



Home Loan Solutions for Doctors and Dentists

As doctors and dentists, you provide personalized care to your patients every day. Wright-Patt Credit Union® (WPCU®) would like to provide this same level of care to you regarding your home financing. We offer a program specifically designed to address the challenges new and established doctors and dentists might incur when applying for a mortgage loan, including student loan repayment, potentially limited funds for down payment, etc.



PROGRAM FEATURES:

Residents, New Physicians or Dentists¹

- Finance 100% LTV (Loan-to-Value) up to \$832,750 and 95% LTV from \$832,751 up to \$950,000
- Adjustable and Fixed Rate Mortgage options
- No Private Mortgage Insurance (PMI) required
- Require 2 months liquid reserves
- Refinancing options available

Established Physicians or Dentists²

- Finance 95% (LTV) up to \$1,500,000
- Adjustable and Fixed Rate Mortgage options
- Flexible loan terms
- No PMI required
- Require 4 months liquid reserves
- Refinancing options available

Other criteria:

- Borrower must be a licensed medical doctor with an MD, DPM, or DO certificate or be in a residency program that will result in one of the above licenses
- 700 credit score (720 for loans over \$832,750)
- Seller contribution maximum of 3%

Property Eligibility

Property must be an owner occupied, primary residence only – single family residence, condo, planned unit development (PUD) or permitted. Manufactured homes with maximum loan amount of \$250,000 are eligible – subject to restrictions. Property used to secure the loan must be located in Ohio, Illinois, Indiana, Michigan, Pennsylvania, West Virginia, Tennessee, Georgia, North Carolina, South Carolina or Kentucky.

Questions about buying your home? We can help.
Call: (800) 762-0047 | Visit: WPCU.coop/MortgageHelp

All loan applications subject to credit approval and property appraisal. VA loans require a VA certificate of eligibility. WPCU is not acting on behalf of, or at the direction of the FHA, VA, the USDA or the Federal Government. Mortgage loans processed by myCUmortgage, LLC, NMLS ID 565434 – a wholly-owned subsidiary of Wright-Patt Credit Union, Inc. Wright-Patt Credit Union NMLS ID 510034.

¹New medical professionals that are within three years of completing their residency or receipt of diploma resulting in obtaining their license (MD, DO, DPM, DDS and DMD).

²Established medical professionals are licensed doctors and dentists more than three years out of a residency program or from receipt of diploma and have obtained the following required license MD, DO, DPM, DDS and DMD (must be in good standing).

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