

DOCTOR LOAN PROGRAM

Exclusive Financing for Medical Professionals



PROPERTY & LOAN DETAILS

- Primary Residence Only
- Purchase and Rate/Term Refinance
- Fixed Rate and ARM products available
- 100% Loan-to-Value (LTV) up to \$2,000,000
- No Mortgage Insurance Required



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

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



Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. For licensing information, go to: www.nmlsconsumeraccess.org.