



You've earned a  
unique opportunity.

## The Professional Loan from Flagstar.

If you've recently finished school or are early in your career, student loan debt may be fresh on your mind. However, you've achieved a significant life goal which many strive for, and your earning potential is great. Your next goal may be to find a home and make it your own.

Thankfully, your qualifications have also afforded you another benefit—the opportunity to purchase or refinance a home with our Professional Loan. With low down payments and no mortgage insurance required, it's specially crafted with terms and conditions favorable to you in all 50 states.

### *Features and benefits*

- Loan amounts up to \$1,500,000
- Low or no down payment options
- Adjustable-rate (5/1 and 7/1) options available
- Deferred student debt may be excluded from payment ratios<sup>1</sup>
- Eligible borrowers include: medical resident (Educational License), medical doctor (MD), doctor of dental sciences (DDS), doctor of dental medicine or surgeon (DMD), doctor of optometry (OD), doctor of ophthalmology (MD), doctor of podiatric medicine (DPM), doctor of osteopathy (DO), doctor of veterinary medicine (DVM), Certified Public Accountant (CPA), attorney, and architect.

*Call to learn more.*



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Equal Housing Lender

Member FDIC

**Flagstar<sup>®</sup>**  
**Bank**  
*Crafting solutions for you*

<sup>1</sup>Only the qualifying professional buyer is eligible for exclusion. Deferment must be 12 months beyond closing date. Purchase and rate/term refinance. Primary residence only. Flagstar checking or savings account required. Some restrictions may apply. All borrowers are subject to credit approval. Programs subject to change without notice. Underwriting terms and conditions apply. 08/17