

KRISTINE EMERSON



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FIVE STAR SEATTLE REALTOR ~ SEATTLE MAGAZINE

Congratulations on being accepted into the Internal Medicine Residency Program at the University of Washington!

When I moved to Western Washington over 25 years ago I fell in love with it instantly. The water, mountains, and vast array of Arts are all things that appeal to me and many others in this area. As a Real Estate Broker I am proud to live in Seattle and I am excited for you to experience our area as your new temporary or permanent home.

If you are considering a home purchase, there are a couple of factors contribute to the fact that this is a great time to buy real estate in the Seattle market.

Solid Seattle Economy: The Seattle economy is very diverse and strong. We have multiple companies moving into the Seattle area and local companies increasing their workforce, which makes our job growth one of the strongest in the country.

Interest Rates Remain Low: Interest rates are still historically low and are currently hovering around 4%.

I am proud to have been assisting incoming UW Residents with their relocation needs for 11 years. I understand the complexities of the transition and what areas are central to the multiple hospitals that you will be traveling to. I also work with proven Lenders to assist with a Doctor Loan to help you make a smooth transition into the Seattle area.



Superior Service, Excellent Results

- Certified Residential Specialist (CRS)
- Accredited Buyer's Representative (ABR)
- Certified Negotiations Expert (CNE)
- Highly recommended by clients
- Skilled negotiator

She has always worked hard to find just what we were looking for and worked hard to get it at the right price. She is very personal and professional." -Charles

Our 5/5 DOCTOR LOAN adjusts just ONCE every 5 years!

Introducing our NEW 5/5 Portfolio Adjustable Rate Mortgage (ARM)

Key features:

- ➔ Maximum loan amount up to \$1,500,000*
- ➔ A LOW 2% maximum adjustment cap every 5 years
- ➔ Higher loan-to-value (LTV) options available, including a 95% LTV up to \$750,000*
- ➔ Deferred student loans may be excluded from qualifying ratio requirements
- ➔ No additional cost for 60-day lock
- ➔ Purchase transaction only
- ➔ 680 FICO with 20% down | 660 FICO by exception
- ➔ Delayed occupancy and employment start date up to 120 days | PERFECT for a new employee with a signed employment contract
- ➔ Asset depletion over 180 months allowed up to 70% LTV

Contact me to discuss how this loan program compares to a traditional fixed-rate mortgage and is different than most adjustable rate mortgages available today.

Maryanne Coffman

Sr. Loan Officer

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1ST SECURITY BANK

Home Lending 

Making Home Happen

**All loans are subject to credit approval*