SunTrust Mortgage Doctor Loan Program

The Doctor Loan\(^1\) from SunTrust Mortgage is designed to flex to the needs of physicians and dentists. The product snapshot below gives a glimpse into the features of the Doctor Loan program. Since each loan is subject to individual underwriting credit approval and additional qualifications, it is important to continue the conversation with a SunTrust Mortgage Loan Officer who specializes at working within your busy schedule.

Eligibility Criteria:
- Medical Doctors (MD/DO/DPM in Residency, Internships and Fellowship programs
- Medical Doctors (MD/DO/DPM) and Dentists (DDS/DMD)

Note: Doctors with equal to or over fifteen years post training (residency/fellowship) must be part of SunTrust Private Wealth Management. Other products are available for non PWM clients.

Relationship Incentives:
- Discounts toward rates available with automatic payments through a SunTrust account.

Features and Benefits:
- Financing for primary residences
- Low and no down payment options
- Fixed and ARM\(^2\) rates
- Purchase, rate and term, and cash-out refinances
- No mortgage insurance
- Competitive rates

Mortgage Strategies:
- Ability to purchase without waiting to accumulate a large down payment.
- Lower ARM payments for those planning to move or refinance within a few years.
- Access to premier bankers and client advisors for banking and investment strategies.

Credit Profile:
- Minimum FICO score for 100% financing\(^3\): 720
- Minimum FICO score for 89.99% financing: 660
- Maximum debt to income ratio: 50%

Gifts and Grants:
- Gifts are allowed from approved sources.
- Community and employer grants are allowed.

Seller Contributions:
- Seller can contribute a percentage of purchase price to pay some or all of the closing costs and prepaids.
  - 9% for loans with 25% down payment
  - 6% for loans with 10 - 24.99% down payment
  - 3% for loans with less than 10% down payment

Lender Credits:
- Any available lender credits can be used to pay some or all of the closing costs and prepaids.

<table>
<thead>
<tr>
<th>Maximum Purchase</th>
<th>Financing Available</th>
<th>Condo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Down Payment:</td>
<td>1-unit single family dwelling</td>
<td>$1,500,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,000,000</td>
</tr>
<tr>
<td></td>
<td>5%</td>
<td>$1,000,000</td>
</tr>
<tr>
<td></td>
<td>0%</td>
<td>$750,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

Note: For Doctors/Dentists practicing between 10 – 15 years post-training, the minimum down payment is 10.01%.

Financing now available for Non-Permanent Resident Aliens: (additional LTV restrictions apply)\(^4\)

| 10.01% | $1,500,000 |
| 5%     | $1,000,000 |
| 0%     | $750,000 |
|        | N/A |

Note: For Doctors/Dentists practicing between 10 – 15 years post-training, the minimum down payment is 10.01%.

| Financing now available for Non-Permanent Resident Aliens: (additional LTV restrictions apply)\(^4\) |

Start the conversation today.

Bob Hall
VP, Doctor Loan & Jumbo Loan Specialist
SunTrust now Truist
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bob.hall@suntrust.com

Apply now at www.suntrust.com/bob.hall
NMLS# 658867

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1 In some states, the Doctor Loan product requires a pre-existing depository relationship and is not available for properties located in Alaska, Arizona, Hawaii and Oregon, contact your loan officer for details. This product is available to licensed Residents, Interns, Fellows in MD, DO and DPM programs and licensed Physicians and Dentists (MD, DO, DPM, DDS, DMD) who have completed their training within the last fifteen years. Doctors with equal to or over fifteen years post training need to be members of SunTrust Private Wealth Management or belong to a practice that is part of Private Wealth Management to be eligible for this product. Fifteen year restriction does not apply when refinancing an existing SunTrust Doctor Loan. Other program restrictions may apply, please consult your loan officer.
2 Adjustable Rate Mortgage (ARM) products have interest rates that may increase after consummation.
3 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. Additional LTV restrictions may apply.
4 Financing available for certain employment visa classifications. Ask your loan officer for details.

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Explore our personal financing for medical professionals.

While you’ve worked toward making others well, you may have had to put off buying a home due to student loans or low savings — the SunTrust Mortgage Doctor Loan® program could be your answer. You deserve the tools that will help you manage your finances, build wealth and lay the foundation for a promising future. Trust us to help you make those important steps at every career stage.

**The SunTrust Bank Physician Loan**

**Designed for:** Doctors-in-training (residents, 4th-year medical students who have received their residency match, and Fellows), newly established physicians, and dentists.
- Unsecured loans to help with personal expenses, cover unexpected costs, and consolidate higher interest rate debt
- Fixed rate pricing, generous repayment terms and interest-only payment options
- Loan amounts from $5,000 to $100,000, depending on your status as a Doctor in Training or Doctor in Practice
- No application or origination fees, no prepayment penalties and no credit life insurance requirements

**The SunTrust Bank Physician Line of Credit**

**Designed for:** Doctors in practice to help cover a wide range of personal expenses.
- Features variable rates and interest-only payment options
- Line amounts from $25,000 to $100,000
- No prepayment penalties

Get the conversation started today.

**SunTrust Mortgage Doctor Loan Program Features**

<table>
<thead>
<tr>
<th>Doctor Loan Program Features</th>
<th>Maximum Loan Amount</th>
<th>Minimum Down Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>During Internship, residency and Fellowship in MD, DO and DPM program</td>
<td>$750,000</td>
<td>None</td>
</tr>
<tr>
<td>&lt; Ten years since completion of training (residency or fellowship)</td>
<td>$750,000</td>
<td>None</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>$1,500,000</td>
<td>10.01%</td>
<td></td>
</tr>
<tr>
<td>≥ Ten up to fifteen years since completion of training (residency or fellowship) and fifteen or more years since completion of training for SunTrust Private Wealth Management clients</td>
<td>$1,500,000</td>
<td>10.01%</td>
</tr>
</tbody>
</table>

1 In some states, the Doctor Loan product requires a pre-existing depository relationship and is not available for properties located in Alaska, Arizona, Hawaii and Oregon. For details, contact your loan officer.
2 The SunTrust Bank Physician Loan is subject to credit approval. The interest-only payment option for loans is subject to qualification. You may qualify for interest-only payments up through your second year in practice, renewable option contingent upon being in training or in first two years of practice. Exclusions and limitations apply. Rates and/or program subject to change. SunTrust Physician Loans are not available in Vermont or the U.S. Territories. The maximum loan amount available in Illinois is $40,000. The minimum loan amount available in Wisconsin is $25,000. For loans approved or executed in the state of Florida, Florida Law requires payment of a documentary stamp tax calculated on the loan amount. SunTrust will collect and forward this tax to the Florida Department of Revenue. Relationship pricing and ACH discounts are not available on the SunTrust Physician Loan.
3 The SunTrust Physician Loan cannot be used to consolidate federal student loan or private educational loan debt.
4 Monthly payments of interest only will not reduce the principal owed.
5 The SunTrust Bank Physician Line of Credit is available in AL, AR, FL, GA, MD, MS, NC, SC, TN, VA, WV, and DC.
6 Relationship pricing and ACH discounts are not available on the SunTrust Physician Line of Credit.