



AMERICAN  
PACIFIC  
MORTGAGE

*Proud to be Employee Owned*

# *your* PRESCRIPTION TO **HOMEOWNERSHIP**

LOANS FOR **MEDICAL PROFESSIONALS**





MEDICAL PROFESSIONALS  
LOAN PROGRAM

# FOCUS ON YOUR CAREER WHILE WE HANDLE THE *details*

As a medical professional, you've dedicated years to **building your career and helping others**. But when it comes to buying or refinancing a home, it can often feel like the odds are stacked against you. Between student loan debt, lack of traditional income history, limited credit history, and the high upfront costs of purchasing a home, the path to homeownership can seem out of reach.

**That's why we've created the Doctor Loan**—a program specifically designed to meet the **unique needs** of medical professionals like you. Whether you're a newly graduated doctor with an employment contract or an experienced professional looking for a new place to call home, this program offers solutions to the challenges many in your field face.

**Your career is about making a difference**—let us help you take the next step toward owning the home you've always envisioned. **Let's get started!**





# WHAT MAKES THE DOCTOR LOAN PROGRAM *different?*

As a medical professional, **your career is unique**—and your home financing should be, too. The Doctor Loan is designed to address the specific challenges and needs of doctors, dentists, podiatrists, ophthalmologists, and veterinarians, offering benefits that traditional loan programs simply can't match. Here's what sets it apart:



Tailored for medical professionals



Up to 100% Financing



No mortgage insurance required



High loan amounts with more flexibility



Low reserve requirements



Short or incomplete job history accepted with employment contract



Focused on purchase and refinance transactions



Non-traditional credit allowed

# WHO Qualifies?

This program is tailored to meet the specific needs of medical professionals, ensuring that homeownership is within reach, even for those just starting their careers.



## Eligible Degrees:

- M.D.**  
(Doctor of Medicine)
- D.O.**  
(Doctor of Osteopathic Medicine)
- D.D.S.**  
(Doctor of Dental Surgery)
- D.M.D.**  
(Doctor of Medicine in Dentistry)
- D.V.M.**  
(Doctor of Veterinary Medicine)



## Eligible Professionals:

- Medical Doctors**
- Dentists**
- Podiatrists**
- Ophthalmologists**
- Veterinarians**



## Employment Requirements:

- Future employment contracts or terms of employment acceptance are acceptable.
- New 1099 contract income allowed without 1-2 years of employment history.



## Exclusions:

- Not available for Chiropractors, Nurses, or Pharmacists.
- Doctor Loan not available in states: AK, CA, DC, HI, ME and NV



BREAKING DOWN THE  
**LOAN** *Process*

The Doctor Loan streamlines the process for medical professionals, removing traditional barriers like extensive job history or large down payments, so you can focus on your career while securing the home you deserve.



**STEP 1**  
Check Your Eligibility

- Confirm you meet the program's eligibility requirements, including degree type, profession, and credit score.
- Review your employment status to ensure future contracts or 1099 income are acceptable.



**STEP 2**  
Prequalification/Pre-Approval

- Submit basic information about your finances, credit score, and employment contract to get prequalified.
- Your Loan Officer can help determine your borrowing potential, loan amount, and financing options.



**STEP 3**  
Loan Application

- Provide required documentation, such as employment contract or verification of terms of employment acceptance.
- Work with your loan officer to select the right loan terms for your needs.



**STEP 4**  
Employment Verification

- If your income is based on a future contract, ensure it's reviewed and verified during the approval process.
- Education counts towards employment history



**STEP 5**  
Approval

- The underwriting team evaluates your application and confirms your eligibility for 100% financing or reduced LTV options.
- Approval includes any outstanding items to get your loan closed.



**STEP 6**  
Closing

- Once approved, finalize the details of your loan and close on your new home or refinance.
- Enjoy the benefits of no mortgage insurance and customized loan terms.



**STEP 7**  
Move In or Start Saving

- If purchasing, move into your new home with little to no upfront costs.
- If refinancing, enjoy lower rates or better loan terms that fit your financial goals.





# YOUR FUTURE *Starts Here*

As a medical professional, you've worked hard to build your career, and **now it's time to build your future.** Our Doctor Loan was designed with you in mind, providing a solution to the unique challenges you face when buying or refinancing a home. Whether it's overcoming high student debt, qualifying with a future employment contract, or avoiding the burden of a large down payment, **this program makes homeownership achievable.**

With benefits like 100% financing, no mortgage insurance, and flexible eligibility criteria, the Doctor Loan allows you to focus on what matters most—your career, your family, and your dreams. You've already made a difference in the lives of others; now **let us help you make the next big step** in your own.



# LET'S GET **STARTED** *Today!*

**Ready to take the first step toward owning your dream home?** We're here to guide you through the process, answer your questions, and help you find the perfect solution for your needs.





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## About APM

As a company, we embrace the concept of homeownership with enthusiasm and optimism for housing in America. Every employee at American Pacific Mortgage takes personal ownership in ***Creating Experiences That Matter™*** for our customers and consumers. Every transaction represents a family, a home, and a life decision — we understand and value that our participation is a privilege and that our job is to delight everyone involved in the loan process.



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