

The Bank of America Doctor Loan could help you buy a home



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 million (some limitations apply)
- Start your new position up to 60 days after closing³
- 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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Bank of America  **Home Loans**

¹ An applicant must have, or open prior to closing, a banking relationship with Bank of America. The relationship can be (at a minimum) a checking or savings account. 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 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. ©2015 Bank of America Corporation. ARKM7MTR 00-62-2358D 05-2015

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