



Home Financing Built for *Medical Professionals*

This program is designed to support a wide range of highly trained medical professionals.

To qualify, at least one borrower must hold (and provide proof of) one of the following eligible professional designations:

- Medical Doctor (MD)
- Doctor of Osteopathy (DO)
- Doctor of Dental Surgery (DDS)
- Doctor of Dental Medicine (DMD)
- Doctor of Ophthalmology (MD or DO)
- Doctor of Psychiatry (MD or DO)
- Doctor of Pharmacy (PharmD)
- Doctor of Veterinary Medicine (VMD)
- Doctor of Podiatric Medicine (DPM)
- Certified Registered Nurse Anesthetist (CRNA)
- Medical residents, fellows, or interns with one of the above degrees

Highlands Residential Mortgage is proud to offer the exclusive Doctor Loan Program. With competitive fixed and adjustable rates, flexible underwriting that considers student loan obligations, employment contracts, and early-career income patterns. Up to 100% financing available, this program makes homeownership more achievable from day one.

100%
Maximum LTV

100K
Minimum Loan Amount

680
Minimum FICO

\$2M
Maximum Loan Amount

50%
Maximum DTI

MI
Not required

PURCHASE AND RATE/TERM
TRANSACTIONS AVAILABLE



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