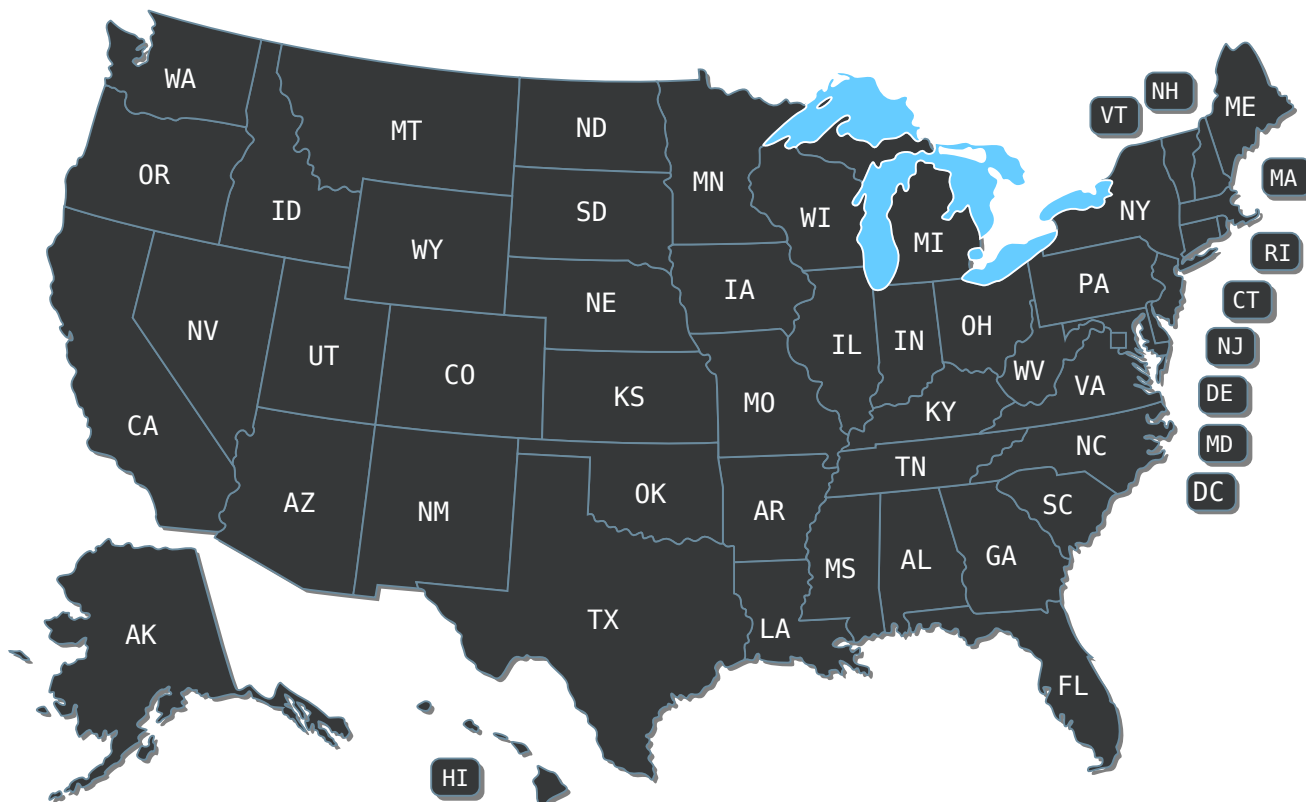


# Physician Mortgage Loans

## Loan Officers Specializing in Physician Mortgage Loans



More information on what a physician mortgage loan is and whether you should get one can be found [here](#). More specific information from each of the lenders below about their loan product can be found in this [post](#). The specific persons listed below offer physician mortgage loans for these lenders and are paid advertisers on the blog. Thank you for supporting those who support The White Coat Investor. Some of these lenders also offer [loans for other high income professionals](#) such as dentists, veterinarians, attorneys, podiatrists, optometrists, accountants, and others. (Lenders- if you'd like your name and contact info listed here, [contact us for a quote](#).)

