PACIFIC BAY LENDING GROUP

Lock Desk: 714-367-5125 (2227)
https://pacificbaylendinggroup.com

PACBAY MEDPRO

A smarter mortgage path for medical professionals.

High-LTV financing designed around strong career trajectories, projected income and the realities of medical training.

100% LTV	100% LTV	95% LTV
Up to $1.5M	Up to $1.0M	Up to $2.0M
720 FICO | 1-unit Primary	700 FICO | 1-unit Primary	700 FICO | 1-unit Primary

PROGRAM HIGHLIGHTS

- Projected income may start up to 150 days after the Note Date
- Eligible student loan payments may be excluded for qualifying residents or fellows
- Purchase and Rate/Term Refinance
- Primary Residence Only
- No Mortgage Insurance required at closing
- U.S. Citizens, Permanent Residents and eligible Non-Permanent Residents

ELIGIBLE MEDICAL PROFESSIONALS

- Physicians (MD, DO), Including Ophthalmologists & Psychiatrists
- Podiatrists (DPM)
- Veterinarians (DVM, VMD)
- Dentists (DDS, DMD)
- Pharmacists (PharmD)
- Physician Assistants (PA)
- Optometrists (OD)
- Nurse Anesthetists (CRNA with DNAP/DNP)
- Nurse Practitioners (NP)
- Residents, Fellows, or Interns with one of the above degrees

HAVE A MEDPRO SCENARIO?
Submit it for an eligibility review.

Submission Form