

## THE DOCTOR LOAN

JUST WHAT THE  
**DOCTOR**  
ORDERED



# ACHIEVING YOUR HOME BUYING DREAM: WITH BENEFITS DOCTORS WANT

The ultimate guide to tapping into  
your home buying power.

# TABLE OF CONTENTS

**03** DOCTOR LOAN INTRODUCTION

**04** REAL ESTATE BENEFITS PROGRAM

**05** HOME INSPECTION

**06** LOGANLOVED FOUNDATION

**07** HEALTH INSURANCE PROGRAMS

**08** ABOUT THE TEAM



(801) 214-0990

Utah Best Real Estate Team Century 21 Everest 1149 Legacy Crossing Blvd #100 Centerville, UT 84014



## Introducing the *Doctor Loan*

At Utah Best Real Estate-Cardinal Financial team, we know that student loan debt can be an obstacle that prevents you from achieving your dream of owning a home. If you're a resident, recent med school graduate, or in the early stages of your medical career, the Doctor Loan may be the solution for you.

### Doctor Loan Features

- Primary residence
- Purchase and rate/term refinance
- Maximum loan-to-value (LTV) up to 97%
- Loan amounts up to \$1M with 5% down payment
- Loan amount up to \$1.5M with 10% down payment
- 5/1 and 7/1 adjustable rate mortgages available
- Deferred student debt may be excluded from payment ratios\*
- Interested party contributions allowed
- Existing physicians/doctors, dentists, oral surgeons practicing less than one year may be eligible
- Future/projected income may be considered under certain circumstances (purchase only)

### Eligible Borrowers Include

- Newly licensed medical residents may be eligible
- Medical Doctor (MD)
- Doctor of Dental Science (DDS)
- Doctor of Dental Medicine (DMD) or surgeon
- Doctor of Optometry (OD)
- Doctor of Ophthalmology
- Doctor of Osteopathy (DO)
- Doctor of Pediatric Medicine (DPM)

Get started today by contacting Utah Best Real Estate-Cardinal Financial team and make your dreams of owning a home a reality

APPLY AT

[www.utahbestrealestate.com/lp/doctorloan/](http://www.utahbestrealestate.com/lp/doctorloan/)

(801) 214-0990

Utah Best Real Estate Team Century 21 Everest 1149 Legacy Crossing Blvd #100 Centerville, UT 84014



# EMPLOYEE REAL ESTATE BENEFITS

## *Helping Employees Save Money!*

Whether you are moving across the city or across the world, we have access to the very best and qualified Realtors to assist you in your relocation transition. Our agents and partnering firms help clients sell and buy homes all over the country. We assist local families, military families returning from overseas, corporate executive moving to a new career opportunity, or families to looking for vacation homes.

**"WE ARE READY TO MAKE YOUR CLIENTS AND EMPLOYEES HOUSE A HOME"**

## Benefits

A full service program for all your real estate needs!

- Listing Home
- Purchase Home
- Home Inspection
- Home Warranty
- Local expertise
- Benefit Partner Program
- Residential Mortgage Service
- Local Tour
- Appraisal
- And much more!



## How It Works

- We Partner with Agents that have been licensed and are full-time for years - this isn't some side gig.
- They are a Top Performer in the area and have a track record of success.
- We'll build your Real Estate Profile and search our database for licenses Realtors to find the local pros who know exactly how to help with your situation.
- You'll speak with the best Licensed Agent who can help get your current home listed or assist in finding the home of your dreams.

(801) 214-0990

Utah Best Real Estate Team Century 21 Everest 1149 Legacy Crossing Blvd #100 Centerville, UT 84014





# Inspected Once, Inspected Right!

***A home is the biggest purchase you'll ever make, so it's important to understand the condition of your investment. Let Home Inspectors for Utah provide the thorough inspection you expect and a report you can rely on to make a confident decision***

## **Certified Professional Inspector**

As a Certified Professional Inspector® trained by InterNACHI® - the International Association of Certified Home Inspectors - I have the knowledge to spot problems with materials, installation and workmanship that other inspectors might miss.

