



# Just what the doctor ordered.

## Introducing the Doctor Loan.

Your decision to become a caregiver is noble, but is often coupled with a fairly significant student loan burden. If you're a resident, recent med school grad, or in the early stage of your career, the Doctor Loan is specifically designed to offer favorable terms for home buyers, like you, with great earning potential.

### Product features:

- Primary residence
- Purchase and rate/term refinance
- Minimum down payment only 3% of the purchase price (97% LTV) with a maximum loan amount up to \$650,000.  
-Or, with 10% down payment the maximum loan amount can be as high as \$850,000
- 5/1 and 7/1 adjustable-rate mortgages available
- Deferred student debt may be excluded from payment ratios<sup>1</sup>
- Interested party contributions allowed
- Eligible borrowers include a medical resident (with educational license), medical doctor (MD), doctor of dental science (DDS), doctor of dental medicine or surgeon (DMD), doctor of optometry (OD), doctor of ophthalmology (MD), doctor of osteopathy (DO), doctor of pediatric medicine (DPM)

**Get started today and make your destination home a journey worth taking!**



**ARIZONA MORTGAGE SPECIALISTS, INC.**  
"MORTGAGE SOLUTIONS"



#### Scott Harward

Senior Mortgage Advisor | NMLS 188539  
Arizona Mortgage Specialists, Inc.  
Direct: 480.223.2265 | E-fax: 480.347.0307  
Scott@azms.net | Loanproscott@gmail.com  
www.ScottHarward.net | BK0911294 | NMLS 175156  
8747 South Priest Drive, Suite 101, Tempe, AZ 85284



#### Joni Walker

REALTOR®

Cell : 480-518-2044  
Email: joniwalker@remax.net  
Website: www.JoniWalkerRealty.com  
RE/MAX INFINITY REALTY



2450 S. Arizona Avenue, Suite 1, Chandler AZ 85286  
Each ReMax Office Individually owned and operated.



<sup>1</sup>Only the medically licensed borrower is eligible for exclusion. Deferment must be 12 months beyond closing date. Some restrictions may apply. All borrowers are subject to credit approval. Programs subject to change without notice. Underwriting terms and conditions apply.

This is not a solicitation if you are already listing your home.

