

DOCTOR LOAN PROGRAM

Exclusive Financing for Medical Professionals



PROPERTY & LOAN DETAILS

- Primary Residence Only
- Purchase and Rate/Term Refinance
- Rate and ARM products available
- Zero Down Payment up to \$2,000,000
- No Mortgage Insurance Required

ELIGIBLE BORROWERS

At least one qualifying borrower must be a licensed medical professional, including:

- MD, DO, DDS, DMD, PharmD, DPM, CRNA, VMD
- Medical Residents, Fellows, or Interns with an eligible degree

Co-Borrower Guidelines

- Non-occupant co-borrowers permitted
- Non-occupant income may not exceed 50% of total qualifying income

CREDIT & QUALIFICATION

- Minimum Credit Score: 680
- Debt-to-Income (DTI) Limits:
 - Max 45% DTI with LTV > 95%
 - Max 50% DTI with LTV ≤ 95%

INCOME & ASSET FLEXIBILITY

- Projected income allowed with signed contract or offer letter
- Student loan exclusion available (ask for details)
- Minimal reserve requirements
- Gift funds acceptable for reserves



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