



# Call me for help with your home loan needs



**Shaveta Sareen**  
 Enterprise Lending Officer  
 NMLS #: 483455  
 Office: 650.398.1818  
 Shaveta.Sareen@bofa.com  
<https://mortgage.bankofamerica.com/shavetasareen>

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**Ramin S. Mohajer**  
Enterprise Lending Officer  
NMLS #: 376801  
Office: 650.418.2101  
1065 E Hillsdale Blvd  
Foster City, CA 94404-1670

[ramin.s.mohajer@bofa.com](mailto:ramin.s.mohajer@bofa.com)  
<https://mortgage.bankofamerica.com/raminsmo->

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Naz Amir  
NMLS #: 348729  
650.398.3172  
1065 E HILLSDALE BLVD  
Foster City 94404  
[naz.amir@bofa.com](mailto:naz.amir@bofa.com)

Here's how your clients may benefit from our Doctor Loan:

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<sup>1</sup>An applicant must have, or open prior to closing, a checking or savings account with Bank of America. Applicants with an existing account with Merrill or Bank of America Private Bank prior to application also satisfy this requirement. Eligible medical professionals include: (1) medical doctors who are actively practicing (MD, DDS, DMD, OD, DPM, DO), (2) medical fellows and residents who are currently employed, in residency/fellowship, or (3) for salaried employees only: medical students and medical doctors who are about to begin their new employment/residency or fellowship within 90 days of closing. Those employed in research or as professors are not eligible. For qualified borrowers with excellent credit, DTI (Principal, Interest, Taxes, Insurance, Assessments) reserves of 4-12 months are required, depending on loan amount.

<sup>2</sup>Minimum down payment requirements vary by property type and location; ask for details.

<sup>3</sup>If applicant's employment does not commence until after closing, in addition to the minimum cash reserves required, sufficient reserves to handle all debt obligations between closing and employment start date up to an additional 90 days must be verified.

<sup>4</sup>Additional documentation is required.

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