RESIDENT AND PRACTICING PHYSICIAN LOAN OVERVIEW

We’re Proud to Offer the Best Professional Mortgage Loan for Banner Residents and Physicians with 100% Financing Fixed and Arm Rates

RESIDENT AND PRACTICING PHYSICIAN LOAN OVERVIEW

Available to Residents, Fellowships, and existing Medical Doctors. Eligible Medical Professions include MD's, DO's, DMD's and DDS's

No Private Mortgage Insurance required

Gift Contributions Allowed

Purchase and Rate/Term Refinance loans

1-2 unit Primary Residence

Single-family, Condominium, and Townhouse

Eligible Professionals with 10 years or less practicing:

- Loans up to $1,000,000 with 0% down payment
- Loans up to $1,500,000 with 5% down payment
- Loans up to $2,000,000 with 10% down payment

Eligible Professionals with greater than 10 years practicing:

- Loans up to $2,000,000 with 10% down payment

10, 15, 20, and 30 year fixed rates

5, 7, and 10 year ARMS available

DTI up to 45%

1099 contract income allowed without 2 years of history if contract states minimum base salary

In most cases, 2-4 months of mortgage payment reserves are required

Other Jumbo Loan Programs with loan amounts up to $5,000,000+

SCENARIOS FOR A NEW PRIMARY RESIDENCE:

<table>
<thead>
<tr>
<th>PRIMARY RESIDENCE</th>
<th>LOAN TO VALUE</th>
<th>MAX LOAN AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident and Practicing Physicians Purchase</td>
<td>100%</td>
<td>0% DOWN PAYMENT</td>
</tr>
<tr>
<td>Purchase</td>
<td>95%</td>
<td>up to $1,500,000</td>
</tr>
<tr>
<td>Second Home</td>
<td>90%</td>
<td>up to $2,000,000</td>
</tr>
</tbody>
</table>

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HIGHLIGHTS

- Available to Residents, Fellowships, and existing Medical Doctors.
- Eligible Medical Professions include MD's, DO's, DMD's and DDS's
- No Private Mortgage Insurance required
- Gift Contributions Allowed
- Purchase and Rate/Term Refinance loans
- 1-2 unit Primary Residence
- Single-family, Condominium, and Townhouse
- Eligible Professionals with 10 years or less practicing:
  - Loans up to $1,000,000 with 0% down payment
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- 1099 contract income allowed without 2 years of history if contract states minimum base salary
- In most cases, 2-4 months of mortgage payment reserves are required
- Other Jumbo Loan Programs with loan amounts up to $5,000,000+

ONE-TIME CLOSE CONSTRUCTION & RENOVATION MORTGAGE

Build your home with the support you need. At BMO Harris Bank®, we know that challenges can often arise while constructing your home, but with our One-Close Construction Mortgage we have the financing solutions to help complete your project. This loan option is specifically tailored to help save you time, money and stress during construction of your home.

Benefits of a BMO Harris One-Time Close Construction & Renovation Mortgage include:

- The option to finance for the construction and permanent phases of the homebuilding process with only one closing required
- The choice of fixed and adjustable rate mortgage (ARM) options
- An opportunity to lock in the same rate for your construction and end loan†
- Greater flexibility, convenience and cost savings
- Competitive Loan-to-Value options

ADDITIONAL BENEFITS

- Student loans that are deferred for 12 months are not counted in qualifying ratios
- Will close on your home 90 days before your effective start date with signed Employment Contract

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*Extended interest rate lock period varies by loan type and loan amount. Bank product and services are subject to bank and credit approval. BMO Harris Bank N.A. Member FDIC
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Special offers subject to change at any time without notice
Only available for primary residences (1-2 unit single family, condominiums and townhomes) and is available for up to 100% financing for eligible states.
Licensed medical doctors include Doctors of Medicine (MD), Doctors of Dental Surgery (DDS), Doctors of Dental Medicine (DMD) and Doctors of Osteopathic Medicine (DO). Resident is a person who has received a medical degree and who practices medicine under the supervision of fully licensed physicians, usually in a hospital or clinic.
A residency may follow the internship year or include the internship year as the first year of residency. Fellowship is an additional specialty training period for certain fields. Fellowship follows residency when required.
Physicians that have been practicing for more than 10 years are limited to 90% financing.
Special offers are subject to change. Closing costs discount of $150 on a new BMO Harris mortgage loan with Auto Pay. Additional loan pearls: You can lock in the same rate for your construction and end loan. Eligible Professionals with 10 years or less practicing:
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BMO HARRIS BANK®
BUILD YOUR HOME WITH THE SUPPORT YOU NEED.

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