



SOLID

RECOGNIZES

DEDICATION

Doctor Loan Program[‡]

Your work is meaningful. You help people every day. At SunTrust Mortgage, Inc., we applaud your dedication and hard work. To show our appreciation, we've created the Doctor Loan Program[‡] with special mortgage financing designed with you in mind.

- For licensed medical physicians who have completed their residency within the last 10 years:
 - Up to 100% financing^{*§} for loan amounts up to \$650,000
 - Maximum loan amount of \$1.5 million
- For Residents, Interns and Fellows:
 - Up to 100% financing^{*§}
 - Maximum loan amount of \$417,000
- No mortgage insurance
- Available for purchases and refinances
- Fixed rate and adjustable rate[†] loans with interest-only options[‡]
- Competitive pricing and special relationship discounts

For more information, call today!

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[‡]Available only in AL, AK, FL, GA, MD, MS, NC, SC, TN, VA, WV, and DC to Residents, Interns, Fellows, Doctors of Osteopathy (DO) or licensed medical physicians that have completed their residency within the last 10 years.

^{*}Borrowers should note that 100% mortgage financing will result in no property equity until such time as the loan principal is paid down through regular mortgage payments and/or the property value appreciates. Additionally, if property values decline you could owe more than your property's value.

[§]A down payment may be required if the property is located in a declining market.

[†]Adjustable Rate Mortgage (ARM) products have interest rates that may increase after consummation.

[‡]Monthly payments of interest only will not reduce the principal owed.

[☑]Equal Housing Lender. SunTrust Mortgage, Inc., 901 Semmes Avenue, Richmond, VA 23224 is licensed by the Department of Corporations under the California Residential Mortgage Lending Act; is an Illinois Residential Mortgage Licensee; is a Lender in Massachusetts having Mortgage Lender license #s ML1216, ML0133, ML1432, ML1914, ML1913, ML1815, ML2411, ML1214, ML2442, ML2491, and ML2538; is licensed by the New Hampshire Banking Department; is licensed by the New Jersey Department of Banking and Insurance, toll free 1-800-330-4684; is a licensed lender in Rhode Island; and is doing business in Arizona as Crestar Mortgage, 7250 N. 16th Street, Ste. 100, Phoenix, AZ 85020. ©2010 SunTrust Banks, Inc. SunTrust, SunTrust Mortgage and Live Solid. Bank Solid. are federally registered service marks of SunTrust Banks, Inc. REV 021110FC