



SunTrust's Doctor Loan Program
The best Dr Loan on the market today

- * Up to 100% financing to \$650,000, 95% to \$1 million, 89.9% to \$1.5 million
- * No private mortgage insurance required even though you are not making a 20% down payment!
- * To use program you may not be outside of Residency/ Fellowship for more than ten years. **Example:** finished Residency in June 00' then went directly into practice; you would have use of the program until June 10'. Any questions please feel free to contact me as there are certain situations where exceptions can apply. ****UNLESS**** Your practice has their banking relationship with SunTrust OR you make over \$300,000 a year and are willing/accepted to open a Wealth Relationship with us then the 10 yr rule does NOT apply.
- * Available products include 30-year fixed, 15-year fixed, 1 Month, 6 Month, 1/1, 3/1, 5/1, 7/1, 10/1 Adjustable Rate Mortgages (ARMs) along with Interest only options. 30-year amortization available on all ARMs.
- * Eligible states include AL,AR,DE,FL,GA,MD,MS,NC,NJ (Cape May, Essex, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Sussex, and Union Counties), PA (York, Dauphin, Cumberland, Perry, and Pike Counties), SC, TN, VA, WV, Washington D.C.
- * With 12 months banking relationship SunTrust will allow use of program in any State. With exceptions of AK, AZ, HI, NE.
- * Can use employment contract (W-2) income and close on your home prior to employment start date.
- * Student loans (deferred) are not counted into the Qualifying debt ratios if in Residency.
- * Minimum credit score of 720 or as low as 660 (score of 660 does limit LTV however to 90%)
- * Banking relationship with SunTrust with several perks (exclusive loans and benefits just for Doctors, decrease in points on mortgage).

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SOLID

RECOGNIZES

DEDICATION

Doctor Loan Program[‡]

Your work is meaningful. You help people every day. At SunTrust Mortgage, Inc., we applaud your dedication and hard work. To show our appreciation, we've created the Doctor Loan Program[‡] with special mortgage financing designed with you in mind.

- For licensed medical physicians who have completed their residency within the last 10 years:
 - Up to 100% financing^{*§} for loan amounts up to \$650,000
 - Maximum loan amount of \$1.5 million
- For Residents, Interns and Fellows:
 - Up to 100% financing^{*§}
 - Maximum loan amount of \$417,000
- No mortgage insurance
- Available for purchases and refinances
- Fixed rate and adjustable rate[†] loans with interest-only options[‡]
- Competitive pricing and special relationship discounts

For more information, call today!

Eric Rohr, Vice President
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Chairman's Team 2011, 2010, 2009
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^{*}Available only in AL, AR, FL, GA, MD, MS, NC, SC, TN, VA, WV, and DC to Residents, Interns, Fellows, Doctors of Osteopathy (DO) or licensed medical physicians that have completed their residency within the last 10 years.

^{*}Borrowers 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.

[†]Adjustable Rate Mortgage (ARM) products have interest rates that may increase after consummation.

[‡]Monthly payments of interest only will not reduce the principal owed.

[☞]Equal Housing Lender. SunTrust Mortgage, Inc., 901 Semmes Avenue, Richmond, VA 23224 is licensed by the Department of Corporations under the California Residential Mortgage Lending Act; is an Illinois Residential Mortgage Licensee; is a Lender in Massachusetts having Mortgage Lender license #s ML1216, ML0133, ML1432, ML1914, ML1913, ML1815, ML2411, ML1214, ML2442, ML2491, and ML2538; is licensed by the New Hampshire Banking Department; is licensed by the New Jersey Department of Banking and Insurance, toll free 1-800-330-4684; is a licensed lender in Rhode Island; and is doing business in Arizona as Crestar Mortgage, 7250 N. 16th Street, Ste. 100, Phoenix, AZ 85020. ©2010 SunTrust Banks, Inc. SunTrust, SunTrust Mortgage and Live Solid. Bank Solid. are federally registered service marks of SunTrust Banks, Inc. REV 121210JC-R



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