



An overview of the

Doctor's Mortgage

The Doctor's mortgage loan is a niche product specifically designed by GRB to assist medical and dental professionals with substantial student debt who may or may not have commenced employment but do have an employment contract.

- Maximum Loan to Value:
 - 97% up to \$453,100 loan amount
 - 95% LTV of \$453,101 - \$650,000
 - 90% LTV of \$650,001 - \$850,000
- Income based repayment is used for student loan debt (this means increased qualifying ability; can purchase more house)
- Can close with an employment contract (pay stubs required within 60 days of closing)
- 5/1 or 7/1 ARM
- Single family home/condo/townhouse
- Reserve requirements are based on LTV



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