Explore our personal financing for medical professionals.

While you’ve worked toward making others well, you may have had to put off buying a home due to student loans or low savings — the SunTrust Mortgage Doctor Loan\(^1\) program could be your answer. You deserve the tools that will help you manage your finances, build wealth and lay the foundation for a promising future. Trust us to help you make those important steps at every career stage.

**The SunTrust Bank Physician Loan\(^2\)**

**Designed for:** Doctors-in-training (residents, 4th-year medical students who have received their residency match, and Fellows), newly established physicians, and dentists.

- Unsecured loans to help with personal expenses, cover unexpected costs, and consolidate higher interest rate debt\(^1\)
- Fixed rate pricing, generous repayment terms and interest-only payment options\(^4\)
- Loan amounts from $5,000 to $100,000, depending on your status as a Doctor in Training or Doctor in Practice
- No application or origination fees, no prepayment penalties and no credit life insurance requirements

**The SunTrust Bank Physician Line of Credit\(^5\)**

**Designed for:** Doctors in practice to help cover a wide range of personal expenses.

- Features variable rates and interest-only payment options
- Line amounts from $25,000 to $100,000
- No prepayment penalties

### SunTrust Mortgage Doctor Loan Program Features

<table>
<thead>
<tr>
<th>Maximum Loan Amount</th>
<th>Minimum Down Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>During Internship, residency and Fellowship in MD, DO and DPM program</td>
<td>$750,000</td>
</tr>
<tr>
<td>(\leq) Ten years of completion of training (residency or Fellowship)</td>
<td>$750,000</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>5%</td>
</tr>
<tr>
<td>$1,500,000</td>
<td>10.01%</td>
</tr>
<tr>
<td>&gt; Ten years of completion of training for Private Wealth Management clients(^1)</td>
<td>$1,500,000</td>
</tr>
</tbody>
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\(^1\)In some states, the Doctor Loan product requires a pre-existing depository relationship and is not available for properties located in Alaska, Arizona, Hawaii and Oregon, contact your loan officer for details. This product is available to licensed Residents, Interns, Fellows in MD, DO and DPM programs and licensed Physicians and Dentists (MD, DO, DPM, DDS, DMD) who have completed their training within the last ten years. Doctors with over ten years post training need to be members of SunTrust Private Wealth Management or belonging to a practice that is part of Private Wealth Management to be eligible for this product. Ten year restriction does not apply when refinancing an existing SunTrust Doctor Loan. Other program restrictions may apply; please consult your loan officer.

\(^2\)The SunTrust Bank Physician Loan is subject to credit approval. The interest-only payment option for loans is subject to qualification. You may qualify for interest-only payments up through your second year in practice, Renewal option contingent upon being in training or in first two years of practice. Exclusions and limitations apply. Rates and/or program subject to change. SunTrust Physician Loans are not available in Vermont or the U.S. Territories. The maximum loan amount available in Illinois is $40,000. The minimum loan amount available in Massachusetts is $5,000. The minimum loan amount available in Wisconsin is $25,000. For loans signed or executed in the state of Florida, Florida Law requires payment of a documentary stamp tax calculated on the loan amount. SunTrust will collect and forward this tax to the Florida Department of Revenue. Relationship pricing and ACH discounts are not available on the SunTrust Physician Loan.

\(^3\)The SunTrust Physician Loan cannot be used to consolidate federal student loan or private educational loan debt.

\(^4\)Monthly payments of interest only will not reduce the principal owed.

\(^5\)The SunTrust Bank Physician Line of Credit is only available in AL, AR, FL, GA, MD, MS, NC, SC, TN, VA, WV, and DC. Relationship pricing and ACH discounts are not available on the SunTrust Physician Line of Credit.

\(^6\)Borrowers should note that 100% mortgage financing will result in no property equity until such time as the loan principal is paid down through regular mortgage payments and/or the property value appreciates. Additionally, if property values decline you could owe more than your property’s value. Additional LTV restrictions apply.

**Get the conversation started today.**

Susan Edmonds
VP, Loan Officer
SunTrust Mortgage
352.339.7217 Office
susan.edmonds@suntrust.com
www.suntrust.com/susan.edmonds
NMLS# 659597

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