



## KeyBank Physician Loan

### A custom mortgage plan for doctors.

Doctors face unique financial needs. KeyBank understands those needs and offers straightforward, objective advice and customized mortgage solutions. We have designed a program using specialized underwriting tailored to the financial needs of medical doctors.

### Our program offers home financing for your primary residence and features:

- Loans up to \$1.5 million
  - 100% loan-to-value (LTV) to \$750,000
  - 95% loan-to-value (LTV) to \$1 million
  - 90% loan-to-value (LTV) to \$1.5 million
- No Private Mortgage Insurance (PMI) required
- Personalized service
- Owner-occupied purchase and rate/term refinance
- Available for several property types

### Mortgage solutions you can depend on.

Finding the right home loan, one that fits within a sophisticated financial plan, requires big-picture thinking and attention to detail. KeyBank has a full suite of mortgage products and services to match your specific needs. Our dedicated and knowledgeable staff delivers straightforward advice and attractive solutions.

### Call me today to learn more about all our mortgage solutions or go to [key.com/mortgage](http://key.com/mortgage).

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### The loan process

A KeyBank Mortgage Loan Officer will personally guide you through the mortgage process:

- Pre-qualification
- Loan application
- Appraisal of the home
- Loan review/approval process
- Escrow and title preparation
- Processing
- Pre-closing
- Closing/signing of papers
- Title transfer