

A PRACTICAL GUIDE FOR ARIZONA DENTISTS

Home Loans Built for Dentists

Five programs. Simple guidance for complex decisions.

What each program does, who it is for, and what questions are worth asking before you commit to anything.

DDS

DMD

Resident

Fellow

New Grad

Established

WELCOME

Nobody teaches dentists how to navigate a home loan

You spent years mastering your craft. You understand occlusion, implant placement, and practice management. But when it comes to home financing, most dentists find themselves in the same position as everyone else, talking to a lender who does not understand how your income works.

Student loan balances. Variable production income. An associateship that just started. A practice you recently bought. These are not red flags. They are the normal financial picture of a dental professional. And there are loan programs built specifically for that picture.

This is a plain-language overview of five programs built for credentialed dental professionals. Each one addresses a different situation. The goal is to help you understand what exists so you can ask better questions when you are ready.

THE FIVE PROGRAMS

1. Dental Professional Loan, 100% financing, no PMI
2. Portfolio Lending, flexible underwriting, 1099 income welcome
3. Construction Loan (up to \$3M), build your home, one closing
4. **Bridge Loan, buy before you sell**

WHO THIS GUIDE IS FOR

DDS

DMD

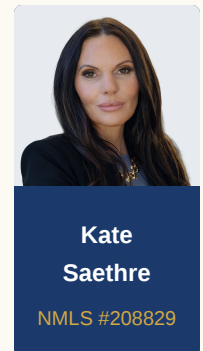
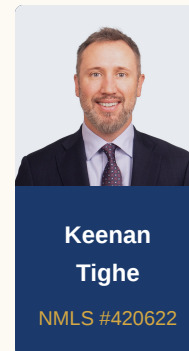
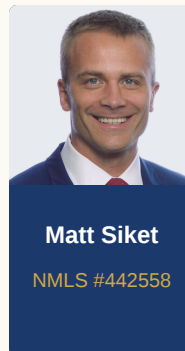
Resident

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All five programs are available to DDS and DMD credential holders at every career stage, from dental school graduation through established practice ownership.



PROGRAM 1

Dental Professional Loan

Buy a home with no down payment and no PMI

WHAT MAKES THIS DIFFERENT**Up to 100% financing**

No private mortgage insurance required

Conventional loans typically require 3 to 20 percent down. Anything below 20 percent triggers private mortgage insurance, which adds to your monthly payment with no equity benefit. This program removes both requirements for qualified dental professionals.

It is designed for the reality of dental school, you graduate with significant debt, a strong income trajectory, and very little saved for a down payment. The program treats your credential as the asset it is.

Your credential matters more than your years in practice. Residents and fellows are explicitly eligible alongside established practitioners.

COMMON QUESTIONS**Do my student loans count against me?**

Student loan debt is factored differently under this program than under a conventional loan. Your originator can walk through how your specific balance is treated.

Can I use this as a resident or fellow?

Yes. Residents and fellows are explicitly eligible. You do not need to be established in practice to qualify.

Is this only for primary residences?

Yes. This program applies to primary residence purchases.

ELIGIBLE CREDENTIALS

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Available to DDS and DMD credential holders at every career stage, from dental school graduation through established practice ownership.

PROGRAM 2

Portfolio Lending

Flexible underwriting for complex financial profiles

WHAT MAKES THIS DIFFERENT

The lender sets the rules

Not sold to the secondary market, underwritten in-house

Most mortgages are sold to investors after closing, which means they have to meet rigid automated underwriting standards. Portfolio loans stay with the lender. That means the lender can look at your full financial picture rather than running your file through a system that does not understand dental practice income.

If you own a practice, file taxes as a 1099 contractor, have variable production income, or carry a student loan balance that looks alarming on paper, this program is worth understanding. Practice owners in particular often show lower taxable income on paper than their actual cash flow reflects. Portfolio underwriting accounts for that reality.

The conversation is worth having before you assume the answer is no. A lot of dental professionals qualify for more than they expect.

COMMON QUESTIONS

My income varies because I own a practice. Will that disqualify me?

Not necessarily. Portfolio lending allows for more flexible income documentation. Your originator can review how your income is structured and what documentation works.

I have significant student debt. Can I still qualify?

Portfolio programs are designed to accommodate the debt profiles common among dental professionals.

Is the rate higher than a conventional loan?

Portfolio loans may carry slightly different pricing. Your originator can compare options side by side.

