

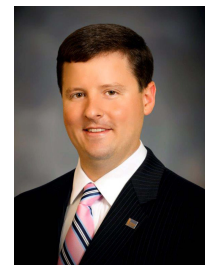


It's dedication that makes a difference.

The Doctor Loan Program from SunTrust Mortgage, Inc.

Years of hard work and commitment are finally paying off as you search for the right home where you can grow in your practice and your life. At SunTrust Mortgage, our Doctor Loan Program¹ has been designed with the unique mortgage financing needs of physicians and dentists in mind.

Let me help make your home financing experience an exceptional one.



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Doctor Loan Program Features	Maximum Loan Amount	Financing Available Up To
<i>During internship, residency and fellowship in MD and DO programs</i>	\$750,000	100% ²
Physicians and Dentists (MD, DO, DDS, DMD)		
<i>Within ten years of completion of training (residency or fellowship)¹</i>	\$750,000	100% ²
	\$1,000,000	95% ³
	\$1,500,000	89.99% ³
<i>More than ten years since completion of training for Private Wealth Management clients *</i>	\$1,500,000	89.99% ³
Mortgage Insurance	Not required	

** If you completed your training more than ten years ago and are not enrolled in Private Wealth Management, please ask about the other flexible solutions offered by SunTrust Mortgage.*



¹ Available only in AL, AR, DE, FL, GA, MD, MS, NC, SC, TN, VA, WV, DC and select counties in PA to licensed Residents, Interns, Fellows in MD and DO programs and licensed Physicians and Dentists (MD, DO, DDS, DMD) who have completed their training within the last ten years. Doctors with over ten years post training need to be members of SunTrust Private Wealth Management or belong to a practice that is part of Private Wealth Management to be eligible for this product. Subsequent time spent as a Teaching Attending does not count in this ten year period. Ten year restriction does not apply when refinancing an existing SunTrust Doctor Loan. Other program restrictions may apply, please consult your Loan Officer for details.

² Borrowers should note that 100% mortgage financing will result in no property equity until such time as the loan principal is paid down through regular mortgage payments and/or the property value appreciates. Additionally, if property values decline you could owe more than your property's value. A down payment may be required if the property is located in a declining market or if required by state regulations.

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