



Your work is meaningful. You help people every day. And no matter if you're currently in training, or well-established in your practice – SunTrust Bank and SunTrust Mortgage, Inc. have solutions to meet your unique financial needs.

### **The SunTrust Bank Physician Loan<sup>1</sup>**

For doctors-in-training (Residents or Fellows), newly established physicians, dentists, and pharmacists, SunTrust Bank offers an unsecured loan designed to help with personal and professional expenses. You can even consolidate existing credit card debt, which may substantially lower your rates and monthly payment amounts. Features include:

- Fixed or variable-rate pricing
- Generous repayment terms
- Interest-only payment options<sup>2</sup>
- Loan amounts from \$5,000 to \$100,000, depending on your level of training or the number of years in practice
- No application or origination fees, no prepayment penalties, no credit life insurance requirements, and no hidden charges

### **The SunTrust Bank Physician Line of Credit<sup>3</sup>**

In addition, for doctors-in-practice, SunTrust Bank offers a Physician Line of Credit designed specifically for medical professionals to help cover a wide range of personal and professional expenses. Features include:

- Variable rates
- Line amounts from \$25,000 to \$75,000
- Interest-only payment options<sup>2</sup>
- No prepayment penalties

### **The SunTrust Mortgage Doctor Loan Program<sup>3</sup>**

For Residents, Interns, Fellows, Doctors of Osteopathy (DO) or licensed medical physicians that have completed their residency within the last 10 years, SunTrust Mortgage offers the Doctor Loan Program, with a maximum of 100% financing<sup>4,5</sup> (subject to state limitations) and no monthly mortgage insurance.

**For more information about physician lending:**

**For information about mortgage financing:**



<sup>1</sup> The SunTrust Bank Physician Loan is subject to credit approval. The interest-only payment option for loans is subject to qualification. You may qualify for interest-only payments up through your second year in practice, Renewal option contingent upon being in training or in first two years of practice. Exclusions and limitations apply. Rates and/or program subject to change. SunTrust Physician Loans are not available in Vermont or the U.S. Territories. The maximum loan amount available in Illinois is \$40,000. The minimum loan amount available in Massachusetts is \$6,001. The minimum loan amount available in Kentucky is \$15,001. For loans signed or executed in the state of Florida, Florida Law requires payment of a documentary stamp tax calculated on the loan amount. SunTrust will collect and forward this tax to the Florida Department of Revenue. Relationship pricing and ACH discounts are not available on the SunTrust Physician Loan.

<sup>2</sup> Monthly payments of interest only will not reduce the principal owed.

<sup>3</sup> The SunTrust Bank Physician Line of Credit and the SunTrust Mortgage Doctor Loan are subject to credit approval and are only available in AL, AR, FL, GA, KY, MD, MS, NC, SC, TN, VA, WV, and DC. Relationship pricing and ACH discounts are not available on the SunTrust Physician Line of Credit.

<sup>4</sup> Borrowers should note that 100% mortgage financing will result in no property equity until such time as the loan principal is paid down through regular mortgage payments and/or the property value appreciates. Additionally, if property values decline, you could own more than your property's value.

<sup>5</sup> A down payment may be required if the property is located in a declining market.

Equal Housing Lender. SunTrust Mortgage, Inc., 901 Semmes Avenue, Richmond, VA 23224, NMLS# 2915, is licensed by the Department of Corporations under the California Residential Mortgage Lending Act; is an Illinois Residential Mortgage Licensee; is a Lender in Massachusetts having Mortgage Lender license #s ML1216, ML0133, ML1432, ML1914, ML1913, ML1815, ML2411, ML1214, ML2442, ML2491, and ML2538; is licensed by the New Hampshire Banking Department; is licensed by the New Jersey Department of Banking and Insurance, toll free 1-800-330-4684; is a licensed lender in Rhode Island; and is doing business in Arizona as Crestar Mortgage, 7250 N. 16th Street, Ste. 100, Phoenix, AZ 85020.