

# Doctor's Mortgage Program



1. Down payments as little as 5% in some instances.
2. Applicants must provide 5% of the sales price from their own funds.
3. Includes Conforming and Jumbo loans.
4. Student loans are not included in the debt-to-income ratio if there is evidence that the payment will be deferred for a minimum of 12 months.
5. **Employment requirements:**  
Less than 2 years and salaried requires current paystub; W-2 (if applicable); evidence of schooling or medical license or if self-employed a minimum 1 year of self-employment; most recent year's signed, personal and business federal tax returns; prior year's W-2 or evidence of schooling or medical license.
6. **If not employed yet:**
  - 1) Contract for employment or residency (must be starting within 60 days). Contract must identify terms with evidence that all contingencies have been met.
  - 2) Evidence of schooling or medical license.
7. **Types of Doctors allowed:**
  - Medical Residents
  - Medical Doctor (MD)
  - Doctor of Dental Science (DDS)
  - Doctor of Optometry (OD)
  - Doctor of Osteopathy (DO)
  - Doctor of Dental Medicine or Surgeon (DMD)
  - Doctor of Pediatric Medicine (DPM)
  - Doctor of Ophthalmology (MD)
8. Mortgage Payments must be set up for automatic draft from a Farmington Bank account.

*Subject to credit approval*

Speak with your Farmington Bank Residential Mortgage Specialist for details:



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