



# Huron Valley Financial, Inc. Doctor's Advantage Loan



### **Loan Features:**

100% Financing up to \$650,000  
No Private Mortgage Insurance (PMI)  
Loan Amounts up to \$2,000,000  
Relaxed qualification requirements  
Student Loans balances - no problem

### **Who Qualifies:**

Physicians & Residents  
Dentists & Ophthalmologists  
Podiatrists & Veterinarians



### **Loan Type:**

3,5,7 & 10 year ARMS  
15 Year Fixed Rate

## Do's and Don'ts of Home Purchase Financing for Doctors

1. If your student loan goes into repayment (i.e. after 6 month grace period) don't let a payment go late even if it can be put back into deferment— A credit report will show the late payment and affect your score
2. Make sure to have at least one credit card that is Not a student loan
3. Keep credit card balances below 50% of available credit. If you are unable to pay down the balance, then ask the servicer to increase the available credit limit
4. Work with a lender specializing in Physician Loans to get pre-approved ASAP. This will put you in a strong, confident position to make a home purchase offer

**Call me about our Doctor's Advantage Loan Program Today!**

*I have 14 years of experience helping the University of Michigan Physician  
community with their home purchase financing*

**Karen Hallway, Senior Mortgage Loan Officer**

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