Receive a customer credit on your mortgage loan closing costs with a new or existing U.S. Bank account¹. Take 0.25% of your loan amount and deduct it from your closing costs, up to a maximum of $1,000².

Mortgage options for physicians.

Physicians who have six months left in their residency or physicians who have completed their residency within the past ten years can take advantage of today’s competitive mortgage interest rates and purchase a home now.

- Fixed and adjustable rate options
- Construction loans
- Borrow up to $3,000,000
- Low down payment options
- Gift funds may be used for down payment
- Mortgage insurance not required

Eligibility requirements:

- Doctors of Medicine (M.D.) and Doctors of Osteopathic Medicine (D.O.) that have accepted a permanent position
- Physicians who have six months left in their residency or physicians who have completed their residency within the past ten years
- Income from your permanent position will be used in loan approval

Call today to learn more.

¹To receive the U.S. Bank Customer Credit, you must have opened or have an existing account with U.S. Bank prior to receiving final approval on your mortgage loan. Applicable U.S. Bank accounts include but are not limited to: credit card, reserve line, checking, savings, money market, mutual funds account (including single or account package), auto loan or pre-existing mortgage loan. ²The U.S. Bank Customer Credit is calculated as 0.25% of the loan amount. The maximum mortgage credit is $1,000 for purchase transactions. For existing U.S. Bank home mortgages, the maximum refinance credit is $300. For external refinance transactions, the maximum credit is $1,000. The U.S. Bank Customer Credit can only be used once every 12 months on the same property, unless it is a construction loan and paying off a U.S. Bank home mortgage. American Dream and Bond Loans are not eligible for the U.S. Bank Customer Credit. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates, program terms and information are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgage, Home Equity and Credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC.