



FIFTH THIRD

Physician Loan Programs¹

Our programs provide medical professionals with special benefits to help meet home financing needs.



This program is designed for experienced physicians who have completed their residency (12 months post-residency) and hold qualifications such as MD, DO, DPM, DDS, DMD, DVM, or OD. It is open to licensed Interns, Residents, or Fellows in medical residency, as well as those about to start their residency within 90 days of buying a new home. Eligibility also extends to individuals who finished their residency in the last year and are currently working at a hospital or physicians' group.

- Up to \$2M with low down payment
- Fixed and Adjustable Rate Mortgage²(ARM) loans available
- No Borrower Private Mortgage Insurance (PMI) required
- Student loan payments that are in a period of deferment or forbearance may be excluded from the debt ratio
- Purchase and Refinance options available with loan-to-values up to 100%

To learn more about our Physician Loan Program¹, contact me today.

An Affiliate Partner of



Mortgage Loan Originator



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The real estate agent and their associated company above are not affiliated with Fifth Third. 1. Terms and conditions apply. 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. Student loan payments can be excluded from the debt-to-income calculation if the borrower can document that the student loan payments will be deferred or in forbearance for at least 12 months after closing. 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. All loans subject to credit review and approval. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, Ohio 45202, NMLS# 403245. Member FDIC. Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.