# Physician Mortgage Lenders

## Citizens Bank:

AL, AR, CA, CO, CT, DC, DE, ID, IL, IN, IA, KS, KY, LA, MA, MD, ME, MI, MN, MO, MT, MS, NC, ND, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY  
Contact [Chris Minear](mailto:Chris.Minear@citizensbank.com) (NMLS# 273313) at 330-835-2877 or [Christopher.Minear@citizensbank.com](mailto:Christopher.Minear@citizensbank.com)

## Huntington Bank:

OH, IL, IN, MI, WI, WV, KY, & PA.  
Contact [Sandi Jameson-Frith](mailto:sandi.frith@huntington.com) (NMLS#564023) at 586-749-8355 or [sandi.frith@huntington.com](mailto:sandi.frith@huntington.com)

## Key Mortgage Services Inc:

CO, FL, IL, IN, KY, OH, PA, MI, WI, WV  
Contact: [Fritz Julien](mailto:fritz.julien@keymortgageservices.com) (NMLS #425324) at 630-701-0636 or [fritz.julien@keymortgageservices.com](mailto:fritz.julien@keymortgageservices.com)

## Simmons Bank

AR, KS, MO, OK, TN, TX  
Contact: Cade Crawford (NMLS #663415) at 405-880-4109 or [cade.crawford@simmonsbank.com](mailto:cade.crawford@simmonsbank.com)

## First Tennessee Bank/Capital Bank

FL, NC, SC, TN  
Contact: [Karen Hackney](mailto:KHACKNEY@firsttennessee.com) (NMLS #659295) at 865-548-7313 or [KHACKNEY@firsttennessee.com](mailto:KHACKNEY@firsttennessee.com)

## Extraco Mortgage

TX  
Contact: [Stan Jackson](mailto:Stan.Jackson@extracomortgage.com) (NMLS # 464142) at 844-899-6905 or

[sjackson@extracobanks.com](mailto:sjackson@extracobanks.com)



## **Fifth Third Bank:**

FL, IL, IN, KY, MI, OH, TN, WV, GA, NC, SC, WI, PA

Click on the Fifth Third Logo to the right for the Physician Loan Specialist contact information or [Contact my business manager Cindy](#)([cindy@whitecoatinvestor.com](mailto:cindy@whitecoatinvestor.com)) for contact information by sending her an email with Fifth Third in the subject line.

## **Flagstar Bank:**

All 50 states

Contact: [Nicole Smith](#) (NMLS #287879) at 561-900-4855 or [Nicole.Smith@NicoleSmithMortgage.com](mailto:Nicole.Smith@NicoleSmithMortgage.com)

## **BankMD:**

TX

Contact: [Moses Luevano](#) (NMLS #1426259) at (855)4BankMD (422-6563) or [mdl@bankmd.com](mailto:mdl@bankmd.com)

## **US BANK:**

All 50 states

Contact [Jonathan Brozek](#) (NMLS #850168) at 916-601-8782 or [jonathan.brozek@usbank.com](mailto:jonathan.brozek@usbank.com)

## **Iberia Bank:**

AL, AR, FL, GA, LA, MO, NJ, NY, TN, TX,

Contact: [Tony Umholtz](#) (NMLS #377409) at 813-603-4255 or

[tony.umholtz@iberiabank.com](mailto:tony.umholtz@iberiabank.com)

## University Federal Credit Union:

TX

Contact: [Pedro Torres](mailto:ptorres@ufcu.org) (NMLS #1203683) at cell number (512) 954-3891, [ptorres@ufcu.org](mailto:ptorres@ufcu.org), or office number 512-997-4668.

## Center State Bank:

AL, FL, GA

Contact [Kevin Dwyer](mailto:kdwyer@centerstatebank.com) (NMLS#161365) at (404) 418-0322 or [kdwyer@centerstatebank.com](mailto:kdwyer@centerstatebank.com)

## Homestar Mortgage:

RI, MA, CT

Contact: [Steve Tetzner](mailto:STetzner@homestarmortgage.net) (NMLS #2340) at 401-447-4367 or [STetzner@homestarmortgage.net](mailto:STetzner@homestarmortgage.net)

## SoFi:

AL, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, MD, MN, MT, NC, ND, NJ, NV, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, and WY

