



# MORTGAGES THAT ARE JUST WHAT THE PHYSICIAN ORDERED

We know the road to becoming a physician is not an easy one, and it often leaves you with significant educational expenses to pay. You now have the opportunity to begin your career and generate income, but possibly not in the best position to make a down payment on a new home or to qualify for a large mortgage.

At Banterra, we support our medical community by offering a loan tailored specifically to this situation.

With a Banterra Physician Loan\*, you can enjoy the benefits of:

- No down payment options (some limitations apply)
- Fixed-Rate Mortgage or Adjustable Rate Mortgage (various terms available)
- Employment start date up to 90 days after closing allowed
- Financing for attached or detached single-family residences
- 100% loan-to-value available for mortgages up to \$650,000

SEE BACK FOR DETAILS

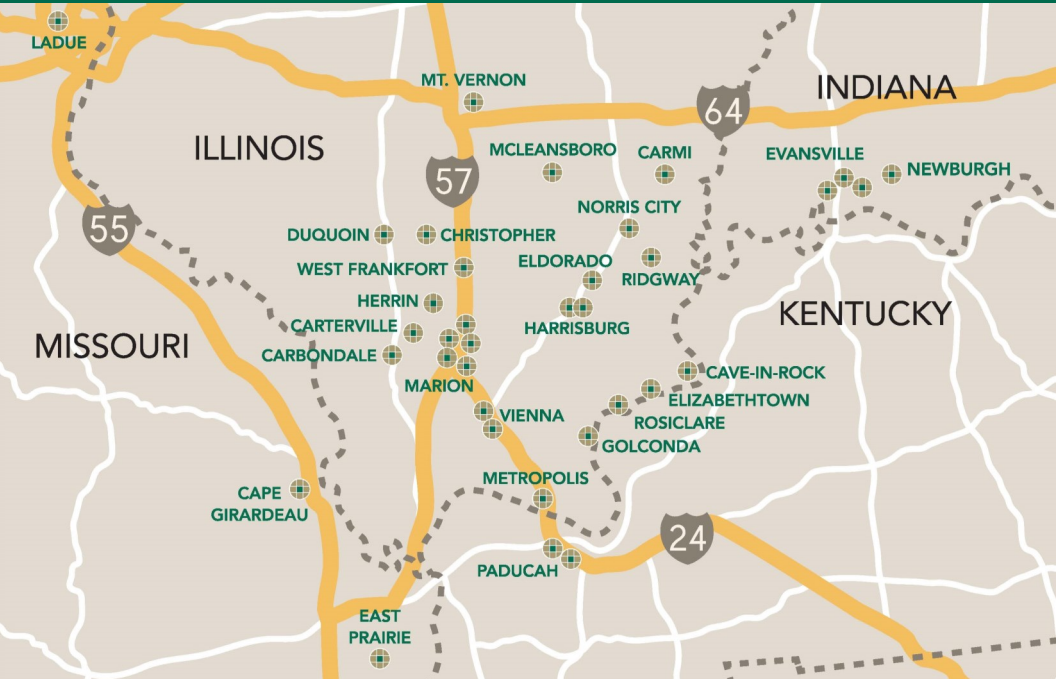


866-BANTERRA (226-8377)

Banterra.com MEMBER FDIC



# 35 CONVENIENT LOCATIONS; 25 LOCATIONS IN SOUTHERN ILLINOIS



TO LEARN MORE ABOUT A BANTERRA PHYSICIAN LOAN  
AND TO SPEAK TO A BANTERRA MORTGAGE CONSULTANT  
CONTACT US AT 844-245-8041 OR BY EMAIL AT  
MORTGAGE@BANTERRA.COM



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\*Medical professional (MD, DDS, DMD, residents, and students whose employment begins within 90 days of closing) must be actively practicing in their field of expertise. Those employed in research or as professors are not eligible.

\*Minimum credit scores will apply. Not all applicants will qualify. Minimum loan amount is \$100,000.

\* Escrow of property tax and insurance are required.

\*Banterra Physician Loan is available to medical doctors (MDs and DOs) including those with less than five years from completion of residency or fellowship program, joining a hospital or medical practice, or purchasing a medical practice (and, in the case of a purchase, the same is either Banterra or seller financed). Banterra Physician Loan is also available to dentists including those with less than five years from completion of dental school or fellowship program, joining an established dental practice, or purchasing a dental practice (and, in the case of a purchase, the same is either Banterra or seller financed).

\*An applicant must have, or open prior to closing, a banking relationship with Banterra. The relationship can be (at a minimum) a checking or savings account.

\*If applicant's employment does not commence until after closing, sufficient reserves to handle all debt obligations between closing and employment start date must be verified. Other restrictions may apply.