



Professional Mortgage Program

PROFESSIONAL PROGRAM - LOAN AMOUNTS UP TO \$1.75M

Designed to help professionals purchase or refinance a primary residence while building their careers.

Mortgage Products for Resident or Practicing Physicians, Attorneys, CPAs, Oral Surgeons, Dentists, Pharmacists, Optometrists, Nurse Anesthetists, Nurse Practitioners, Ophthalmologists, or Veterinarians

Benefits: High LTV, No MI, Lower Reserve Requirements

- US Citizen, Perm-Resident Alien, Non-Perm Resident Alien -OK
- 2 years work history or 6 months after diploma earned (if not Self Employed)
- 24 months credit on at least 3 tradelines- 1+ credit card, 1+ installment
- Min. 700 credit score, Max Total Debt Ratio 43%
- Student Loans- if in deferment/credit report shows \$0- will use 0.5% of balance
- Employment Contracts - OK if non-contingent and start within 60 days of closing
- Loan Amount Options- 30 Year Fixed or ARM
 - \$1.75M- 80%, 700 FICO, 43% DTI, 6 months reserves
 - \$1.5M- 85% at 700 FICO or 90% at 720 FICO, 43%, 6 months
 - \$1.25M- 90% at 700 FICO or 95% at 720 FICO, 43%, 4 months
 - \$647,201 - \$1M- 95% at 700 FICO, 43%, 4 months

CONTACT INFO