

Introducing Our New Product: **Doctor Home Loan Program**



Fairway Independent Mortgage Corporation now offers a new Doctor Home Loan Program that provides home financing for the purchase of a primary residence by newly licensed Physicians, Doctors, Dentists and Oral Surgeons. With less restrictive credit policies, our new program will assist new medical professionals by securing financing for a home when they might not otherwise qualify based on the standard guidelines.

Program Characteristics:

- 5/1, 7/1 & 10/1 ARM
- 97% Maximum Loan to Value*
- \$850,000 Maximum Loan Amount
- No Mortgage Insurance
- Newly licensed Medical Residents including Physicians, Doctors, Dentists and Oral Surgeons may qualify if they:
 - Recently completed their residency and are about to begin their new employment
 - Have less than 6 months of residency remaining
 - Have been practicing for less than 5 years
- Deferment or forbearance of student loan debt may be excluded from the qualifying debt-to-income calculation, if documented for at least 12 months following the date of closing



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