

# Physician Home Loan Program



EQUAL HOUSING  
LENDER

Member FDIC

## Attention Physicians, Dentists, Orthodontists, Veterinarians, Residents, and Interns!

Centier Bank has designed a Mortgage Loan Program with you in mind.

### Physician Mortgage Program Features\*:

- No down payment options available to qualified buyers.
  - 100% Loan to Value up to \$2,000,000
  - Residents and Interns are eligible for 100% Loan to Value up to \$1,000,000
- No Private Mortgage Insurance
- No Cash Out Refinances available up to 90% Loan to Value
- Construction financing available
- Student Loan debt not included in debt-to-income calculations
- *Once approved, close up to 90 days prior to your start date when provided with a signed and accepted employment contract*

We know your time is valuable and your situation is unique. Let Centier Bank provide benefits and solutions that fit your home financing needs.

\*Offer valid in Adams, Allen, Bartholomew, Benton, Boone, Brown, Carroll, Clinton, DeKalb, Elkhart, Fountain, Fulton, Hamilton, Hancock, Hendricks, Huntington, Jasper, Johnson, Kosciusko, LaGrange, Lake, LaPorte, Madison, Marion, Marshall, Montgomery, Morgan, Newton, Noble, Porter, Shelby, St. Joseph, Starke, Steuben, Tippecanoe, Tipton, Warren, Wells, White, & Whitley counties. Contact a Centier Bank Mortgage Loan Officer to verify whether a home is in an eligible income area. Physicians, Dentists, Orthodontists, Veterinarians, Residents, and Interns with a MD, DO, DDS, DVM OR DMD designation are subject to credit approval and required to have a Primary Centier Checking Account no later than closing date of loan.

Automatic loan payment from the Primary Centier Checking Account required. Eligible Properties: Single Family Residences, Approved Condos and Townhomes, PUDS only. Must meet Centier program guidelines.