



THE DOCTOR LOAN PROGRAM FROM SUNTRUST MORTGAGE

Specialty mortgage financing
for Physicians and Dentists.



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COUNT ON SUNTRUST MORTGAGE

For many people, owning a home is one of life's most cherished financial achievements. More than just four walls and a roof, it often stands for years of planning and saving.

Wherever you are in life, and whatever your homeownership goals are, you can look to us for the expertise to help you choose the best loan for your plans and budget. We take extra steps to make sure you feel prepared, informed and confident about your choices.

Over the years, we've helped thousands of families and individuals buy or refinance a home in the Mid-Atlantic and Southeast U.S. Already one of the nation's top mortgage lenders, we aspire to be the nation's leader in client-first, stress-free service.

Count on us to deliver for you, too.

WHAT IS THE DOCTOR LOAN?¹

The Doctor Loan Program is a residential mortgage loan specifically created for licensed medical professionals to help make obtaining mortgage financing easier and more hassle-free.

The program is designed to flex to the needs of physicians and dentists, and our loan officers are experts at working within busy schedules. Since each loan is subject to individual underwriting credit approval and additional qualifications, it is important to continue the conversation with your loan officer.

Eligible Doctors:

- Licensed Residents/Interns/Fellows in MD and DO programs
- Medical Doctors (MD)
- Doctors of Osteopathy (DO)
- Doctors of Dental Medicine - Dental Surgeons, Orthodontists, General Dentists (DMD/DDS)
- Psychiatrists licensed as a Medical Doctor





DOCTOR LOAN MORTGAGE FEATURES

Availability:

- Only in AL, AR, DE, FL, GA, MD, MS, NC, SC, TN, VA, WV, DC and select counties in PA

Eligibility:

- Licensed Residents, Interns, Fellows in MD and DO programs
- Licensed Physicians and Dentists (MD, DO, DDS, DMD) who have completed their training within the last ten years¹
- Doctors with over ten years post training need to be a client of, or belong to a practice that is a client of SunTrust Private Wealth Management

Loan Terms:

- Fixed or adjustable rate² mortgages

Purpose:

- Purchase
- Rate/Term Refinances
- Cash Out Transactions

Occupancy/Property Types:

- Primary residence
- One unit properties
- Attached or detached properties (including Row Houses)
- Leasehold properties
- Condos and PUDs (Warrantable Condos only, additional 5% down payment/equity required for condos)



DOCTOR LOAN MORTGAGE LOAN AMOUNTS

Doctor Loan Program Features	Maximum Loan Amount	Financing Available Up To
During internship, residency and fellowship in MD and DO programs	\$750,000	100% ^{2,3}
Physicians and Dentists (MD, DO, DDS, DMD)		
Within ten years of completion of training (residency or fellowship) ¹	\$750,000	100% ^{2,3}
	\$1,000,000	95% ³
	\$1,500,000	89.99% ³
More than ten years since completion of training for Private Wealth Management clients*	\$1,500,000	89.99% ³
Mortgage Insurance	Not required	

* If you completed your training more than ten years ago and are not enrolled in Private Wealth Management, please ask about the other flexible solutions offered by SunTrust Mortgage.

¹Subsequent time spent as a Teaching Attending does not count in this ten year period. Ten year restriction does not apply when refinancing an existing SunTrust Doctor Loan.
²Borrowers 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. Higher credit score requirements apply to loans with zero down payment.
³If property values decline you could owe more than your property's value.



WE'RE HERE TO HELP!

With SunTrust Mortgage, you get an experienced mortgage provider with a personal approach. We are committed to providing excellent client service.

Should you have additional questions regarding the Doctor Loan or other available loan products, SunTrust Mortgage is here to help!

