



## KeyBank Physician Loan

### A custom mortgage plan for doctors.

Doctors face unique financial needs. KeyBank understands those needs and offers straightforward, objective advice and customized mortgage solutions. We have designed a program using specialized underwriting tailored to the financial needs of medical doctors.

### Our program is designed with your needs in mind. Highlights include:

- Fixed- and variable-rate options available
- Loan amounts up to \$3.5 million
  - Up to 100%<sup>1</sup> loan-to-value (LTV) to \$750,000
  - Up to 95%<sup>1</sup> loan-to-value (LTV) to \$1 million
  - Up to 90%<sup>1</sup> loan-to-value (LTV) to \$1.5 million
- No Private Mortgage Insurance (PMI) required
- Personalized service
- Loan options available for purchase, as well as rate/term and cash-out refinances
- Eligible property types include owner-occupied primary residences and second homes
- Available for 1-unit single-family homes, condos or planned unit developments

### Mortgage solutions you can depend on.

Finding the right home loan, one that fits within a sophisticated financial plan, requires big-picture thinking and attention to detail. KeyBank has a full suite of mortgage products and services to match your specific needs. Our dedicated and knowledgeable staff delivers straightforward advice and attractive solutions.

**Call me today to learn more about all our mortgage solutions or go to [key.com/mortgage](https://key.com/mortgage).**

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### The loan process

- Step 1: Get pre-qualified
- Step 2: House hunt and make an offer
- Step 3: Submit your loan application
- Step 4: Application processing
- Step 5: Receive initial loan approval
- Step 6: Prepare for our loan closing
- Step 7: Close and sign final paperwork
- Step 8: Get the keys to your new home!

<sup>1</sup>Geographic restrictions may apply. Ask us for details.

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offer are subject to change without notice. All loans are subject to credit and collateral approval. Not all loans or products are available in all states.