



Doctors, dentists, and orthodontists...
The Best Place for your mortgage is Lake Michigan Credit Union.

Here's why:

Lake Michigan Credit Union (LMCU) understands the unique challenges physicians, dentists and orthodontists often face when seeking to purchase a home. To help you save money, LMCU created a special mortgage program that delivers value and makes home ownership possible at an affordable cost.

Program benefits include:

- Special financing, up to 100% of the home's value*, with no down payment, makes it easier to purchase and move into your dream home now.
- Because we don't require mortgage insurance, your monthly payment will be lower.
- Maximum loan amount up to \$2,000,000.
- Available terms: 30 & 15 yr fixed; 5yr & 7yr ARMs
- Student loan payments deferred for more than 12 months will not be counted into the qualifying ratios, which means you can qualify more easily.
- No extra reserves required.

Save and earn more at LMCU!

At LMCU you can save money on a low interest mortgage, plus you can earn more with a Max Checking account, paying 3% APY**, one of the highest interest rates in the country.

To learn more, contact a LMCU mortgage professional today or stop by any of our convenient branch locations.

*Loan to value (LTV) ratios up to 100% with loan amounts up to \$650,000 and 95% LTV up to \$1,000,000. Federally insured by the NCUA.**APY=Annual Percentage Yield. Rates and terms subject to change. Fees may reduce earnings. Some requirements apply. No interest paid on balances over \$15,000.



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