



DOCTOR LOAN PROGRAM

- Up to 100% Financing with No PMI
- 3 and 5 year ARMs available
- Minimum credit score of 700
- 40% Debt to Income
- Primary residence only
- Property located in North Carolina
- Must open a checking account with Southern Community (no exceptions)
- Student loans are not counted in the Debt to Income ratios
- Escrows required

You'll feel right at home with Southern Community!

**For more information contact
Jeff Martin or Alison Ball at 336-774-2356**

4605 Country Club Road, Winston-Salem, NC 27104

Rate current as of 03/03/2010. Rates and terms are for loans to purchase a primary residence. Offer is subject to credit approval. Offer rates and terms subject to change without notice.

Payment example for 3 year ARM: A \$250,000.00 Adjustable Rate Mortgage Loan with an initial rate of 5.875% would result in an Annual Percentage Rate of 5.907% and 36 payments of \$1,478.84, followed by 323 payments of \$1,460.28 and one final payment of \$1,461.10 at the end of 30 years.

Payment example for 5 year ARM: A \$250,000.00 Adjustable Rate Mortgage Loan with an initial rate of 5.875% would result in an Annual Percentage Rate of 5.924% and 60 payments of \$1,478.84, followed by 299 payments of \$1,461.25 and one final payment of \$1,461.39 at the end of 30 years.

APR's may differ based on loan amount, repayment period and other factors. Property insurance is required. Flood insurance may be required. Exclusions and limitations apply. Applicant is responsible for all closing costs which include appraisal, title insurance, survey, attorney fees and other fees from \$11,456 to \$14,254.

