



PARADIGM VISION
GROUP



SHANTRECE THOMAS

LUXURY REAL ESTATE

HOMEBUYING SECRETS FOR BUSY HEALTHCARE PROFESSIONALS



www.shantrecethomas.com

INTRODUCTION

Dreaming of owning your perfect home but feel like it's out of reach? If you're a dedicated physician, nurse, or dental professional, there's great news — you have options made just for you!

With our exclusive mortgage program, you could qualify for 100% financing with no private mortgage insurance (PMI) — helping you keep more money in your pocket and stress off your shoulders.

In this friendly guide, you'll learn exactly how this unique program works, how it helps you overcome the challenges busy clinicians face, and the simple next steps to make your dream of homeownership a reality.

Your new front door is waiting — let's open it together!



WHO IS THIS GUIDE FOR?

This guide is designed for dedicated physicians, nurses, dentists, residents, and healthcare providers ready to stop renting and start building wealth through homeownership — without letting student loans or a busy schedule get in the way.

WHY SPECIAL HOME LOANS EXIST FOR MEDICAL & DENTAL PROFESSIONALS?

Lenders and banks know that most healthcare professionals have:

- High earning potential,
- Stable job security, and
- Lower risk of default.

BUT... they also know you often carry big student loans and have limited time to build savings. So, to help you buy sooner, many lenders created Physician Mortgage Loans (Doctor Loans), Nurse Home Loan Programs, and Credit Union options with flexible requirements.

KEY PROGRAM BENEFITS AND HOW THEY WORK

1. 0–5% Down Payment Options

Doctor and Nurse Loan Programs allow as little as 0% down for qualifying buyers. This means you don't have to drain your savings or wait years to save up 20% — you can invest that cash in your new life instead.

2. Student Loan Debt Excluded from Debt Ratio

Lenders know student debt can be massive — so some programs exclude deferred student loans from your DTI (Debt-to-Income) ratio, or use an adjusted, lower payment amount when calculating what you can afford. This means you can qualify for a higher purchase price — or have lower payments — even if your student loans look huge on paper.

3. Fast Approval & Streamlined Closing

Lenders offering healthcare programs understand your demanding work hours. Many have dedicated underwriters and streamlined documentation — so you can close quickly without endless paperwork. No more juggling night shifts with mountains of forms. You'll get clear, simple guidance so you can move into your new home faster — with less stress.



OTHER COMMON BENEFITS TO LOOK FOR

- **No Private Mortgage Insurance (PMI):**
Physician loans often waive PMI, saving you hundreds per month compared to conventional loans with low down payments.
- **Higher Loan Limits:**
Some programs allow higher loan amounts to match the housing costs in desirable neighborhoods.
- **Flexible Employment Requirements:**
Residents and new attendings may qualify before starting their new job, using a signed contract or offer letter instead of pay stubs.



HOW TO GET STARTED

Step 1: Scan the QR Code

Step 2: Take the 2-minute quiz

Step 3: A member from our team will contact you in 24-48 hours of completing the quiz



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