



A mortgage program specifically for practicing dentists

That's just how we operate

You logged the hours. You earned your degree. You're set with a job. You deserve to be rewarded for your hard work. Huntington's physician mortgage program is tailored specifically to medical doctors, dentists, and veterinarians who are actively participating in their field¹.

Huntington provides special **benefits** for employees of Ohio Dental Association, including a **\$500 closing cost discount**².

The program offers a wide range of options, including 100% financing up to \$1,000,000, 95% financing up to \$1,750,000, and 89.99% financing up to \$2,500,000¹. Other features include:

- **No private mortgage insurance requirement.**
- **No prepayment penalty.**
- **No restrictions on residency status.** We have an income-based student calculator for anyone in a residency or fellowship program to help determine financing options.

For more information, contact:



Brian Scarpino

Mortgage Loan Officer - Retail

NMLS# 1492589

600 South High Street

Columbus, OH 43215

o: (614) 331-2249

e: brian.s.scarpino@huntington.com

www.huntington.com/mortgage/scarpino-brian

¹Program only available to medical doctors who have a minimum degree of M.D., D.O., D.M.D., D.V.M., or D.D.S. and proof of sufficient income or active employment contract with proof of sufficient income and reserves. Minimum reserves required vary depending on amount of the loan. Maximum loan amount at 100% financing is \$1,000,000, at 95% financing is \$1,750,000 and 89.99% financing is \$2,500,000. Loan-to value (LTV) financing options vary based on customer FICO score. Maximum overall loan amount is \$2,500,000 with a maximum overall cash out option of \$250,000 for refinances. Program is limited to the purchase or refinance of a primary residence.

²Offer limited to one closing cost discount per loan.

All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions, and restrictions may apply.

