INTRODUCING A NEW HOME LOAN PROGRAM DESIGNED FOR DOCTORS REQUIRING *zero down*

Doctor Loan Program Details:

- Loan-to-value (LTV) amount up to 100% of home's purchase price.
- 680 minimum credit score.
- Maximum debt-to-income (DTI) ratio of 50% accepted. (45% DTI maximum for 100% LTV financing.)
- Private Mortgage Insurance (PMI) not required.
- Loan amounts up to $2M available for 30-year fixed or 5, 7, or 10-year adjustable-rate mortgage (ARM) options.
- Only 3 months of cash reserve funds required for loans under $1.5M.
- Student loan payments in deferment, forbearance, or on a repayment plan are excluded from DTI ratio.
- Permanent buydowns permitted with standard contribution limits. (300 bps on LTV > 90%)
- At least one borrower whose income is being used to qualify <u>must</u> be one of the following eligible professional designations: MD, DO, DDS, DMD, PharmD, VMD, DPM, or CRNA.

Contact me today to discuss your eligibility for a Doctor Loan through Pulte Mortgage

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