# Enhance Your Recruitment and Retention with the PhysicianLoans Mortgage Program



A Unique Benefit Exclusively for Healthcare Employers who cover their physicians with PSET's Group Long Term Disability Plan

### Attract Top Physician Talent with Specialized Home Loan Financing Solutions

As a healthcare employer, you understand that recruiting and retaining skilled physicians is critical. Through your partnership with PSET's Group Long Term Disability (LTD) plan, you can offer your physician employees access to a tailored home financing program that eases relocation costs and supports long-term stability.

## The PhysicianLoans Mortgage Program Advantage:



#### Specialized Financing, Designed Just for Physicians

#### • Product Highlights

- \$0 Down Payment Options for Loans up to \$1 Million
- Only 10.1% Down for Loans up to \$2.5 Million
- No PMI Required Only for the PhysicianLoans product, offering significant savings compared to other loans.

#### • Unique Underwriting Benefits

- 50% Debt-to-Income Ratio Increases chances for approval, making the process more accessible for physicians.
- Flexible Relocation Solutions Physicians can close on their new home before starting a new role, reducing the stress of relocating for employment.
- Independent Contractors and 1099 Physicians Eligible Manual underwriting allows consideration of full financial profiles, a valuable benefit for self-employed physicians.



#### **Exclusive \$750 Closing Cost Credit**

Provide your physicians with a \$750 buyer credit toward their closing costs—a unique incentive to help cover relocation and home-buying expenses with ease.

When discussing the program with your dedicated PhysicianLoans professional. use code: **PSET** to recieve the discount.



This is a PSET arranged discount and only available to physicians participating in the PSET program.



Trusted Mortgage Advisors Available with No Pressure, Just Expertise

With easy access to dedicated mortgage professionals, your physicians can get answers to their questions quickly, without any obligation.

This "easy button" approach allows them to consult with a trusted expert, even if they're not ready to buy yet.



Phone: 877-593-9313



Email: info@physicianloans.com



Online Form: Connect with a PhysicianLoans Expert and use code: PSET

A unique benefit for healthcare employers to enhance physician recruitment, retention, and relocation support!

#### Give Your Physicians a Competitive Edge with a Meaningful Benefit

Help your physicians settle in and succeed by providing a financing program designed specifically for them. Through PSET's PhysicianLoans Program, you're not only offering financial savings but also ensuring they feel supported and valued in their professional and personal journeys.

#### PhysicianLoans Program: The Peace of Mind You Deserve

Housing is one of the greatest stressors facing professionals today—especially for physicians relocating for residency, fellowship, or new opportunities. Our specialized PhysicianLoans Program is designed to alleviate that burden, offering more than just financial savings. You'll gain peace of mind, knowing you have trusted advice from a team that has been serving the mortgage needs of the medical community for over two decades.



#### Why Choose Our PhysicianLoans Program?

- Tailored Expertise: Benefit from advisors who understand the unique challenges physicians face.
- Trusted Experience: Over 20 years helping healthcare professionals secure the homes they need, no matter where their career takes them.
- Focus on Care, Not Paperwork: We handle the details so you can focus on what truly matters—your patients and your practice.

### Use Code: PSET for a \$750 closing cost credit

Let us help you settle into your new home with confidence and peace of mind.



Call: 877-593-9313



Email: info@physicianloans.com