

A house call  
that leads  
you home.



## The BMO Physicians' Mortgage Program.

### You're going places. We can help.

At BMO, we believe healthcare professionals spend their time helping others and now it is our turn to help them, especially when it comes to homebuying. That's why we're pleased to offer the BMO Physicians' Mortgage Program.<sup>1</sup>

Open to residents, fellows and existing or newly licensed medical doctors,<sup>2</sup> the program is designed to help eliminate many of the roadblocks to mortgage financing faced by physicians.<sup>3</sup> Plus, you can get a 0.125% rate discount with Auto Pay.<sup>4</sup>

#### We put property within reach with features like:

- No income history requirement (proof of future income, like residency or employment contracts, is required)<sup>5</sup>
- Flexible debt-to-income underwriting guidelines
- The ability to borrow up to:
  - 89.99% on mortgages up to \$2 million<sup>3</sup>
  - 95% on mortgages up to \$1.5 million<sup>3</sup>
  - 100% on mortgages up to \$1 million<sup>3</sup>

#### Other advantages:

- All standard fixed- and adjustable-rate mortgage products are available
- Available for new purchase or refinance
- Employment start date can take place within 90 days of closing
- Various property types are allowed<sup>1</sup>
- No private mortgage insurance is required.
- CA, FL, HI, ID, NV, MD, RI and DC are limited to 95%

To learn more about the BMO Physicians' Mortgage Program, contact a Mortgage Banker today!



**Doug Crouse, Senior Mortgage Banker**  
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Special offers subject to change at any time without notice

<sup>1</sup> Only available to qualified licensed medical doctors (including MD - Doctors of Medicine, DDS - Doctor of Dental Science, DMD - Doctors of Dental Medicine, and DO - Doctors of Osteopathic Medicine), residents and fellows for the purchase or rate/term refinance of primary residence (1-2 unit, single family, condominium and town homes) in all states except New York. Investment properties and second homes are excluded.

<sup>2</sup> Licensed medical doctors include Doctors of Medicine (MD), Doctors of Dental Surgery (DDS) and Doctors of Osteopathic Medicine (DO). Resident is a person who has received a medical degree and who practices medicine under the supervision of fully licensed physicians, usually in a hospital or clinic. A residency may follow the internship year or include the internship year as the first year of residency. Fellowship is an additional specialty training period required for certain fields. Fellowship follows residency when required.

<sup>3</sup> Physicians that have been practicing for more than 10 years are limited to 89.99% financing. The following states are limited to 95% max LTV: CA, DC, FL, HI, ID, MD, NV and RI.

<sup>4</sup> To receive a 0.125%\* rate discount, you must authorize BMO to withdraw your loan payment each month from an eligible BMO checking account using Auto Pay. Rate discount of 0.125%\* with Auto Pay from your BMO Smart Money Checking account, BMO Smart Advantage Checking account, BMO Select Checking account, BMO Relationship Checking or BMO Portfolio Checking account. Housing Finance Agency, FHA, VA, and State Bond Program loans are not eligible for the interest rate discount but will receive a \$500 closing cost discount if eligible.

<sup>5</sup> Proof must show that employment will start within 90 days of closing.

Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC

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