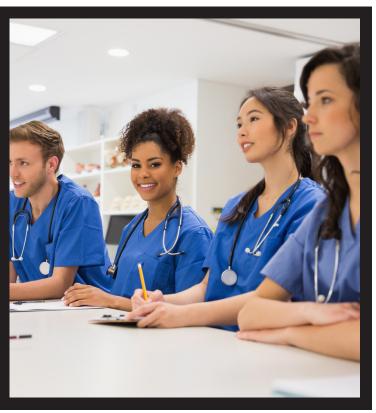


Medical & Dental Professional Loan

- Medical school loans can often be excluded from your debt-to-income ratio if deferred more than 12 months from closing!
- Signed offer or employment contract can be used as evidence of income!



For qualified borrowers working in the Medical or Dental fields.

- Available for existing Physicians, Doctors, Dentists, and Oral Surgeons as well as newly licensed Medical and Dental Residents*
- No monthly Mortgage Insurance (MI)
- Two great adjustable-rate mortgage (ARM) options available
- Gifts permitted after borrower's minimum contribution
- Loan amounts up to \$1,000,000
- Single-family attached or detached homes, PUDs, and condominiums eligible; primary residence only

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Actual payments and loan terms will vary based on individual situation and current interest rates. Ask for our current interest rates. All loans are subject to credit approval. Program guidelines and loan terms are subject to change at any time. *To qualify residents must have recently completed their residency, are about to begin a new employment contract, or have less than six months of residency remaining.



