

Home financing for medical professionals



If you're a medical professional who wants to buy a home, I'd like to help. The Bank of America® Doctor Loan is designed to meet your unique needs, and may make it easier to qualify for a mortgage.¹ For instance, we may not count student loans when we calculate your total debts.² Other benefits include:

- You can put as little as 5% down on mortgages up to \$1 million and 10% down on mortgages up to \$1.5 million³
- Start your new position up to 60 days after closing⁴
- Choose from a fixed- or adjustable-rate loan

The Doctor Loan could be a good choice for medical residents and licensed, practicing doctors, dentists or other eligible medical professionals. Give me a call to learn more. I'll be there to help you every step of the way, from application until closing.

Contact me to learn more.



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¹ An applicant must have, or open prior to closing, a checking or savings account with Bank of America. Applicants with an existing account with Merrill Edge®, Merrill Lynch® or U.S. Trust prior to application also satisfy this requirement. Medical professional (MD, DDS, DMD, OD, DPM, DO, residents, and students whose employment begins within 60 days of closing) must be actively practicing in their field of expertise. Those employed in research or as professors are not eligible. For qualified borrowers with excellent credit. PITIA (Principal, Interest, Taxes, Insurance, Assessments) reserves of 4-6 months are required, depending on loan amount. Other restrictions apply.

² Additional documentation is required.

³ Minimum down payment requirements vary by property type and location; ask for details.

⁴ If applicant's employment does not commence until after closing, sufficient reserves to handle all debt obligations between closing and employment start date + 30 days must be verified. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Bank of America, N.A., Member FDIC. Equal Housing Lender. ©2016 Bank of America Corporation. ARX9K5VT 00-62-2358D 05/2016

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