

JUST WHAT THE DOCTOR ORDERED.



Our Doctor program is designed for borrowers who have student loans or limited savings. The program offers no down payment and expanded qualification requirements to help medical professionals qualify to purchase a home.

Eligible borrowers may be currently practicing or will begin employment within 90 days of loan closing.

Features

- Loan-to-value ratios up to 100% for loan amounts up to \$1,100,000
- Loan-to-value ratios up to 95% for loan amounts up to 1,500,000*
- No mortgage insurance options available
- Program includes 3/6 ARM, 5/6 ARM and 7/6 ARM options

Eligible medical professionals

- Doctors of Chiropractic (DC)
- Doctors of Osteopathy (DO)
- Doctors of Veterinarian Medicine (DVM)
- Doctors of Dental Medicine (DMD)
- Doctors of Surgery (DCH)
- Medical Doctors (MD)
- Doctors of Dental Surgery (DDS)
- Doctors of Pharmacy (PharmD)
- Medical fellows
- Doctors of Ophthalmology (MD)
- Doctors of Podiatric Medicine (DPM)
- Medical residents
- Doctors of Optometry (OD)

Connect with me to learn more!

*Interest rate as of December 16, 2021 and subject to change without notice. Annual percentage rate (APR) based on an owner-occupied single-family residence in Grand Rapids, MI with a loan amount of \$1,500,000, credit score of 740 and 5% down payment with tax and insurance escrows. The 5-year adjustable-rate loan APR is 3.573% and based on a note rate of 3.000% with 0 points and \$6,324.06 principal and interest payments. After the first 5 years, your interest rate can change every 6 months and is subject to an initial interest rate cap of 2.00%, an annual rate cap of 1.00% and a lifetime cap of 5.00%. Payment amount shown does not include taxes and insurance premiums. The actual payment amount will be greater. At the first adjustment, the interest rate cannot increase above 5.000% or decrease below 3.000%. If the interest rate reached the lifetime maximum cap of 8.000% your payment would be \$11,006.47. Actual payment amounts will vary after the first five years based on changes in the index. This is not a commitment to lend. All loans are subject to credit review and approval.