

5.99% interest rate  
6.776% APR\*  
for resident doctors.



## A promotional mortgage rate for resident doctors.

Whether you've just been matched with a residency or are currently in a residency or fellowship program, we're offering a special rate for residents and fellows that could save you thousands over the life of your loan.

**DON'T WAIT —**  
You must apply by **May 1, 2024** to qualify.

### Features:

- Promotional rate of rate of 5.99%/6.766% APR charging zero discount points
- Loan amounts of up to \$650,00 and down payments as low as 0%\*\*
- No mortgage insurance
- Exclude student loan debt

### Eligibility:

- Medical school students graduating spring 2024 who successfully matched through the 2024 Match Day process
- All residents regardless of residency year
- All residents moving on to a fellowship program
- All fellows regardless of fellowship year

\*APR = Annual Percentage Rate. Promotional rate subject to change and available for qualifying borrowers who finance through our Doctor/Dentist program between 2/9/24 and 5/1/24. For well-qualified borrowers. Based on a 30-year single-family purchase transaction of a \$650,000 home with a 0% down payment, 760 FICO score, and Max Mortgage discount. Promotional rate available for purchase transactions only. Loans with an application date on or before 5/1/24 must be locked by 5/31/24. To be eligible for the Doctor/Dentist program promotional rate, the Doctor/Dentist must currently be in a residency or fellowship program or in medical school and matched with a residency program. The borrower must also establish an automated payroll deposit with LMCU to be eligible. \*\*For well-qualified borrowers. The interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible. Please consult your tax advisor. For details on loan to value (LTV) ratios, please contact your LMCU mortgage lender. LMCU NMLS #442967.



### Contact me today.

**Mark Orr**

Mortgage Loan Officer  
NMLS #533239

O: (734) 462-5429

C: (248) 842-6275

Mark.Orr@lmcu.org

