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2073 N. Webb Rd.
Wichita, KS 67206
Tel (316) 685-5441
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Medical Residency Loan Program

Must be in Final Year Medical School or
First Year of Residency
First Time Homebuyer
Good Credit Scores
100% Loan Program
Rates are lower than fixed rate loans

5/1 ARM mortgage loan program
7/1 ARM mortgage loan program
10/1 ARM mortgage loan program

- Rate is locked for 5, 7 and 10 years
- After 5, 7 or 10 years the rate will adjust once per year. Max adjustment is 2% per year above start rate
- Maximum adjustment for the life of your loan is 6% above your start rate

Maximum total debt ratios allowed are 55%

- 1% of student loan debt included in total debt

Signed employment contract

- No Private Mortgage Insurance. (PMI)

Must have funds to close plus 2 months reserves for principle, interest, taxes and insurance.



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