



# It's easier than ever for medical residents to be homeowners.

If a high debt-to-income ratio (DTI) from student loans is preventing you from owning a new home or refinancing, there is now a solution.

Guaranteed Rate lets qualified medical residents exclude student loans that are in a period of deferment or forbearance when figuring their DTI. To qualify, students need to be enrolled in or have recently completed a medical residency program or clinic fellowship as an MD, DDS, DMD, OD, DPM or RP.

## Eligibility factors include

- Purchase or rate/term refinancing
- Fixed rate or 7/1, 10/1 ARM products
- Single-unit, primary residence only
- Minimum FICO score requirements
- Manufactured homes not permitted

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and visit [www.guaranteedrate.com/restrictions](http://www.guaranteedrate.com/restrictions) for more information.

Contact me today to find out if you qualify and get a \$500 credit at closing!\*



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## Let's get started

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