You work hard to serve the medical needs of your community. Reward yourself with a First Citizens home loan especially designed for doctors and physicians. We’ll make purchasing your new home as easy and convenient as possible, and we’ll be with you every step of the way.

**SPECIAL MORTGAGES FOR MEDICAL DOCTORS**

**A Happy Home Starts With Healthy Financing**

**BENEFITS INCLUDE:**

- Up to 100% financing for loan amounts up to $1,000,000
- Additional financing options available for loan amounts greater than $1,000,000
- Flexible fixed-rate and adjustable-rate loan terms available
- Comprehensive financial review available with our mortgage, insurance and wealth management specialists*
- Loans available for primary residences and second homes
- Private Mortgage Insurance is not required

* Investments in securities, annuities and insurance are not insured by the FDIC or any federal government agency; may lose value; are not a deposit or other obligation of, or guaranteed by, any bank or bank affiliate; and are subject to investment risks, including possible loss of the principal amount invested.

Normal credit approval applies. Member FDIC. Equal Housing Lender.

**Ready to get started?**
Carolyn Macintosh | NMLS# 328205
Mortgage Banker
450 East Henry Street
Spartanburg, SC 29302
864.596.5014
carolyn.macintosh@firstcitizens.com

firstcitizens.com