

The Home Purchase Experts®

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

If a high debt-toincome 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 for more information.

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



Chris Peterson VP of Mortgage Lending

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Cale Equal Housing Lender NMLS ID: 270325 MI - 270325 - FR-0018846 & SR-0018847

NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) • MI - Lic #FR0018846 & SR0018847

*Credit valid through Guaranteed Rate for applications submitted after 03/09/17 and prior to 12/31/17. Coupon/Credit must be presented/mention at time of application. \$500 credit will be applied at time of closing and is factored into the rate and APR. Applicant subject to credit approval. If loan does not close for any reason, costs will not be refunded. This offer and/or receipt of application does not represent an approval for financing or interest rate guarantee. This coupon cannot be redeemed for cash/has no cash value. Restrictions may apply, contact Guaranteed Rate for current rates or more information.