

### Am I talking to the right doctor?

Right now you might be thinking, "I'm 33 years old (or 63). I've been in school as long as I can remember, I've peered through more microscopes than I can count, and I've been living in dorm rooms and basements with fellow medical school peers for what seems to be my whole life. I've had it...I'm done...I want out!"

Does this describe you? If it does, then you've come to the right place. Because guess what? You've been working like crazy for years, so the rest of us can live long and healthy lives. Despite how much money you have borrowed for medical training I might still be able to work with you to find a financing option that fits your unique financial position. This debt was well worth it because it gave you the training you need to make people healthy and save lives.

And for this reason, I want to help you get a home loan. My doctor loan program is designed for medical professionals who might have a lot of student loans, but still want to purchase a house. You help me with my health, so let me help you get a home.

Whether you are a medical doctor writing a prescription, a dentist or dental surgeon maintaining those pearly whites, a veterinarian checking Fido's vitals, a medical researcher on the cutting edge of medicine, or even if you are new on the job as a newly licensed medical resident or student – you may be eligible for this program.

Let's get down to some details.

The program highlights include up to 95% loan-to-value (LTV) for loans up to a million dollars. Simply put, if you want to buy that lake house for a million bucks, then all you need to put down is fifty grand.

Here is how that might look:

30 Year Fixed: Loan amount \$1,000,000, 5% down, monthly payment without taxes and insurance \$2,639.00, APR 4.389%

It also offers 85% LTV for loans up to two million dollars. So, if you want a two million dollar lake house on that really nice lake everyone jet skis on, then you'll need to come up with \$300,000.

Here is how it would look in the second scenario:

30 Year Fixed: Loan amount \$2,000,000, 15% down, monthly payment without taxes and insurance \$4,722.00, APR 4.389%

Another highlight is a 43% debt-to-income ratio (DTI). That is, if you make \$10,000 per month - and \$4300 of your gross income goes to pay it off - then your DTI is 43%. We know that you might have a lot

of student debt, and a bunch of your money is going towards paying it down. That's not a problem. It's not like the rest of us who have high DTI's paying off our liberal arts degrees.

But there's more good news. Student loans can be excluded from your DTI with proof of deferment or forbearance. So, if you are in hard economic times and don't have to pay back your student loans for a while, then your student loans won't be counted in your debt percentage when getting a loan or refinancing. **Conditions apply!**

Let's get down to business

So you borrowed a lot of money to get medical training and I don't think your desire to help people should keep you from buying a home or refinancing. So please give me a call and let me walk you through the process with this great doctor loan program that might be right for you.

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