



HOME LOANS FOR DOCTORS

**YOU HAVE SERVED
YOUR COMMUNITY.
LET US RETURN THE FAVOR.**

Residents, recent med school graduates, and doctors in the early stages of their careers may be burdened by expenses such as student loan debt. The Doctor Loan is specifically designed to offer favorable terms for homebuyers with great earning potential.

FEATURES AND BENEFITS

- Primary residence
- Purchase and rate/term refinance
- Maximum LTV up to 97%
- Loan amounts up to \$850,000
- 5/1 and 7/1 adjustable-rate mortgage options available
- Deferred student debt may be excluded from DTI ratios¹

- Interested party contributions allowed
- Eligible borrowers include a Medical Resident (with educational license), Medical Doctor (MD), Doctor of Dental science (DDS), Doctor of Dental Medicine or Surgeon (DMD), Doctor of Optometry (OD), Doctor of Ophthalmology (MD), Doctor of Osteopathy (DO), Doctor of Pediatric Medicine (DPM)
- At least one occupying borrower must hold a valid license and be employed in one of the professions listed.



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¹Only the medically licensed borrower is eligible for exclusion. Deferment must be 12 months beyond closing date. Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Purchase and rate/term refinance. Primary residence only. Some restrictions may apply. 05/23/2019

