



HOME LOAN OPTIONS FOR MEDICAL PROFESSIONALS

Just What the Doctor Ordered!

You care for others every day, so when it comes to your home financing needs – **let us take care of you!**

Whether you are considering a home **purchase** or **refinance**, we've created a specialized mortgage program with flexible terms for medical professionals like you. With this unique program, your student debt can be excluded from your debt-to-income qualification.*

It's our way of saying thank you for all that you do.

*Some conditions apply

ELIGIBILITY



Medical Doctors
(incl. DOs)



Veterinarians



**Dentists &
Dental Surgeons**



Newly licensed medical residents/students
currently employed, in residency or fellowship, within 60 days of closing

PROGRAM HIGHLIGHTS

- ▶ Up to 95% loan-to-value (LTV) for loans up to \$1M
- ▶ Up to 85% loan-to-value (LTV) for loans up to \$2M
- ▶ Up to 43% debt-to-income (DTI)
- ▶ Student loans may be excluded from the DTI with proof of ≥ 12 months deferment/forbearance

Sharing our 15+ years of Local Lending Experience with you!



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STERLING
MORTGAGE
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