

# Physician's LOAN PROGRAM

**FirstBank**  
there's power in one®

Limited-Time Offer!



You have worked hard to achieve your goals as a Doctor. If student loan debt and years of training with limited income have placed a strain on your finances making it more difficult to get ahead, we have an excellent solution. Our Physician Loan Program specializes in providing a mortgage designed solely for the Practicing Physician and Dentist.

**Contact us today at  
888.647.1265 to learn more  
about this special program.**

## 15-YEAR FIXED

**3.89%** Interest Rate

**3.932%** APR\*\*

## 15-YEAR BALLOON AMORTIZED 30 YEARS

**4.15%** Interest Rate

**4.18%** APR\*\*

### Other important benefits of our physician loan program:

#### NO PRIVATE MORTGAGE INSURANCE

100% LTV\* purchase financing up to \$800,000

95% LTV\* Rate/Term Refinance up to \$1,000,000

90% LTV\* Cash-Out Refinance up to \$1,500,000

#### Eligibility:

*Licensed Physician/Resident/Fellow of the following designations:*

Medical Doctor (M.D.)

Dr. of Optometry (O.D.)

Dr. of Osteopathy (D.O.)

Dr. of Podiatry (D.P. of D.P.M.)

Dr. of Ophthalmology (M.D.)

Dr. of Psychiatry (M.D.)

Dr. of Dental Surgery (D.D.S.)

Dr. of Dental Medicine (D.M.D.)

Dr. of Veterinary Medicine (D.V.M.)

Dr. of Physical Therapy (D.P.T.)

\*LTV – Loan To Value

\*\*APR – Annual Percentage Rate

For payment example using loan amount of \$650,000: 15-year fixed loan at rate of 3.89% and APR of 3.932%, there would be 180 equal payments of \$4,772.22. 15-year balloon loan amortized for 30 years at a rate of 4.15%, APR of 4.180%, there would be 179 equal payments of \$3,159.67 and one final payment of balance due of \$426,012.89 These payment examples include principal and interest, but do not include other monthly charges that may apply, such as real estate taxes, homeowners insurance, flood insurance, homeowners association dues, condominium fees, cooperative fees, mortgage insurance premiums, etc. The total obligation may be higher. This is a representative example based upon rates that were effective as of August 28, 2021. Rates are subject to change and may change at any time. Credit approval subject to underwriting guidelines.



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