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# Sell MORE Homes!

*Ask me about my 5 Unique Programs!*

## Doctor Program



### HIGHLIGHTS

- Available to medical doctors with a minimum M.D, D.O, D.D.S, or D.M.D Degree
- ★ 100% financing with no Mortgage Insurance up to \$500,000 (One Loan—No MI)
- Loan amounts to \$1,000,000
- Primary residences only
- Adjustable and fixed rate options
- 1-2 unit homes, Townhomes, Condos (warrantable/non-warrantable) available
- Yes, a non-warrantable condo to 100% LTV!
- Expanded debt to income criteria (up to 50%)
- Flexible consideration on student loan debt
- Gift funds are acceptable



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## Non-Warrantable Condo Program



### HIGHLIGHTS

- 90% LTV
- AUS DTI
- ★ 6% Seller Contributions Permitted
- 720 Credit Score
- Primary residences only



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## Conventional Gift Funds Program



### HIGHLIGHTS

- ★ All 5% of funds can be a gift
  - 3% Seller Contribution
  - Loan amounts to \$417,000
  - Primary residences only
  - Adjustable and fixed rate options
  - 1-2 unit homes, Townhomes, and Warrantable Condos available



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## USDA Rural Development Loans



### HIGHLIGHTS

- ★ 100% Financing
  - ◆ Finance closing costs and pre-paids (subject to appraisal)
  - ◆ Great Rates!
  - ◆ Great for sellers who don't want to pay buyer closing costs.
  - ◆ In-House Underwriting
  - ◆ *Many suburban homes in subdivisions are eligible.*



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## FHA Loans



### HIGHLIGHTS

- ◆ 96.50% Financing
- ★ Credit Scores as low as 580
- ◆ 6% Seller Contribution
- ◆ Great for buyers with limited down payment
- ◆ In-House Underwriting



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