

PHYSICIAN MORTGAGE OFFERS

PROFESSIONALS MORTGAGE PROGRAM



To learn more about this
program and its requirements,
contact me today.

FRANK FETZER

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It's simple.

We know you've worked hard to reach your professional goals. Now it's time to let PeoplesBank work hard for you when it comes to home financing.

OUR PROGRAM FEATURES:

- 100% financing for loan amounts up to \$1,000,000
- No Private Mortgage Insurance (PMI) required
- Loan amounts up to \$2,000,000
- Fixed and Adjustable-Rate Options

WHO IS ELIGIBLE?

- Physicians including MDs, PAs, DOs, Medical Residents & Medical Fellows
- CRNAs
- Dentists including DDS, DMD, OMFS
- Pharmacists (Pharma D designation)
- Podiatrists
- Ophthalmologists
- Chiropractors with DC designation
- Tenured and tenure track professors
- Attorneys
- CPAs

 PeoplesBank
Real. Simple. Banking.

NMLS# 644060

Member FDIC/Member DIF



Mortgage Doctor Loan Program

Our Doctor Loan² is designed to be flexible to the needs of physicians and dentists. The product snapshot below gives a glimpse into the features of the Doctor Loan program. Because each loan is subject to individual underwriting credit approval and additional qualifications, it is important to continue the conversation with one of our Loan Officers who specializes at working around your busy schedule.

Eligibility criteria

- Medical Doctors (MD/DO/DPM) in Residency, Internships, and Fellowship programs
- Medical Doctors (MD/DO/DPM) and Dentists (DDS/DMD)

Note: Doctors with equal to or over fifteen years post training (residency/fellowship) must be part of Truist Wealth. Other products are available for non Truist Wealth clients.

Relationship incentives

- Ask me about discounts that may be available when paired with other Truist accounts

Features and benefits

- Financing for primary residences
- Low to no down payment options
- Purchase and refinance transactions
- No mortgage insurance
- Competitive rates
- Student loan debt flexibility²

See back for additional terms.

Mortgage strategies

- Ability to purchase without waiting to accumulate a large down payment
- Access to premier bankers and client advisors for banking and investment strategies

Gifts and grants

- Gifts are allowed from approved sources
- Community and employer grants are allowed

Seller contributions

- Seller can contribute a percentage of purchase price to pay some or all of the closing costs and prepaids
 - 9% for loans with 25% down payment
 - 6% for loans with 10 – 24.99% down payment
 - 3% for loans with less than 10% down payment

Lender credits

- Any available lender credits can be used to pay some or all of the closing costs and prepaids.



Mortgage

Maximum purchase financing available

	1-unit, single-family, Condo ³ & PUD
89.99%	\$2,000,000
95%	\$1,500,000
100% ⁴	\$1,000,000

Note: For Doctors/Dentists practicing between 10 and 15 years post-training, the maximum financing available is 89.99%.

Financing available for Non-Permanent Resident Aliens⁵

- Ask me about our competitive financing options to help make homeownership a reality.

Start the conversation today.



Matt A. Albert
VP, Mortgage Loan Officer

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¹In some states, the Doctor Loan product requires a preexisting depository relationship and is not available for properties located in Alaska, Arizona, Hawaii, and Oregon; contact your loan officer for details. This product is available to licensed Residents, Interns, and Fellows in MD, DO, and DPM programs and licensed Physicians and Dentists (MD, DO, DPM, DDS, DMD) who have completed their training within the last fifteen years. Doctors with equal to or over fifteen years post training need to be members of Truist Wealth or belong to a practice that is part of Truist Wealth to be eligible for this product. Fifteen-year restriction does not apply when refinancing an existing Truist Doctor Loan. Other program restrictions may apply; please consult your loan officer.

²Deferred student loan debt may only be excluded from debt ratio calculation if they will be deferred for a minimum of 12 months after closing.

³Eligible condominium projects are those that have been confirmed by Truist Mortgage to meet the applicable Fannie Mae, Freddie Mac, and Truist Mortgage condominium requirements for the loan program. Please consult your loan officer for details.

⁴Borrowers should note that 100% mortgage financing will result in no properly equity until such time as the loan principal is paid down through regular mortgage payments and/or the property value appreciates. Additionally, if property values decline, you could owe more than your property's value. Additional LTV restrictions may apply.

⁵Financing available for certain employment visa classifications. Additional LTV and other restrictions apply. Ask your loan officer for details.



America's Most Convenient Bank®



Home loan
remedies for
physicians
and dentists.

With a medical professional
mortgage from TD Bank, buying
your own home is within reach.

Keeping things like school loans and earning potential in mind, we can help you:

- Qualify for higher loan financing than standard mortgages¹
- Buy your home with a no money-down option¹
- Free up money for investing or paying off student loans²



Check out our flexible home loan options.

Who qualifies?³

- Medical/dental residents, medical/dental fellows who are currently employed, in residency or fellowship
- Practicing Physicians (MD, DO, DPM), Dentists (DDS, DMD), Oral Surgeons

- Practicing doctors must be out of residency/internship/fellowship less than 10 years
- Self-employed borrowers in the medical field, such as those listed above, with a minimum of two years' work history

When can they use it?

- Purchasing or refinancing a primary residence

How much can they borrow?²

- 0% down, 100% financing (loans up to \$1,000,000)
- 5% down, 95% financing (loans up to \$1,500,000)
- 10.01% down, 89.99% financing (loans up to \$2,000,000)

What types of property are eligible?

- Single-family residence, condominium, co-ops (certain markets), PUDs

Is private mortgage insurance (PMI) required?

- No PMI required

Let's chat about how I can help you find the right home loan.

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Contact me

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