



New Physician Loan Program

Now Available – Physician/Doctor Loan Program

Keep your loan production healthy! Introducing the **Physician Loan Program** designed for Physicians / Doctors, Dentists, Optometrists or Oral Surgeons who will soon be finishing their training or have practiced for less than one year.

Leverage this unique loan program with your Borrowers and Realtor partners to expand the opportunity of homeownership and help borrowers qualify for loans based on future income.

Qualify for Higher Loan Amounts

Under the Physician Loan Program, student loans that will be deferred for a minimum of 12 months after the closing date may be excluded from a borrower's monthly DTI. Future earning potential may also be factored into the application, allowing the borrower to qualify for higher loan amounts – and in some cases, in higher cost areas.

Physician Loan Program Highlights

- Newly licensed Medical Residents may be eligible
- Existing Physicians/Doctors, Dentists, Oral Surgeons practicing less than 1 year may be eligible
- Future/projected Income may be considered under certain circumstances (purchase only)
- Minimum 720 FICO score required
- 30-Year Fixed and 7/1 ARM available
- Purchase and Rate & Term Refinance transactions available
- Low down payment options
- Primary Residences only
- Single-family homes, condos, PUDs and modular homes only
- Lender paid mortgage Insurance only

It's Just What the Doctor Ordered

They've worked hard to achieve success and they deserve a program to fit their needs. For more information about this program or the variety of products and specials we offer, contact me today.



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THE MICHELLE JACINTO TEAM OF
Direct Mortgage Loans



Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Indiana. Direct Mortgage Loans, LLC NMLS ID# is 832799 (www.nmlsconsumeraccess.org). Direct Mortgage Loans, LLC office is located at 8227 Wicker Avenue, Saint John, IN 46373.