

# Professional Mortgage Program



## Unlock the door to homeownership

I have great news. A new mortgage program from Golden 1 Home Loans offers flexible qualifying guidelines for doctors. If you're newly licensed and still have substantial student loan debt on your credit report, this program could help you unlock the door to homeownership.

Lending criteria for the program are tailored specifically to meet the needs of doctors, dentists and other medical professionals.\* My goal is to help you get into a new home where you can relax and recharge after a busy day of caring for others.

**Contact me today to discuss your homebuying goals and see if you're eligible to benefit from this flexible new mortgage program. I'm here to help you every step of the way.**

\*Eligible professionals include but are not limited to: Doctor of Medicine (MD), Doctor of Osteopathic Medicine (DO), Doctor of Podiatric Medicine (DPM), Doctor of Dental Medicine (DMD), Doctor of Dental Surgery (DDS), Doctor of Veterinary Medicine (DVM), Doctor of Pharmacy (PharmD), and Medical Residents.

\*\*100% cumulative loan to value when combined with employer subordinate financing.

### Program highlights

#### Up to 100% Cumulative Loan to Value\*\*

You may be able to finance the entire purchase price of your home, including down payment and closing costs.

#### Flexible debt-to-income ratio

Deferred student loan debt is removed from the debt-to-income ratio.

#### Flexible proof of income

A job offer with an upcoming start date may satisfy the proof of income requirements. Limitations apply.



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