Cornerstone FIRST MORTGAGE

MEDICAL PROFESSIONALS HOME LOAN PROGRAM

A home loan program designed exclusively for medical professionals, featuring flexible qualification, minimal upfront costs, and no mortgage insurance.

WHO IT'S FOR

- Medical Doctor (MD)
- Doctor of Osteopathy (DO)
- Doctor of Dental Science or Surgery (DDS)
- Doctor of Dental Medicine (DMD)
- Doctor of Ophthalmology (MD or DO)
- Doctor of Psychiatry (MD or DO)
- Doctor of Pharmacy (PharmD)
- Doctor of Veterinary Medicine (VMD)
- Doctor of Podiatric Medicine (DPM)
- Certified Registered Nurse Anesthetist (CRNA)
- Medical residents, fellows, or interns with one of the above degrees

Borrowers must hold a minimum of an M.D., D.O., D.D.S., DNP, DNAP or D.M.D. degree and have an active employment contract (or verification of terms of employment acceptance).

Non-occupant co-borrowers are eligible; however, non-occupant contributing income must be less than or equal to 50% of total qualifying income.

KEY BENEFITS

- Up to 100% Financing
- No Mortgage Insurance (MI)
- 680 Minimum FICO
- Low to No Down Payment Options
- Primary Residence Only (1-Unit Homes)

LOAN DETAILS

- Loan amounts up to $2,000,000
- 100% financing available up to $2,000,000
- Fixed-rate and select ARM options available
- Purchase and rate-and-term refinance eligible

INCOME & EMPLOYMENT FLEXIBILITY

- Employment contracts and offer letters accepted
- Residents and fellows may qualify
- Student loan payments may be excluded in qualifying scenarios

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SCAN TO APPLY

EQUAL HOUSING LENDER

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