

Doctor Loan

Flexible home financing for physicians, dentists and veterinarians.



Michigan Mortgage makes obtaining home financing easy for medical professionals, especially those who are just beginning their career. We offer flexible mortgage options for doctors. Qualifying medical professionals may be able to finance their home with little or no down payment or mortgage insurance.

PROGRAM HIGHLIGHTS

- 15 year fixed
- Huntington Portfolio Program
- No Mortgage Insurance
- Loan amount up to \$650,000
- Minimum Credit Score: 700
- Purchase or Rate & Term Refi Only
- Refinance 95% LTV
- Purchase 100% LTV
- Not available for Construction Loans
- 1-2 Unit Principal Residence or Condominiums (Warrantable or Non-warrantable)
- Not available for investment properties, second home or manufactured housing
- Maximum 50% Debt to Income Ratios
- Assets- minimum of 2 month PITI required
- Also includes Dentists, Podiatrists, Ophthalmologist and Veterinarians
- Not available to Chiropractors

This program is available to medical doctors with a minimum M.D., D.O., D.D.S. or D.M.D. degree who have an employment contract or verification of terms of employment acceptance. This includes medical doctors, dentists, and veterinarians. The program is not available in Dade and Broward counties in Florida. Programs included on this flier are subject to approval based on individual program guidelines and borrower's credit and underwriting approval. Contact your Mortgage 1 Inc. professional for full program details. Subject to credit approval and certain restrictions may apply. Equal Housing lender NMLS# 129386 This is not a commitment to lend. Mortgage 1 Inc. is not affiliated with your current lender. Minimum and maximum loan amounts apply. All approvals are subject to underwriting guidelines. This is not a commitment to lend. Restrictions apply. All Rights Reserved. Mortgage 1 Inc. is not acting on behalf of or at the direction of USDA, Fannie Mae or Freddie Mae or the federal government. (5.00% Interest rate has a corresponding Annual Percentage Rate of (APR) of 5.12% with a 180-month term Rates effective 6/01/2018. Rates are not guaranteed and may change daily. APR is based on a \$100,000 loan amount/ Max Loan amount is dependent on your county limits. Rates assume 20% down) APR's and loan amounts may vary at any time subject to equity, qualifications and market conditions. Minimum and maximum loan amounts apply. The loan information used in connection with this offer was derived from public records. There are no prepayment penalties. Depending on the type of loan the rate may vary after the close. Mortgage 1, Inc. is an Equal Housing Lender. As prohibited by federal law, we do not engage in business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to enter into a binding contract), because all or part of your income may be derived from any public assistance program, or because you have, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with these federal laws is the Consumer Financial Protection Bureau P.O. Box 4503 Iowa City IA 52244

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