

Take Five Speaking Notes – Doctor Program

Intro/Cover Slide:



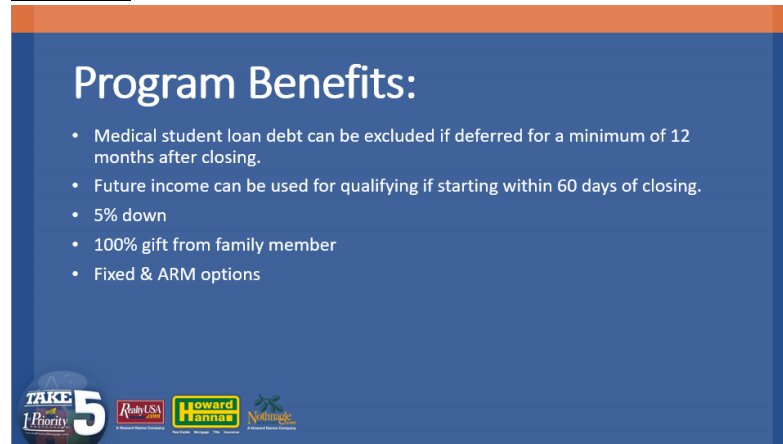
Slide 2: See notes to follow



Doctors face some special challenges in financing, especially when in their residency and fellowship programs. This loan program assists our medical professionals with mortgage financing when they may not have reached their full income potential and still have student loans in deferment.

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Slide 3: See notes to follow



Program Benefits:

- Medical student loan debt can be excluded if deferred for a minimum of 12 months after closing.
- Future income can be used for qualifying if starting within 60 days of closing.
- 5% down
- 100% gift from family member
- Fixed & ARM options

Logos: TAKE 5 Priority, RealtyUSA, Howard Hanna, NMLS

Most doctors carry significant student loan debt. This program helps them balance their current purchasing desires with future income changes. Our program allows us to exclude any medical student loan debt if we can prove that it has been deferred for at least one year from the date of closing. The program also allows us to use future income for qualifying provided the borrower starts their new position within 60 days of closing. Great option to help get their family settled into their new home. The program requires only 5% down payment, whereby all funds can be a gift for closing. Program is available in both a fixed rate and adjustable term.

Slide 4: See notes to follow



Who Can Apply:

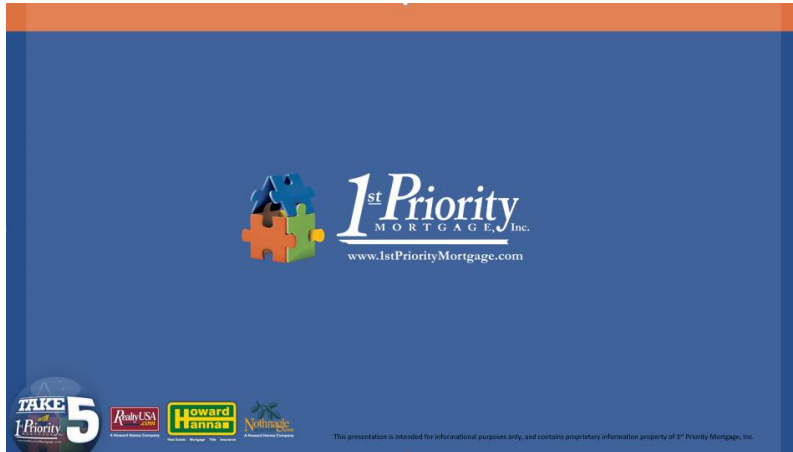
- Medical Resident
- Medical Doctor (MD)
- Doctor of Dental Science (DDS)
- Doctor of Dental Medicine (DMD)
- Doctor of Optometry (OD)
- Doctor of Podiatric Medicine (DPM)
- Doctor of Osteopathic Medicine (DO)

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Listed are the doctors who can apply. This program does not apply for PhD/Professors.

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Slide 5: See notes to follow



Close with a call to action: **We are here to help navigate the process. Call me - I am happy to help!**

There is a new doctor's loan flyer that can be personalized. Contact Dawn to have this done, it is a great handout to provide at the end of your meeting.