

Presented by DoctorLoanPrograms.com™ + The Physician Loan-to-Home Program™

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Step 1 Get Started Today (10–15 Minutes)

- √ Start a FREE Pre-Approval Request
- √ Upload your employment contract / offer letter
- √ Use the Doctor Mortgage Calculator to estimate payments
- √ Choose your comfortable monthly payment and price range
- √ Share your target city / neighborhood + desired move-in timeline
- √ Book a 15-minute consult with your Doctor Loan Specialist

Step 2 Within the First Week

- √ Gather the last 60 days of bank and asset statements (all pages)
- ✓ Include student-loan statements and repayment plan details
- ✓ Provide your medical / dental license or NPI number
- ✓ Get matched with a Doctor-Focused Realtor (50-state network)
- √ Set your relocation timeline and desired close date
- √ Obtain a homeowners insurance quote
- ✓ Opt-in for market and rate updates (optional)

Step 3 Under Contract — Offer Accepted

- √ Submit signed purchase agreement and all addenda
- ✓ Open escrow, order appraisal, and schedule inspection
- ✓ Provide earnest money deposit (EMD) receipt
- √ Select title / escrow company and confirm wire instructions
- √ Request seller-paid closing costs (up to 3–4% where permitted)
- √ Submit condo / HOA documents (if applicable)
- √ Bind homeowners insurance and send binder to lender
- ✓ Wire final funds to close (verify instructions by phone)

Step 4 Your Path from Loan to Home

- √ Get Pre-Approved special doctor loan terms (0-5% down, no PMI)
- √ Define your budget and timeline
- ✓ Match with a Doctor-Focused Realtor
- √ Make an offer and finalize your loan
- √ Close and move in you're officially home!

Educational use only — not a commitment to lend. Eligibility, terms, and availability vary by lender and location. Equal Housing Lender.