

# Union Bank Doctor Loan Program

The Doctor Loan Program offers special terms on an array of fixed-rate and adjustable-rate loans.<sup>1,2</sup> The program is designed to satisfy a variety of individual financial objectives. And it's backed by skilled, personal service—ensuring you have an exceptional experience every step of the way.

## Program features

- Financing up to \$1,000,000 with a maximum LTV of 95%<sup>3</sup>
- No private mortgage insurance (PMI) required for LTVs greater than 80%<sup>4,5,6</sup>
- Available to MDs and DOs
- Student loan debt may be excluded from debt ratios<sup>7</sup>
- Requires automatic payment from Union Bank® checking or savings<sup>8</sup>

## Additional program choices

Choose from an array of loan programs designed to satisfy a variety of individual financial objectives. Program choices include:

- **Jumbo loans up to \$5 million**  
For higher loan amounts, we offer jumbo fixed-rate, amortizing adjustable-rate, and interest-only adjustable-rate portfolio loans to help maximize cash flow.<sup>9</sup>

## We know your time is valuable

Be assured our dedicated team will manage your loan process from application through funding and keep you posted throughout the process.



**TO SCHEDULE A MORTGAGE  
CONSULTATION OR TO APPLY,  
CONTACT YOUR LOCAL  
MORTGAGE CONSULTANT**



**Scott Nygard**

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Loans subject to credit and collateral approval. Not all loan programs are available in all states for all loan amounts. Restrictions may apply. Terms and conditions subject to change.

<sup>1</sup> The Doctor Loan Program is available to MDs and DOs for purchase and no-cash-out refinance transactions of primary residences (SFR, condominium, and PUDs only). Borrowers may only have one active loan under this program. Features applicable to 3-, 5-, 7- and 10-year fully amortized ARMs, 15- and 30-year Jumbo Fixed Portfolio loans only. On 1-unit properties, loan amounts up to \$5,000,000 available on Portfolio Program loans noted above. Additional mortgage loans are available but must be originated under standard guidelines and pricing. Certain terms and conditions may apply, including minimum credit score and reserve requirements, and impact the amount that can be borrowed and the interest rate/APR the borrower will pay. A non-refundable \$550 application fee is required. Borrower is responsible for paying other third party fees (appraisal, title insurance, recording, flood-hazard determination, etc.) and closing costs at loan closing.

<sup>2</sup> With adjustable rate loans, the interest rate can increase after consummation and your payments would increase accordingly.

<sup>3</sup> Program features allow 95% financing up to \$1,000,000 or 90% up to \$1,500,000.

<sup>4</sup> No private mortgage insurance required.

<sup>5</sup> Loans with LTVs ranging from 90.01%-95% are priced at standard rates + 0.500%.

<sup>6</sup> Loans with LTVs ranging from 80.01%-90% are priced at standard rates + 0.250%.

<sup>7</sup> Student loan debt payments deferred for at least 12 months after closing will not be included in the DTI for qualification.

<sup>8</sup> Program requires the borrower to elect Auto Pay from a Union Bank checking or savings account prior to loan closing.

<sup>9</sup> For Jumbo Portfolio Program Mortgage loans:

Minimum credit score and reserve requirements apply and impact the amount that can be borrowed and the interest rate/APR that borrowers will pay. With an interest-only mortgage payment, you will not pay down the loan's principal balance during the interest-only period. Once the interest-only period ends, your payments will increase to pay back the loan's principal and interest. Rates are subject to increase over the life of the loan. Contact your Mortgage Consultant to determine what your payments might be once the interest-only period ends.

