



Just what the doctor ordered. Introducing the Doctor Loan.

Your decision to become a caregiver is noble, but is often coupled with a fairly significant student loan burden. If you're a resident, recent med school grad, or in the early stage of your career, the Doctor Loan is specifically designed to offer favorable terms for homebuyers, like you, with great earning potential.

Product features:

- Primary residence
- Purchase and rate/term refinance
- Maximum loan-to-value (LTV) up to 90%
- Loan amounts up to \$850,000
- 5/1 and 7/1 adjustable-rate mortgages available
- Deferred student debt may be excluded from payment ratios!
- Interested party contributions allowed
- Eligible borrowers include a medical resident (with educational license), medical doctor (MD), doctor of dental science (DDS), doctor of dental medicine or surgeon (DMD), doctor of optometry (OD), doctor of ophthalmology (MD), doctor of osteopathy (DO), doctor of pediatric medicine (DPM)

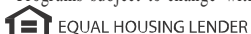
Call me to learn more.

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!Only the medically licensed borrower is eligible for exclusion. Deferment must be 12 months beyond closing date. Some restrictions may apply. All borrowers are subject to credit approval. Programs subject to change without notice. Underwriting terms and conditions apply.



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