



DOCTOR-RESIDENT LOAN

Many Doctors and Residents beginning their career do not have the funds required to purchase a home appropriate for their income level.

The solution to this problem? First Federal of Lakewood's Doctor-Resident Loan! This program provides new physicians with up to 100% financing for their new home. The process is fast and easy. All we need to get started is a contract for your new job.

FEATURES OF THE DOCTOR-RESIDENT LOAN*:

- Down payments as low as 0%
- No mortgage insurance charges
- Purchases only
- Deferred Student Loans are excluded when qualifying residents

HOME EQUITY LINE OF CREDIT (HELOC)

- Approved credit line up to 100% of the equity available
- Low interest only payments

Contact Mortgage Loan Specialist SHERRY MARSHALL

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APPLY ONLINE: FFL.net/smarshall | E-FAX: (216) 452-4635



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MORTGAGE DIVISION

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*For qualified applicants only. Qualification based upon First Federal of Lakewood underwriting guidelines. Certain restrictions may apply for physicians still in their Residency Program. The HELOC is only available to qualifying doctors. Speak with a Mortgage Loan Specialist for all the details.