I follow a comprehensive Standards of Practice, which ensures that you receive a detailed and accurate home inspection. I also abide by a strict Code of Ethics, which puts your interests first and protects your rights as a consumer.

I understand how stressful a real estate transaction can be. So, whether you're buying or building a new home, selling the one you're in or purchasing an investment property, let Home Inspectors for Utah give you the peace of mind you deserve to make the right choice for your family's future.



**Mark Apuna**  
*President*

InterNACHI® Certified Professional Inspector®

Phone: (801) 683-6775

Email: [mark@homeinspectorsforutah.com](mailto:mark@homeinspectorsforutah.com)

[www.homeinspectorsforutah.com](http://www.homeinspectorsforutah.com)





In Memory of Logan Kade Johnson

# TOGETHER: WE CAN GIVE BACK

*We are truly dedicated to help you with all your Real Estate needs while giving back together for a great cause.*

**LOGANLOVED** nonprofit organization that was created by Nikki Nunez, Logan's mom. For every Real Estate transaction, a donation will be provided to the LoganLoved foundation, where families in grief will be helped with their medical bills.



[www.facebook.com/LoganLoved](https://www.facebook.com/LoganLoved)



# HEALTH INSURANCE BENEFITS

How can I help?

- Talk with you about all your options
- Provide flexible coverage options
- Custom tailor your coverage to meet your needs and budget

## You May Be **ELIGIBLE** If

**1. Change in residence:** Household moves that qualify are

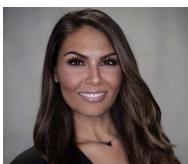
- Moving to a new home in a new Zip code or county
- Moving to the U.S. from a foreign country or United States territory
- If you're a student, moving to or from the place you attend school

**2. Loss of Coverage:** You may qualify for a Special Enrollment Period if you or anyone in your household lost qualifying health coverage in the past 60 days OR expects to lose coverage in the next 60 days.

**3. Got Married:** Pick a plan by the last day of the month and your coverage can start the first day of the next month.

**4. Had a baby, adopted a child, or placed a child for foster care:** Your coverage can start the day of the event — even if you enroll in the plan up to 60 days afterward.

**5. Got divorced or legally separated and lost health insurance:** Note - Divorce or legal separation without losing coverage doesn't qualify you for a Special Enrollment Period.



**Angela Nunez**

Licensed Advisor NPN #18888620

Phone: 801-864-3805

Email: [angelan.insurance@gmail.com](mailto:angelan.insurance@gmail.com)



# ARE YOU READY TO GET STARTED TODAY?

Get started today by contacting Utah Best Real Estate-Cardinal Financial team and make your dreams of owning a home a reality



## Utah Best Real Estate

[www.utahbestrealestate.com](http://www.utahbestrealestate.com)

Phone: 801-214-0990

Email: [utahbesttc@gmail.com](mailto:utahbesttc@gmail.com)

Address: 1148 Legacy Crossing Blvd Centerville, UT 84014



## Brett Wilson

Producing Branch Manager NMLS #278325

Phone: 801-497-6403

Email: [brett.wilson@cardinalfinancial.com](mailto:brett.wilson@cardinalfinancial.com)

Address: 240 N East Promontory, Office 217, 237, 238, & 240  
Farmington, UT 84025



NMLS ID 66247

This is not a loan commitment or guarantee of any kind. Loan approval and rate are dependent upon borrower credit, collateral, financial history, and program availability at time of origination. Rates and terms are subject to change without notice. Corporate Address: 3701 Arco Corporate Drive, Suite 200, Charlotte, North Carolina 28273. Cardinal Financial Company, Limited Partnership (NMLS ID 66247, for licensing information, go to [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) Arizona Mortgage Banker License No. 0925883 Utah DRE Mortgage Entity License No. 8687522; Utah DRE Mortgage Entity License Other Trade Name #1 No. 8687317; Utah-DRE Mortgage Entity License - Other Trade Name #2 License No. 10915869 Consumer Loan Company License No. CL-66247; CL-1060801; CL-1062477 Additional licensing information can be found at: <https://cardinalfinancial.com/nmls-licensing/>.

