



Citizens Bank

Doctor Loan Program

Presented by:

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The Doctor Loan Program

You've worked hard to achieve your career goals. Now let us help you achieve your dream of home ownership with the *Citizens Bank Doctor Loan*.

Our program is available for purchases of primary residences and is especially designed with your needs in mind.

The Doctor Loan Program

Who is eligible?

- Practicing licensed medical doctors (MD and DO) and dentists (DDS and DMD)
 - Out of residency for no more than 10 years
 - Research physicians eligible
 - Self-employed with a two-year history of self employment eligible
- Newly licensed medical residents currently employed or in residency
- Newly licensed medical residents about to begin their new employment/residency within 60 days of mortgage closing
- New medical professional graduates who are under contract for residency within 60 days of closing and have not yet obtained a license

The Doctor Loan Program

Borrower Benefits:

- Up to 95% financing for loan amounts up to \$850,000
- No mortgage insurance
- \$1 million maximum loan amount
 - \$600,000 maximum loan amount for licensed residents, fellows and interns (\$400,000 maximum loan amount if unlicensed)
- Student loan debt that's deferred for greater than 12 months from the date of closing can be excluded from the DTI (40% max. DTI)
- Special banking relationship discount

The Doctor Loan Program

Other Features:

- Construction-to-permanent financing eligible under program (Maximum 89% financing)
- Choice of fully-amortizing fixed-rate or adjustable-rate-mortgage
- Interest-only option available on select adjustable-rate programs (Maximum 89% financing)

Thank You

Should you need information on the Citizens Bank Doctor Loan program or any other mortgage program, please don't hesitate to contact me.

Thank you for your time.

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*The Citizens Bank Doctor Loan is available to licensed Doctors of Medicine (MD), Doctors of Osteopathic Medicine (DO), Doctors of Dental Surgery (DDS), and Doctors of Dental Medicine (DMD) who have completed residency within the last ten years and to current medical professional residents, fellows and interns. Available in CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, and WV.

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AC REV 09/15/15