



Doctor's home loan program, We're making residents & doctors homeowners fast!

Buying a home is much easier with our Doctors home loan program.

- ☑ As low as 5% down, gifts allowed on top of buyers 5% down.
- ☑ No private mortgage insurance.
- ☑ Low initial payments with an adjustable rate mortgage.
- ☑ Short term fixed payments option with 5/1, 7/1, 10/1, and 15/1 ARM on conforming and non-conforming loan amounts.
- ☑ Resident or doctors new job can start within 60 days after closing of escrow.
- ☑ Deferred students loan payments can be excluded from debt calculation.

Let's Talk

I'm here to help you all the way to an easy and worry free closing.

Call me today

Eligible Applicants: Existing medical doctors (including DOs), dentists, dental surgeons and veterinarians who are actively practicing and are within 10 years of completing their original residency or fellowship, OR Newly licensed medical residents who are currently employed, in residency or fellowship, OR Newly licensed medical students who are about to begin their new employment - residency within 60 days of closing. Must be primary wage earner. Loan start at \$ 200,000 and extend up to \$ 1,500,000 on single family homes and up to \$ 2,000,000.00 on 2 units.



Interest rates and annual percentage rates (APRs) are based on current market rates, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables—call for details. This is not a credit decision or a commitment to lend. Depending on loan guidelines, mortgage insurance may be required. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. Additional loan programs may be available. APR reflects the effective cost of your loan on a yearly basis, taking into account such items as interest, most closing costs, discount points (also referred to as "points") and loan-origination fees. One point is 1% of the mortgage amount (e.g., \$1,000 on a \$100,000 loan). Your monthly payment is not based on APR, but instead on the interest rate on your note. Adjustable-rate mortgage (ARM) rates assume no increase in the financial index after the initial fixed period. ARM rates and monthly payments are subject to increase after the fixed period: ARMs assume 30-year term.