

**NOW ACCEPTING HOUSE CALLS**



## Physician Mortgage Program

The Physician's Mortgage Program from Fairway is designed specifically to fit the needs of licensed medical physicians (MDs), doctors of osteopathy (DOs), doctors of dental medicine (D.M.D. / D.D.S.) and Residents within qualifying residency time frame.

Our dedicated Mortgage Loan Originators will meet with you when and where it's most convenient for you. We have an extensive understanding of the Healthcare and Residency process and offer fixed and adjustable rate loans.

### PROGRAM GUIDELINES

- 3% Down Payment up to \$650K Loan Amount
- 5% Down Payment up to \$850K Loan Amount
- No Mortgage Insurance
- Primary Residence Purchase transactions only
- 700 FICO Required for 95% LTV
- 720 FICO Required for 97% LTV
- 10 and 15 year Fixed Loan Available
- 5, 7 and 10 year ARMs Available

*\* Gift Funds allowed for Down Payment (LTV restrictions will apply) • Assets can be used as qualifying income (LTV restrictions will apply) • Escrow Repair Holdbacks are allowed.*

*Additional restrictions may apply*



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