

Many individuals who pursue a medical degree take on substantial education debt and therefore may find it challenging to secure a traditional mortgage. **We're here to help.**

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## Is There a Doctor in the House?

### DOCTOR LOAN PROGRAM

#### Trusted Advisor

As a family owned Indiana bank, we pride ourselves on personal service. Just like you, we're committed to improving the lives of those we serve. If you've recently finished medical school, are in residency, or have been in practice for years, the Salin Bank Doctor Loan Program is designed to help you do what you do best - be a physician.

#### Banking Is Personal

Bill Salin II,  
President & CEO  
Salin Bank



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## We Have a Painless Solution to Home Financing.

You've worked long and hard to earn your medical degree.

Now you're ready for the next step in your career: **home ownership.**

### From Residency to Residence

Salin Bank & Trust Company's Doctor Loan Program is a personalized loan program designed specifically for licensed medical physicians (MDs), doctors of osteopathy (DOs), doctors of dental medicine (D.M.D./D.D.S.), veterinarians, Doctors of Pharmacy, and medical residents. The program uses future earning potential and no down payment to make home ownership more accessible and affordable.

The Salin Bank Doctor Loan Program provides several benefits and features:

- Flexible terms
- No private mortgage insurance
- No prepayment penalties

Salin Bank's mortgage lending experts have extensive knowledge of the Healthcare and Residency process. We understand a physician's unique situations, including student loans and new employment contracts. That's why we'll work with you, one on one, from start to finish to customize the best mortgage solution for you.

### Doctor Loan Program Eligibility

- You are a medical resident or physician
- You establish a Salin Bank account
- You intend to purchase or refinance a property in Indiana

Disclaimer: Terms and conditions apply. Doctor Loan Program is restricted to primary owner occupied residences only. The information contained is subject to change without notice. Loans are subject to credit review and approval.

\* A licensed doctor who has been employed as a non-Intern/Resident/Fellow for at least 24 months by a hospital or physician group.

### Additional Program Features

- 5/1, 7/1 and 10/1 adjustable rate loans available
- No mortgage insurance
- Amortized over 30 years
- Indiana properties only
- No prepayment penalty
- Cash-out options
- Second-home financing

In addition, if you are launching a renovation, expanding your home, or building from the ground up, you may be able to take advantage of a Construction-to-Permanent Loan.

### Medical Residents & New Physicians

	Loan Amounts	Minimum Credit Score	Loan To Value
<b>Purchase</b>	0 - \$417,000	680	95%
	0 - \$650,000	700	100%
<b>Refinance</b>	0 - \$417,000	680	95%
	0 - \$650,000	700	100%

### Established Physicians\*

	Loan Amounts	Minimum Credit Score	Loan To Value
<b>Purchase &amp; Refinance</b>	0 - \$417,000	680	95%
	0 - \$650,000	700	100%
	\$650,001 - 1,200,000	720	90%
	\$1,200,001 - 1,750,000	720	85%

**Please contact our loan specialists to review your options and begin the application process.**



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