

PHYSICIAN MORTGAGE

A LOAN OPTION FOR MEDICAL DOCTORS

At United Community Bank, we offer a unique lending program for licensed physicians. Visit one of our Mortgage Loan Originators to learn if this product is right for you.



United Community Bank has designed special funding guidelines on primary residence mortgage loans exclusively for medical doctors.

LOAN FEATURES

- Available for purchase and refinance
- Adjustable Rate Mortgages
- No private mortgage insurance (PMI) required
- Competitive pricing
- Closing costs can be paid by seller up to 3% of the sales price, or come from a gift
- Available for licensed medical physicians, residents, researchers, interns, and fellows; including MDs (Medical Doctors), DOs (Doctors of Osteopathy), DMDs, and DDS (including Dental Surgeons, Orthodontist, and General Dentists)
- Employment contract income can be used to close on your home 60 days prior to employment start date

- Student Loans are not counted during the first two years of residency, and may not be counted in other loans depending on the specifics
- Exceptions may apply

FOR LICENSED MEDICAL PHYSICIANS WHO HAVE COMPLETED THEIR RESIDENCY OR FELLOWSHIP WITHIN THE LAST 15 YEARS*

- 100% financing for loan amounts up to \$650,000
- 95% financing for loan amounts up to \$800,000
- 90% financing for loan amounts up to \$1,000,000

FOR RESIDENTS, INTERNS, AND FELLOWS

- 100% financing up to \$417,000*

ELIGIBLE STATES

Alabama, Georgia, North Carolina, South Carolina, Tennessee, and Florida*

**May not be available in all areas.*

To apply or find out more about these offers, please contact a United Community Mortgage Services Loan Originator.



Todd Coleman

MORTGAGE LOAN ORIGINATOR NMLS# 659163

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Apply today at ucms.ucbi.com/todd-coleman



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