



MEDICAL PROFESSIONALS PROGRAM

Fulton Mortgage Company has designed a mortgage program dedicated to making homeownership easy and affordable for medical professionals¹ including Physicians, Pharmacists, Dentists, Veterinarians, and Podiatrists. If you have a medical doctorate degree, this program may work for you.

- 100% financing² available for loan amounts up to \$1.5 Million
- 95% financing² available for loan amounts up to \$2 Million
- 90% financing² available for loan amounts up to \$3 Million
- Mortgage Insurance not required
- Up to 6% seller paid closing cost and prepaids allowed
- Gift funds are allowed from immediate family members
- Student loan payments that are deferred for 12 months or longer are not included in the credit approval process
- Find and close on new home up to 90 days prior to start of new employment
- 30 & 15 Year Fixed Rate³ as well as Adjustable Rate⁴ Options (5/6, 7/6, 10/6, & 15/6)



Jeffrey Vilk

Vice President/Mortgage Sales Manager
NMLS #: 691636

267.736.7962

jvilk@fultonmortgagecompany.com
fultonbank.com/mortgage



SCAN ME

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Fulton Bank, N.A. Member FDIC. Subject to credit approval. ¹Medical Doctorate degree required. Restrictions apply. ²Financing is based on the lower of either the appraised value (fair market value) or contract sales price. Interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible. Please consult your tax advisor. ³Closing costs may include an origination fee, title fee, credit report, flood determination, etc. which typically can cost around 2% to 6% of your loan amount. ⁴Monthly payment for a \$250,000 180 months term mortgage at 6.469% Annual Percentage Rate (APR) would be \$2,144. Monthly payment for a \$250,000 360 months term mortgage at 6.469% Annual Percentage Rate (APR) would be \$1,539. Payment does not include amounts for taxes and insurance and the actual payment will be greater. ⁵Adjustable rates are subject to increase after the initial fixed-rate period. Monthly payment for a \$250,000 5/6 adjustable rate mortgage (ARM) at 6.722% APR, initial interest rate of 6.5% and monthly payments of \$1,580 for the first 60 months, then a variable rate of 8.08% and monthly payments of \$1,848 for the remaining 300 months. Message and data rates may apply.