



Creating Opportunities

Physicians have different needs, that's why we're offering special mortgage financing.

Our doctor loan is designed specifically to meet your needs as a busy physician for the purchase of your primary residence.

- Financing available with no down payment* up to \$650,000 and low down payment up to \$1,250,000.
- Generous loan-to-value ratios for loan amounts up to \$1,750,000.
- Private mortgage insurance is not required – potentially save thousands over the life of the loan
- Single family homes are eligible. Condominiums are allowed with restrictions.
- Student loans that are deferred for 12 months are not counted in qualifying ratios
- Refinances with high loan-to-values are also available

We will go out of our way to meet the demands of your busy schedule and make sure the mortgage loan process is a positive one.

For information on how you can take advantage of this special home financing program from BBVA, give us a call today.

Gene Zink

Mortgage Banking Officer

NMLS #162301

2620 Preston Road

Office: 972.897.4120

Cell: 214.548.3178

gene.zink@bbva.com

<https://www.bbvausa.com/mortgages/genezink>

* Doctor loans include resident and practicing physicians only. 100% LTV not available on condominiums. Condominiums require a down payment. A contribution toward the transaction's closing costs and prepaid items from the borrower's own funds is generally required, except in certain circumstances involving parental gifts. All loans subject to underwriting review. All loans subject to approval, including credit approval. Eligible properties must be located in Alabama, Arizona, California, Colorado, Florida, New Mexico or Texas where BBVA has a market presence. © 2019 BBVA USA Bancshares, Inc. BBVA USA is a Member FDIC and an Equal Housing Lender NMLS #402936. BBVA and BBVA Compass are trade names of BBVA USA, a member of the BBVA Group. Rev. 04/2019 / #440879-E_20107

