

# University of Colorado Denver employees & physicians, we've got home financing programs to meet your needs.

At BBVA Compass, we know that finding a new home is just the beginning. We're here to help with mortgage financing options designed to meet your needs – big or small.

## Special Home Financing Program for Physicians, Attorneys, CPAs and Dentists

Our special home financing program is designed specifically to meet your needs as a busy physician for the purchase of a primary residence.

- Financing available with no down payment – up to \$1,000,000. Expansion of loan-to-value ratios for loan amounts up to \$1,750,000.
- Private mortgage insurance is not required
- Single family homes, townhomes, lofts and condominiums are eligible

## First Time Home Buyer Mortgage\*

Buying your first home comes with many firsts. We're here to help make buying your first home affordable:

- First mortgage payment not due for 3 months
- Low down payment options
- No lender fees, including no mortgage insurance and no origination fee

For those of you looking for more space or if you're ready to down size, we offer FHA, VA, conventional and jumbo (>\$417,000) programs with a variety of terms and competitive rates. Plus, we offer one-time-close construction and renovation financing when you're ready to build a new home or renovate your current home.

BBVA Compass has a variety of loans available for buying your next home, one is certain to fit your needs. For details on these and other financing options, contact me today!

### Cheryl Miller

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Apply Online: [www.bbvacompass.com/mortgages/cmiller](http://www.bbvacompass.com/mortgages/cmiller)

\***First Time Home Buyer Mortgage:** The first regularly scheduled payment on the loan will not be scheduled to occur for at least three months following closing. Interest between the closing date and the end of the month in which closing occurs will be collected at closing. The first three months' escrow payments will also be collected at closing. Interest on the loan accruing from the end of the closing month to 30 days prior to the first scheduled payment will be waived. The loan maturity date will incorporate the amortization of 360 payments beginning with the first scheduled payment date. Because of the interest waiver, tax deductibility may be reduced. The interest rate on this product may be higher than mortgage loans with origination fees and earlier maturities. See application documents for additional details. To qualify for a low down payment, a financial management presentation must be completed online in addition to meeting underwriting requirements. In the event that the financial management presentation is not completed, or the bank determines that the underwriting requirements are not met, they reserve the right to increase the down payment requirement, or decline the loan. This product is limited to first time home buyers, purchasing a detached single family residence only.



All loans subject to eligibility, loan program requirements and approval, including credit approval. Eligible properties must be located in Alabama, Arizona, California, Colorado, Central Florida, North Florida, New Mexico or Texas where BBVA Compass has a market presence. BBVA Compass is a trade name of Compass Bank.