THIS PROGRAM IS ESPECIALLY USEFUL WHEN

- ✓ You own a practice with variable or production-based income
- ✓ You receive 1099 income or file as self-employed
- ✓ You have a large student loan balance
- ✓ You are early in your career with a short employment history
- ✓ A conventional loan declined you or offered less than you need

PROGRAM 3

Construction Loan

Build the home you actually want, up to \$3M

WHAT MAKES THIS DIFFERENT

One closing. One rate lock.

Interest-only during construction, then converts to permanent mortgage

Most construction loans require two separate closings, one when you break ground and one when the home is complete. Each closing has its own costs and its own rate. This program uses a single closing, so you lock your terms once and convert automatically when construction finishes.

During the build, you pay interest only on what has been drawn from the loan, not on the full amount. That keeps your payments manageable while the home is being built.

The program goes up to \$3M, covering everything from a first custom build to a larger estate-level home. If rates shift during construction, ask about the float-down option, which lets you capture a lower rate before you close if the market moves in your favor.

COMMON QUESTIONS

Do I need to own the land already?

Land can often be included in the construction loan. Your originator can walk through how land acquisition fits into the overall structure.

What happens if the build runs long?

Construction timelines are built into the program. Your originator can explain how extensions are handled.

Can I use this for a practice facility?

This program is for primary residences. A commercial construction product would apply to practice facilities.

BUILDING MAY BE WORTH CONSIDERING WHEN

- ✓ You want control over the home design and finishes
- ✓ Resale inventory in your target area is limited
- ✓ You are planning a 5 to 10 year time horizon
- ✓ You are comfortable thinking ahead rather than reacting to what is listed now

BUILDING MAY NOT BE RIGHT WHEN

- x Your timeline is extremely rushed
- x You are likely to relocate again soon
- x You want immediate move-in convenience above all else

PROGRAM 4

Bridge Loan

Buy your next home before your current one sells

WHAT MAKES THIS DIFFERENT**Act without a contingency**

Use your existing equity to make a competitive offer on your next home

In a competitive market, a contingent offer, one that depends on selling your current home first, is often passed over. Sellers prefer buyers who can close without conditions. A bridge loan uses the equity in your current home as short-term collateral, so you can make a non-contingent offer without actually being a cash buyer.

This is particularly relevant for dental professionals who have built equity in a starter home and are ready to move up, whether that means more space, a better location, or a home that fits where your career is heading.

The bridge loan is a short-term tool. It is designed to cover the gap between purchasing the new home and closing on the sale of the existing one.

COMMON QUESTIONS**How long does a bridge loan last?**

Bridge loans are short-term by design, structured to cover the period between purchasing the new home and closing on the existing one.

What if my current home takes longer to sell?

Your originator can walk through the timeline and what options exist if the sale takes longer than anticipated.

Am I carrying two mortgages at once?

Temporarily, yes. The bridge loan is structured to minimize that overlap. Your originator can model out the cash flow so you know exactly what to expect.

A BRIDGE LOAN MAKES SENSE WHEN

- ✓ You already own a home with meaningful equity
- ✓ You have found the right next home and do not want to lose it
- ✓ You are in a competitive market where contingent offers are at a disadvantage
- ✓ You want to move on your timeline, not the market's

NEXT STEPS

The right program depends on where you are right now

None of these programs is universally right. The 100% financing option is a strong fit for someone who is early in their career and has not had time to save a down payment. Portfolio lending is worth exploring if your income is complex or your debt load looks unusual on paper. Construction loans make sense when you want to build rather than buy. A bridge loan solves a specific timing problem.

The best starting point is a conversation, not an application. Matt, Keenan, and Kate work with dental professionals across Arizona. They understand how dental income is structured, how student loans factor in, and which program fits where you are in your career.

Find them at Booth 430 at the Western Regional Dental Conference, April 9 through 11 at the Renaissance Phoenix Glendale Hotel. No pitch. No pressure. Just a real conversation about what is possible.

QUESTIONS WORTH ASKING ANY LENDER

- 1 How do you treat student loan debt?**
 The answer varies significantly between programs and lenders.
- 2 Have you worked with DDS or DMD borrowers before?**
 Experience with dental income structures matters.
- 3 What documentation do you need for my income?**
 Especially relevant if you own a practice or have variable production pay.

YOUR TEAM AT BOOTH 430

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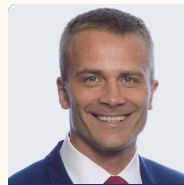
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