



DOCTOR LOAN PROGRAM

Doctors dedicate their lives to their passion for helping others, leading them on a unique journey unlike any other.

The DayOne Mortgage Group proudly offers flexible financing options to allow them to purchase a home while pursuing their career.

Let us help make the home financing experience exceptional!

KEY HIGHLIGHTS

- ✓ 100% Financing up to \$750,000
- ✓ Max Loan Amount \$2,000,000
- ✓ No Mortgage Insurance
- ✓ Must have Medical Degree
- ✓ Includes Dentists & Veterinarians



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 **EnloeMortgage.com**

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Apply Now

DOCTOR LOAN - HUNTINGTON BANK

KEY HIGHLIGHTS

- Must have Medical Degree (M.D., D.O., D.D.S., D.M.D)
 - Includes Dentists, Podiatrists, Ophthalmologist, Veterinarians and more!
 - Does NOT include Chiropractors
- Available in the following states: **CO, IL, IN, KY, MI, MN, PA, OH, WV**
- Fixed 30, Fixed 15, 3/6, 5/6, 7/6, 10/6 and 15/6 ARMs
- 100% Financing up to \$750,000 loan amount
- Maximum loan amount \$2 Million
- Minimum 2 months reserves required for conforming loan sizes, 6 months for non-conforming loan sizes (additional if delayed employment start date)
- Minimum credit score 680 for the product, but 700+ for 100% LTV
- 50% Max DTI
- Owner Occupied 1-2 Unit residence only
- Gift Funds CAN be applied to down payment, closing costs or reserves
- Spouse CAN be on the loan
- NO mortgage insurance
- NO AUS required
- NO escrow waivers allowed
- NO subordinate financing allowed
- Loans will go through manual underwrite
- May qualify based on employment contract. Not restricted to a start date within 30 days of closing!
- Generous student loan debt calculations
- Resident or Doctor: Do NOT have to count any student loan in deferment for at least 12 months past the closing date
- Non-US Citizens:
 - 2-year US credit history required
 - Single family detached or townhome housing only - NO condos or multi units
 - Must provide documented evidence of residency - visa type will be reviewed and evaluated by underwriter
 - Not allowed for borrowers that have diplomatic immunity
- Turn Times:
 - 3 business days for initial underwrites
 - 3 business days for condition review
 - Rush requests will be considered for condition review as long as there are 5 or less open conditions
 - Documents received after **2:00 EST** are considered next day

