



Home Loans

Ask about our home financing program for medical professionals

As a medical professional who wants to buy a home, you can count on me to help.

Call me to learn more or to get prequalified.⁵



Laura Rench

Chairman's Club
Sr Lending Officer
NMLS ID: 518855
206.686.8188 (Direct)
800 5TH AVE, FLOOR 33
SEATTLE, WA 98104-3176
laura.rench@bankofamerica.com
<https://mortgage.bankofamerica.com/laurarench>

The Doctor Loan is designed to meet the unique needs of medical residents or licensed, practicing doctors, dentists or other eligible medical professionals.¹

Here's how you may benefit from our Doctor Loan:

- **Low down payments.** As little as 5% down on mortgages up to \$1 million and 10% down on mortgages up to \$1.5 million.²
- **Delayed job start.** Start your new position up to 60 days after closing.³
- **Flexible options.** Student loan debt may be excluded from the total debt calculation.⁴
- **Choice of loan types.** Choose a fixed- or adjustable-rate loan.

When you work with Bank of America, you can count on help every step of the way, from application until closing.



¹ An applicant must have, or open prior to closing, a checking or savings account with Bank of America. Applicants with an existing account with Merrill Edge®, Merrill Lynch® or U.S. Trust prior to application also satisfy this requirement. Medical professional (MD, DDS, DMD, OD, DPM, DO, residents, and students whose employment begins within 60 days of closing) must be actively practicing in their field of expertise. Those employed in research or as professors are not eligible. For qualified borrowers with excellent credit. PITIA (Principal, Interest, Taxes, Insurance, Assessments) reserves of 4-6 months are required, depending on loan amount. Other restrictions apply.

² Minimum down payment requirements vary by property type and location; ask for details.

³ If applicant's employment does not commence until after closing, sufficient reserves to handle all debt obligations between closing and employment start date + 30 days must be verified.

⁴ Additional documentation is required.

⁵ Prequalification is neither preapproval nor a commitment to lend; you must submit additional information for review and approval.