



SOLID

RECOGNIZES

DEDICATION

The Doctor Loan from SunTrust Mortgage, Inc.

*Helping those who
help others*

Presented by:

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Equal Housing Lender. SunTrust Mortgage, Inc., 901 Semmes Avenue, Richmond, VA 23224 is licensed by the Department of Corporations under the California Residential Mortgage Lending Act; is an Illinois Residential Mortgage Licensee; is a Lender in Massachusetts having Mortgage Lender license #s ML1216, ML0133, ML1432, ML1914, ML1913, ML1815, ML2411, ML1214, ML2442, ML2491, and ML2538; is licensed by the New Hampshire Banking Department; is licensed by the New Jersey Department of Banking and Insurance, toll free 1-800-330-4684; is a licensed lender in Rhode Island; and is doing business in Arizona as Crestar Mortgage, 7250 N. 16th Street, Ste. 100, Phoenix, AZ 85020. ©2009 SunTrust Banks, Inc. SunTrust, SunTrust Mortgage and Live Solid. Bank Solid. are federally registered service mark of SunTrust Banks, Inc. REV 100909

SunTrust Mortgage – Business in Brief

Ownership: Wholly-Owned Subsidiary of SunTrust Bank

SunTrust Mortgage, Inc. originates loans throughout locations within SunTrust Bank markets (VA, DC, MD, NC, SC, GA, AL, TN, & FL) and adjacent states, maintains correspondent and broker relationships in 49 states, and services loans in 50 states and the District of Columbia.

Year to date as of June 30, 2009:

| | |
|-----------------------------|-----------------|
| Servicing portfolio: | \$173.1 billion |
| Loans originated: | \$22.4 billion |
| Loans purchased: | \$7.8 billion |
| Total production: | \$30.2 billion |

Number of loans serviced: 999,020

Number of locations: 202 locations

Number of brokers: 2,955

Number of correspondents: 1,168

Headquarters: Richmond, VA



Why SunTrust Mortgage?

- National mortgage company with local presence
- Wholly-owned subsidiary of a Top 10 bank, SunTrust Bank
- Top 5 in mortgage originations nationally
- Respected brand in all markets
- Nationally recognized for superior client service
- Track record of consistent earnings
- Laptop originations
- Local support from origination to closing



What is the Doctor Loan?

The Doctor Loan is a residential mortgage loan specifically created for licensed medical doctors to help make obtaining mortgage financing easier and more hassle-free.

Maximum loan amounts:

- \$1,500,000 for medical doctors who have completed their residency within the past six (6) years
- \$417,000 for medical doctors who are currently residents, interns or fellows




Features of the Doctor Loan

- Fixed rate programs
- Adjustable rate mortgage programs* in various terms
- Fully amortizing and interest only** options available
- Up to 100% financing for primary residence purchases and rate/terms refinances†
 - Up to \$650,000 for medical doctors who have completed their residency within the last six (6) years
 - Up to \$417,000 for medical doctors who are currently residents, interns and fellows
- No mortgage insurance required

*Adjustable Rate Mortgage (ARM) products have interest rates that may increase after consummation.

**Monthly payments of interest only will not reduce the principal owed.

†Borrowers should note that 100% mortgage financing will result in no property equity until such time as the loan principal is paid down through regular mortgage payments and/or the property value appreciates. Additionally, if property values decline you could owe more than your property's value.

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Service Excellence

At SunTrust Mortgage, we are committed to providing you with excellent service quality.

Should you have additional questions regarding the Doctor Loan or other available loan products, I will be more than happy to assist you.

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