

DOCTORS LOAN PROGRAM

The Doctor Program is designed to assist doctors in qualifying for loans by excluding student loan payments from their debt-to-income (DTI) ratio under certain conditions.



LOAN QUALIFICATIONS:

- Loan-to-Value (LTV): Up to 97%
- Minimum Credit Score: 620
- Debt-to-Income Ratio (DTI): Up to 50%
- 1% Towards Closing Costs/Rate Buydown (1% Giveback Program)

ELIGIBILITY CRITERIA:

- Borrower's monthly student loan payment is deferred, in forbearance, or eligible for forgiveness, cancellation, discharge, or employment-contingent repayment programs.
- Borrower meets the repayment program guidelines for student loan forgiveness, cancellation, discharge, or employment-contingent repayment programs, with no circumstances affecting eligibility at a future date.

DOCUMENTATION REQUIREMENTS:

- Evidence of deferred or forbearance status of the student loan payment, with confirmation that the full balance will be forgiven, cancelled, discharged, or paid at the end of the deferment or forbearance period.
- Evidence that the borrower meets the repayment program guidelines for student loan forgiveness, cancellation, discharge, or employment-contingent repayment programs, along with confirmation of eligibility without affecting future eligibility.

*"Pre-Approved and close your loan with one of our preferred Lenders
I.E Tag Lending Group, LLC, the Borrower(s) will receive a lender credit at closing for up
to 1% of the loan amount towards the borrower's closing costs."*

Consumer Disclaimers: The flyer is not a commitment or guarantee to lend; rates, fees, and credits are subject to change without notice; and some products and services are provided by a mortgage lender with whom TAG has a business relationship.

The program is good for applications received on or before 06/30/2024

CALL TODAY FOR DETAILS!



TAG LENDING GROUP

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SCAN NOW!

