



MORTGAGES

Special home loan financing for medical and dental professionals like you.

You work hard to serve the needs of your community. Reward yourself with a First Citizens Bank home loan designed especially for doctors, medical professionals and dentists.

We'll make purchasing your new home as easy and convenient as possible — and we'll be with you every step of the way.

What we offer

- No down payment on loan amounts up to \$1,000,000
- Additional financing options available for loan amounts up to \$3,000,000
- Loans for primary residences and second homes
- Flexible fixed-rate and adjustable-rate loan terms
- No requirement for Private Mortgage Insurance
- Relationship discount¹

Eligible participants must be active, not retired and include but are not limited to those with medical doctorate degrees, dentists, medical interns, residents, fellows and licensed physicians. Also eligible are optometrists, podiatrists, nurse practitioners, nurse anesthetists and physician assistants.

Ready to get started?

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¹To qualify for a mortgage rate discount of -.125% off the rate, you must deposit (in new funds to the bank) a minimum of \$100,000 or have an existing deposit of \$250,000 with First Citizens Bank. New funds must be deposited into an existing or newly opened First Citizens Bank deposit account in the name of at least one borrower. Verification of funds deposited will occur after final loan approval and prior to preparing documents the borrower(s) must sign to close the loan. New funds are those funds that have not been on deposit with First Citizens Bank within 30 days of your application date and new funds cannot be withdrawn and utilized for down payment or closing costs. Mortgage rate discounts are taken off the rate on fixed-rate mortgages and off the initial fixed rate on adjustable-rate mortgages. Only new loans funded with First Citizens Bank are eligible for mortgage rate discounts. Relationship rate discount offer may be discontinued at any time without notice.

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