

It's dedication that makes a difference.



Specialty financing for licensed medical professionals.

The Doctor Loan Program¹ from SunTrust Mortgage.

Your doctors dedicate their lives to their calling. Their passion takes them on a unique journey quite unlike any other as they dedicate themselves to taking care of our healthcare needs. So when the time comes for them to purchase the right home, SunTrust Mortgage proudly offers flexible mortgage financing options dedicated to fit their unique needs.

Additional Features:

- No mortgage insurance requirement
- Gifts/employer loans/seller contributions⁴ allowed depending on specific program availability and requirements

Doctor Loan Program Features ¹	Maximum Loan Amount	Minimum Down Payment
During Internship, Residency and Fellowship in MD, DO and DPM programs	\$750,000	None ²
≤ Ten years of completion of training (residency or fellowship)	\$750,000	None ²
	\$1,000,000	5% ³
	\$1,500,000	10.01% ³
> Ten years of completion of training for Private Wealth Management clients ¹	\$1,500,000	10.01% ³

Let me help make your home financing experience an exceptional one.



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¹ Available only in AL, AR, DE, FL, GA, MD, MS, NC, SC, TN, VA, WV, DC and select counties in PA to licensed Residents, Interns, Fellows in MD, DO and DPM programs and licensed Physicians and Dentists (MD, DO, DPM, DDS, DMD) who have completed their training within the last ten years. Doctors with over ten years post training need to be members of SunTrust Private Wealth Management or belong to a practice that is part of Private Wealth Management to be eligible for this product. Ten year restriction does not apply when refinancing an existing SunTrust Doctor Loan. Other program restrictions may apply, please consult your Loan Officer for details.

² 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 owe more than your property's value. A down payment may be required if the property is located in a declining market or if required by state regulations.

³ If property values decline you could owe more than your property's value. A down payment may be required if the property is located in a declining market or if required by state regulations.

⁴ If funds from an employer recruitment loan are being used by the borrower, the maximum LTV/TLTV/HLTV is 95%. Gifts are allowed from immediate family members, (parents, grandparents, in-laws, siblings, spouse, children, grandchildren, adopted family members) and can be used for closing costs, prepaids and reserve requirements.

The information contained herein is intended as informational material for the sole and exclusive use of the business entities to which it was distributed and is subject to change without written notice.

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