



A house call  
that **leads**  
you home.

## The BMO Harris Physicians' Mortgage Program.

### You're going places. We can help.

At BMO Harris Bank, we believe healthcare professionals spend their time helping others and now it is our turn to help them, especially when it comes to homebuying. That's why we're pleased to offer the BMO Harris Physicians' Mortgage Program<sup>1</sup>.

Open to residents, fellows and licensed medical doctors<sup>2</sup>, the program is designed to help eliminate many of the roadblocks to mortgage financing faced by physicians<sup>3</sup>. Plus, you can get up to a \$200 closing cost discount<sup>4</sup>.

#### We put property within reach with features like:

- No income history requirement (proof of future income, like residency or employment contracts, is required)<sup>5</sup>
- Flexible debt-to-income underwriting guidelines
- No private mortgage insurance requirement
- The ability to borrow up to:
  - 100% on mortgages up to \$750,000<sup>3</sup>
  - 95% on mortgages up to \$1 million<sup>3</sup>
  - 90% on mortgages up to \$1.5 million<sup>3</sup>

#### Other advantages:

- All standard fixed- and adjustable-rate mortgage products are available
- No special fees or premiums for program participants
- Available for new purchase or refinance
- Employment start date can take place within 60 days of closing
- Various property types are allowed<sup>1</sup>

Let's get moving.

Talk to us today.  
[bmo.com/housecall](https://bmo.com/housecall)



We're here to help.™

Special offers subject to change at any time without notice.

<sup>1</sup> Only available for primary residence (1-2 unit single family, condominium and townhomes) and is limited to AZ, FL, IL, IN, KS, MN, MO, WA, WI. Investment properties are excluded.

<sup>2</sup> Licensed medical doctors include Doctors of Medicine (MD), Doctors of Dental Science (DDS) 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 required for certain fields. Fellowship follows residency when required.

<sup>3</sup> Physicians that have been practicing for more than 10 years are limited to 90% financing. Physicians who take out mortgage loans equal to 100% financing will not hold equity in the property until sufficient principal payments are made to reduce the outstanding balance of the mortgage loan below the appraised value of the property and/or the property's appraised value appreciates.

<sup>4</sup> Special offers are subject to change. Closing cost discount of \$100 on a new BMO Harris mortgage loan with Auto Pay from your BMO Harris Smart Money™ Account, BMO Harris Smart Advantage™ Account or BMO Harris Select Checking® Account. The monthly maintenance fee for BMO Harris Select Checking® is \$15. The monthly maintenance fee for BMO Harris Smart Money™ Account is \$5. The monthly maintenance fee for BMO Harris Smart Advantage™ Account is \$0. Closing cost discount of \$200 on a new BMO Harris mortgage loan with Auto Pay from your BMO Harris Premier™ Account or BMO Harris Portfolio Checking® Account. The monthly maintenance fee for BMO Harris Portfolio Checking® is \$25. The monthly maintenance fee for BMO Harris Premier™ Account is \$30. FHA loans do not require Auto Pay to receive this discount. Mortgage closing cost discount can only be applied to the purchase or refinance of a primary residence and does not apply to Refi-Xpress loans, home equity loans, interim, lot and recreational land loans. Auto Pay means periodic scheduled payments automatically deducted from your BMO Harris checking account, as applicable, to pay the loan. When you sign up for Auto Pay, you authorize the Bank to draw your account for all amounts then due, including any late fees and any other charges. Checking account opening subject to bank approval. Customers who currently have a BMO Harris checking account that does not qualify for this offer may switch to a BMO Harris checking account that does qualify for this offer prior to or at closing.

<sup>5</sup> Proof must show that employment will start within 60 days of closing.

Banking products and services are provided by BMO Harris Bank N.A. and are subject to bank and credit approval.

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