

DOCTOR LOAN PROGRAM

SMART FINANCING FOR PHYSICIANS AND MEDICAL PROFESSIONALS

► This program is designed for medical professionals whose income potential may not yet reflect their long-term earning capacity due to residency, fellowship, or early career timelines.

FINANCING MATRIX

Fixed rate (15, 20, 25 and 30-year) & Hybrid ARM Products

Transaction Type	Property Type	Min FICO	Max LTV	Max Loan Amount
Purchase / Rate & Term Refinance	1 Unit Primary Residence	680	95%	\$2,000,000
		680	100%	\$1,500,000
		720	100%	\$2,000,000

PROGRAM HIGHLIGHTS:

- Up to 100% financing available
- No mortgage insurance required
- Loan amounts up to \$2,000,000
- Fixed rate and ARM options available
- Purchase and Rate & Term refinance allowed
- Primary residence only

PROPERTY REQUIREMENTS:

- Primary residence only
- 1-unit properties only

CREDIT & QUALIFICATION:

- Minimum credit score 680
- Minimum LTV: 90.01%
- Maximum DTI (ARM / 15-Year Fixed): 45%
- Escrow accounts required for LTV > 90.01% unless prohibited by law

IMPORTANT PROGRAM RESTRICTIONS:

- Mortgage insurance not required
- Secondary financing not allowed
- Non-occupant co-borrowers allowed
- Non-occupant income cannot exceed 50% of total qualifying income

ELIGIBLE MEDICAL PROFESSIONALS:

At least one borrower whose income is used for qualification must hold one of the following designations:

- Medical Doctor (MD)
- Doctor of Osteopathy (DO)
- Doctor of Dental Surgery (DDS)
- Doctor of Dental Medicine (DMD)
- Doctor of Ophthalmology (MD or DO)
- Doctor of Psychiatry (MD or DO)
- Doctor of Pharmacy (PharmD)
- Doctor of Veterinary Medicine (VMD)
- Doctor of Podiatric Medicine (DPM)
- Certified Registered Nurse Anesthetist (CRNA)
- Medical residents, fellows, or interns with one of the above degrees

Borrowers must hold at minimum one of the following degrees:

- M.D., D.O., D.D.S., DNP, DNAP, or D.M.D.

Borrowers must also have:

- Active employment contract or Verification of employment acceptance

CALL TODAY FOR DETAILS!

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SCAN NOW!

