



usbank.com/mortgage

Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of \$1,000.¹ You may be eligible for this customer credit with a U.S. Bank Smartly™ Checking account, or with either an existing U.S. Bank Personal Checking Package or U.S. Bank first mortgage.²



Vasili Sakkas

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To learn more,
[visit my mortgage loan officer webpage.](#)



Mortgage offers for physicians


You put in the time, energy and commitment to establish yourself in the medical field. Now take advantage of our competitive interest rates and favorable terms to purchase your new home. You conquered your education – now get the home you deserve.

- Fixed- and adjustable-rate options
- Loan amounts up to \$3,000,000
- Gift funds may be used for down payment
- Mortgage insurance not required

Eligibility requirements:

- Doctors of Medicine (M.D.) or Doctors of Osteopathic Medicine (D.O.) who have accepted a permanent position
- Physicians who have six months left in their residency or fellowship and physicians who have completed their residency within the past ten years
- Income from your permanent position will be used in loan approval



 1. For purchase or refinance transactions, the maximum credit is \$1,000. Certain mortgages may not be eligible for stated credits. Offer may not be combined with any other mortgage offers and can only be applied once per property within a 12-month period. 2. To receive the U.S. Bank customer credit, a U.S. Bank Smartly™ Checking account must be established prior to final loan approval, or must have either an existing U.S. Bank Personal Checking Package or first mortgage with U.S. Bank. A minimum of \$25 is required to open a U.S. Bank Smartly™ Checking account. For a comprehensive list of account pricing, terms and policies, see the Consumer Pricing Information disclosure and Your Deposit Account Agreement. These documents can be obtained by contacting a U.S. Bank branch or calling 800-872-2657. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgage, home equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2024 U.S. Bank