

DOCTOR LOAN PROGRAM

Exclusive Financing for Medical Professionals



PROPERTY & LOAN DETAILS

- Primary residence only
- Non-Permanent Resident Aliens eligible*
- Purchase or rate/term refinance
- Fixed & ARM options available
- 100% financing up to \$2,000,000
- Up to \$2,500,000 with 89.99% financing**
- No private mortgage insurance (PMI)



CREDIT & QUALIFICATION

- Flexible student loan treatment
- Projected income allowed with signed contract or offer letter
- May close up to 150 days prior to new employment

INCOME & ASSET FLEXIBILITY

- 1099 self-employed contracts eligible
- No 2-year work history required for self-employed physicians
- Gift funds allowed for down payment, closing costs, and reserves
- Departing residence may be omitted with 20% equity

ELIGIBLE BORROWERS

At least one borrower must be a licensed medical professional, including:

- MD, DO, DDS, DMD, DVM, OD, DPM, PharmD, CRNA
- Residents and Fellows

Non-occupant co-borrowers permitted

*Additional restrictions apply.

**This product feature is available in limited states.

Ask your Loan Originator for details.



SCAN ME



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Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. FCM NMLS ID 629700. <https://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/629700> 2021 Guadalupe St., #260, Austin, TX 78705 This loan product is offered by First Community Mortgage and administered through a broker relationship.

FCM NMLS ID 629700

