story of how her family got home.*

## Now or Never

I just woke up and said, "It's now or never."

I had been talking to our Umpqua Bank loan officer, Trask, for five— yes, five— years about selling our house, but something was always in the way. First, my husband started his own chiropractic business. Then, just a week later, he was in a bad car accident. The recovery was tough. When we were blessed with the news that our first baby was on the way, we learned a few days later that my husband would need back surgery to fully recover from the accident.

Trask was there through it all; he just kept running numbers for me and saying, "When you're ready, you're ready."

That morning, I was ready. Yes, at this point I was near the end of my pregnancy, and while my husband's surgery was a success and his business was starting to break even, we felt far from secure. But we were living in a smaller home. The neighborhood wasn't as kid-friendly; it didn't have many sidewalks. I worried that if we continued down this path we'd be there for years, and wouldn't give ourselves a chance to grow.

We called Trask and were preapproved that day.

### "Close early and come home"

Being a second-time homebuyer is a completely different situation. Trask and his team were just what we needed to navigate buying and selling. His team was so speedy. If I had a question I'd have an answer over phone or email within minutes. And I knew it wouldn't just be a fast answer from a random order-taker—but a personal answer from him and his team.

And boy, did we put that to the test.

We were getting ready to put in an offer on a great home— more space, a little out in the country but still convenient— when I called my husband.

"Are you with patients? What's your schedule for the rest of the day?" I asked.

"No, why? Do you want me to bring home dinner or something?" He said.

"Well, you should close early and come home. My water broke. Probably cancel your patients for tomorrow too."

My husband flipped! "I'm on my way!"

### Right On Time

As we rushed to the hospital (with a quick stop at a drive-thru), Trask and his team worked with our realtor to keep our offer moving. They made sure all the details— like our 20% down payment— were correct, which can be so important in a tight market. I've seen friends lose out to other offers because of the details. Trask let me know I could call or text anytime, day or night, since I was going to be up anyway.

In a funny way, the uncertainty of the home helped me take my mind off trying to deliver my son.

After 24 hours of labor, my doctors decided I needed an emergency C-section, and our offer was ready! So there I was, on oxygen, getting prepped for a C-section— and e-signing documents on my phone.

Our new home came just in time. We signed for the house at 3:30 and our son was born at 4.

### Like Family

Trask made me feel like family. He understood the craziness of our lives and my need to raise my son in a better environment. He made sure his team knew what I was going through. He helped deliver the down payment check since I couldn't drive after my C-section. He found so many solutions to make the closing of our sale and purchase fit into our wild life. He pretty much worked with me without getting paid for five years, and then when we needed him most, he was there.

By now we're all settled in our home. We went from 1,100 square feet to 2,750. We can walk through our neighborhood and see horses. Most people thought we were nuts for trying to do so much at once; it was a wild year. But I believed in us, and Trask and his

team at Umpqua believed in us, too. We had faith, and maybe a little craziness, and we did it!

If you're looking for a mortgage expert to help you find your next home, our Direct Lending Group is here. You can call 866-470-2852 or email them right now, or start an online application today.

<https://www.umpquabank.com/blog/bigger-home-for-new-baby/>

8/22/2017 7:00:00AM | Family Life, Feeling at Home