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Working Together. Building Success.®

# DR. LOAN PROGRAM (PROFESSIONAL LOANS)

## NEW PHYSICIANS

includes **Residents, Fellows and Physicians**  
(Less than 12 months of practice)

- 95% Financing up to **\$1,000,000**
- 100% Financing up to **\$500,000**
- Debt-To-Income ratio up to 38%  
(*Student loans deferred for 12+ months does not count towards ratios*)
- 680+ Credit Score
- Purchase and Rate/Term  
(Refinance Only)
- Primary Residence Only
- No Foreclosures
- All Collections and Judgements must be paid on or before Closing
- Permanent contract will be accepted for income calculations within 3 months of start date
- MD and DO degrees only

**No Mortgage Insurance Required**

## EXPERIENCED PHYSICIANS

- 100% Financing up to **\$1,500,000** with a minimum 780 credit score
- 95% Financing up to **\$1,500,000** with a minimum 720 credit score
- 100% Financing up to **\$1,000,000** with a minimum 680 credit score
- Debt-to-Income Ratio up to 43%
- Purchase and Rate/Term  
(Refinance Only)
- Primary Residence Only
- 6 Months Reserves
- No Foreclosures
- All Collections and Judgements must be paid on or before Closing
- MD and DO degrees only

**No Mortgage Insurance Required**

This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information is subject to change without notice. All loans subject to application, credit, and collateral approval.

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