

MEDICAL PROFESSIONALS PROGRAM

Fulton Mortgage Company has designed a mortgage program dedicated to making homeownership easy and affordable for medical professionals¹ including Physicians, Pharmacists, Dentists and Veterinarians. If you have a medical doctorate degree, this program may work for you.

- 100% financing² available for loan amounts up to \$1 Million
- 95% financing² available for loan amounts up to \$1.5 Million
- 90% financing² available for loan amounts up to \$2 Million
- Mortgage Insurance not required
- Up to 6% seller paid closing cost and prepaids allowed
- Gift funds are allowed from immediate family members
- Student loan payments that are deferred for 12 months or longer are not included in the credit approval process
- Find and close on new home up to 90 days prior to start of new employment
- 15 years out of residency/fellowship
- 30 & 15 Year Fixed Rate³ as well as Adjustable Rate⁴ Options (5/1, 7/1, 10/1, & 15/1)



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Fulton Bank, N.A. Member FDIC. Subject to credit approval. ¹Medical Doctorate degree required. Restrictions apply. ²Financing is based on the lower of either the appraised value (fair market value) or contract sales price. ³Monthly payment for a \$250,000 15-year term mortgage at 3.582% Annual Percentage Rate (APR) would be \$1,774.71. Monthly payment for a \$250,000 30-year term mortgage at 3.582% Annual Percentage Rate (APR) would be \$1,108.43. Payment does not include amounts for taxes and insurance and the actual payment will be greater. ⁴Adjustable rates are subject to increase after the initial fixed-rate period.

