

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 must 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

Tim Herzog | Mortgage Financing Advisor NMLS #473749
Morgan Fox | Mortgage Financing Advisor NMLS #1687261
michigan@pulte.com
(248) 644-7300


PULTE MORTGAGE
WWW.PULTEMORTGAGE.COM



Financing available through Pulte Mortgage LLC. All Loans are subject to underwriting and loan qualifications of the lender. Rates, terms, and conditions are subject to change without notice. Pulte Mortgage LLC is an Equal Opportunity Lender. NMLS Entity Identifier #1791. Additional licensing information available at: <https://secure.pultemortgage.com/Information/ContactUs.aspx> or www.nmlsconsumeraccess.org.