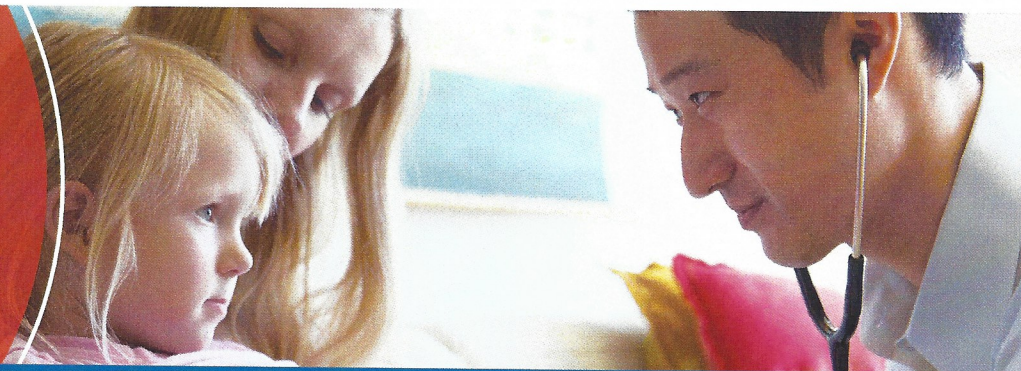


A house call
that **leads**
you home.



The BMO Physicians' Mortgage Program.

You're going places. We can help.

At BMO, we believe healthcare professionals spend their time helping others and now it is our turn to help them, especially when it comes to homebuying. That's why we're pleased to offer the BMO Physicians' Mortgage Program.^{1,2}

Open to residents, fellows and existing or newly licensed medical doctors,³ the program is designed to help eliminate many of the roadblocks to mortgage financing faced by physicians.⁴ Plus, you can get 0.125% rate discount with Auto Pay.⁵

Program Eligibility is based on physicians who have been practicing for less than 10 years.⁴

We put property within reach with features like:

- No income history requirement (proof of future income, like residency or employment contracts, is required)⁶
- Flexible debt-to-income underwriting guidelines
- The ability to borrow up to:
 - 89.99% on mortgages up to \$2 million⁴
 - 95% on mortgages up to \$1.5 million⁴
 - 100% on mortgages up to \$1 million⁴

Other advantages:

- All standard fixed- and adjustable-rate mortgage products are available
- Available for new purchase or refinance
- Employment start date can take place within 90 days of closing
- Various property types are allowed¹
- No private mortgage insurance is required.

To learn more about the BMO Physicians' Mortgage Program, contact a Mortgage Banker today!



Steve Johnson
Mortgage Banker/Top Performer
408 823-7655
Steve1.Johnson@bmo.com
NMLS #667901
www.bmo.com/us/stevejohnson



Special offers subject to change at any time without notice

¹ If the property is not located in the following locations: AZ, CA, CO, FL, ID, IL, IN, IA, KS, MN, MO, NE, NV, NM, ND, OK, OR, SD, UT, WA, WI, WY, and EL Paso County, TX (Home Equity is not available in Texas), to be eligible for our real estate secured lending products, you must be a pre-existing BMO customer for at least six months at the time of application; contact a Banker for details. A BMO customer relationship includes any deposit, retirement, small business, secured and unsecured credit, and investment accounts (BMO Alto accounts are excluded). Not applicable to our Private Bank clients or BMO employees.

² Only available to qualified licensed medical doctors (including MD - Doctors of Medicine, DDS - Doctor of Dental Surgery, DMD - Doctors of Dental Medicine, and DO - Doctors of Osteopathic Medicine), residents and fellows for the purchase or rate/term refinance of primary residence (1-2 unit, single family, condominium and town homes) in all states except New York. Investment properties and second homes are excluded.

³ Licensed medical doctors include Doctors of Medicine (MD), Doctors of Dental Surgery (DDS) and Doctors of Osteopathic Medicine (DO). Resident is a person who has received a medical degree and who practices medicine under the supervision of fully licensed physicians, usually in a hospital or clinic. A residency may follow the internship year or include the internship year as the first year of residency. Fellowship is an additional specialty training period required for certain fields. Fellowship follows residency when required.

⁴ Physicians that have been practicing for 5-10 years are limited to 95% financing. Physicians that have over 10 years in practice post training (residency and/or fellowship) are not eligible for the Physicians. The following states are limited to 95% max LTV: CA, DC, FL, HI, ID, MD, NV and RI.

⁵ **Auto Pay Interest Rate Discount:** To receive a 0.125% rate discount, you must authorize BMO at origination to withdraw your loan payment each month from your BMO consumer checking account. Housing Finance Agency, FHA, VA, and State Bond Program loans are not eligible for the interest rate discount but will receive a \$500 closing cost discount if eligible.

⁶ You must provide evidence that employment will start within 90 days of loan closing. Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC.
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