



# No Money Down Doctor Mortgage

## Designed Specifically For UNC Medical Residents

Created especially for licensed medical physicians or medical residents who have or establish a checking account with Bank of America. This loan is ideal for clients who have limited savings or for those who prefer to keep their liquid assets in other investment vehicles.

### THIS LOAN FEATURES:

- 100% loan-to-value
- Available without origination fee or discount points
- **NO** private mortgage insurance required (PMI)
- Loan amounts available up to \$650,000
- Offered in over 30 states
- Fixed or adjustable rate mortgages available
- Closing on home can occur within 60 days of beginning residency
- Closing costs can be paid by seller up to 3% or come from a gift
- Deferred student loans will not affect debt ratios

Please call or email me for a **FREE** mortgage pre-qualification  
**\*\*Ask how to receive a \$1500 closing cost credit.**



### Suzy Savod

Vice President

919.960.6691 office

919.493.3286 2<sup>nd</sup> office

866.810.4404 (Toll Free)

3100 Tower Blvd, Suite 930

Durham, NC 27707

[suzanne.e.savod@bankofamerica.com](mailto:suzanne.e.savod@bankofamerica.com)

<http://ae.bankofamerica.com/suzanneesavod>

Bank of America



Higher Standards



Bank of America, N.A. Member FDIC

Credit is subject to approval, normal credit standards apply.  
Programs, rates, terms and conditions are subject to change without notice.