



**CASE
STUDY!**

Professional Loan Programs

This real-world scenario
shows how professionals like
you can finance their first
home in the U.S.





THE PROGRAM

PROGRAM HIGHLIGHTS:

- \$0 Down Payment
- 30-Year Term
- No PMI (Private Mortgage Insurance)
- Closing permitted with employment signed contract on hand before job starting date



BORROWER PROFILE

High-Earning Professionals, including

- Licensed Medical Residents / Interns / Fellows
- Certified Public Accountants (CPA)
- Physician Assistants
- Nurse Practitioners
- Attorneys
- FICO Score: 720+



LOAN SCENARIO

Purchase Price	\$1,000,000
Loan Amount (100%)	\$1,000,000
Down Payment	\$0
Interest Rate:	6.59%

MONTHLY PAYMENT SUMMARY	
Principal & Interest	\$ 6,380
Property Insurance	\$ 417
Property Taxes	\$ 1,458
Total Monthly Payment \$ 8,255	



ADDITIONAL DETAILS

- U.S. Citizens or Permanent Residents
- Student loans won't impact your ability to qualify in deferred for over 12 months.
- Borrowers must demonstrate assets totaling \$100,000. While they are not required to use these funds, proof of availability is necessary.



Please note: The above scenario is for illustrative purposes only and does not guarantee results. All borrowers must meet program guidelines and credit requirements. The rates and payments are subject to change.

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