

# Fifth Third Doctor and Dentist Loan Programs

Our programs provide doctors and dentists (MD, DO, DPM, DDS or DMD) with special benefits to help meet home financing needs.



## New Doctor Loan Program:<sup>1</sup>

This program is ideal for licensed Interns, Residents or Fellows in medical residency or scheduled to begin residency within 90 days of closing on a new home, or who have completed residency within the last 12 months and have started working for a hospital or physicians group.

- Borrow up to \$750,000 with no down payment required or up to \$1 million with only a 5% down payment required when purchasing a home.
- Fixed and Adjustable Rate Mortgage (ARM)<sup>2</sup> loans available.
- No Private Mortgage Insurance (PMI) required.
- Refinancing options available.

## Established Doctor and Dentist Loan Program:<sup>1</sup>

This program is ideal for licensed Non-Residents/ Interns/Fellows (MD, DO, DPM, DDS or DMD) who are employed with a hospital, dental center or physicians/ dental group for more than one year or have been self-employed as a medical doctor or dentist for at least two years.

- Borrow up to \$750,000 with no down payment or up to \$1.5 million with a 15% down payment when purchasing a home.
- Qualify for a 100% loan-to-value (LTV) up to \$750,000, 95% up to \$1 million, or 85% up to \$1.5 million when purchasing or refinancing a home.
- Fixed and Adjustable Rate Mortgage (ARM)<sup>2</sup> loans available.
- No Private Mortgage Insurance (PMI) required.

**To learn more about our Doctor and Dentist Loan Programs, contact me today.**

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**FIFTH THIRD BANK**

1. Terms and conditions apply.

2. After the initial fixed term of the ARM period, it is possible that the borrower's payment may increase substantially over the remaining term of the loan.

The Doctor and Dentist Loan Program is restricted to primary, owner occupied residences only. Investment properties, second homes, construction to perm and lot loans are ineligible. If the borrower can document that the student loan payment is deferred or in forbearance for at least 12 months after closing, the student loan payment can be excluded from the Debt-to-Income calculation.

Loans subject to credit review and approval. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45263, NMLS# 403245, Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. CS4290