Contact: 844-763-4466 (NMLS #1121636)

[sofi.com/whitecoatmortgage](https://sofi.com/whitecoatmortgage) (Exclusive link that provides readers \$500 welcome bonus) (Not specifically called a physician mortgage loan but offers no PMI for jumbo loans with 10% down. Does requires pay stubs rather than just a contract like most doctor loans) [Disclaimer](#)

## Frandsen Bank & Trust:

MN

Contact [Brandon Reinarts](mailto:breinarts@frandsenbank.com) (NMLS #769600) at 507-233-4779 or [breinarts@frandsenbank.com](mailto:breinarts@frandsenbank.com).

## **First National Bank of Pennsylvania:**

GA, MD, NC, OH, PA, SC, TN, VA, WV

Contact [Ken Roos](mailto:Ken_Roos) (NMLS# 436834) at 412-951-6793 or [RoosK@fnc-corp.com](mailto:RoosK@fnc-corp.com)

## **+Bank of Oklahoma Financial, NA:**

AR, CO, KS, MO, OK, TX

Contact: Bo Brown (NMLS #499414) at 816-309-5571 or [Bo.Brown@mobank.com](mailto:Bo.Brown@mobank.com)

## **First Financial Bank:**

IL, IN, KY, OH

Contact: [Bill Lavelle](mailto:Bill_Lavelle) (NMLS # 712886) at 614-563-4086 or [Bill.Lavelle@bankatfirst.com](mailto:Bill.Lavelle@bankatfirst.com)

## **Loan Depot:**

AZ, CA, CO, FL, HI, IL, KS, MA, MI, MO, NV, NJ, NC, OH, OK, OR, PA, TX, VA, and WA

Contact: [David Henderson](mailto:David_Henderson) (NMLS#1183120) at 916-549-9916 or [DavidHenderson@loandepot.com](mailto:DavidHenderson@loandepot.com)

## **Horizon Bank:**

MI, IN, and IL, OH (call for specific counties served)

Contact [Barbara Reamer](mailto:Barbara_Reamer) (NMLS #783173) at 517-816-4124 or [breamer@horizonbank.com](mailto:breamer@horizonbank.com)

## **Washington Trust:**

CT, MA, RI, and NH.

Contact [David Fay](mailto:David_Fay) (NMLS #513224) at 617-429-2059 or [dfay@washtrustmortgage.com](mailto:dfay@washtrustmortgage.com).

## Laurel Road:

All 50 states. Member FDIC. Equal Housing Lender. NMLS #402942  
Contact: Americo Mendes (NMLS #108768) at 203-842-8921 Visit:  
[Laurelroad.com/whitecoatmortgage](http://Laurelroad.com/whitecoatmortgage)

(Laurel Road's 100% digital application is available 24-hrs per day. Receive up to \$650 in closing cost credits. For more information on closing cost credits see <https://www.laurelroad.com/mortgage#offers-and-benefits>)

## BMO Harris Bank:

AZ, FL, IL, IN, KS, MN, MO, WA, WI

Contact: [Marc Evans](mailto:Marc.Evans@bmo.com) (NMLS #362579) at 920-831-7721 or [Marc.Evans@bmo.com](mailto:Marc.Evans@bmo.com)

## UMB:

AZ, CO, IL, KS, MO, NE, OK, TX

Contact: [Doug Crouse](mailto:Doug.Crouse@umb.com) (NMLS #363861) at 816-728-3631 or [Doug.Crouse@umb.com](mailto:Doug.Crouse@umb.com)

## SunTrust Mortgage:



The advertisement features the SunTrust Mortgage logo at the top right. The main text reads 'The Doctor Loan.\* More home for less cash.' Below this, it says 'Get 100% financing up to \$750K!'. A blue button with white text says 'LET'S TALK TODAY'. To the left of the button is a portrait of Stephanie Arcelay. Below the button, her name and title are listed: 'Stephanie Arcelay Mortgage Loan Officer NMLSR# 897166'. At the bottom left, there is a small icon of a house and the text 'Equal Housing Lender. NMLS # 2915 \*See Eligibility and State Requirements.'

AL, AR, CA, CT, DE, FL, GA, KY, MA, MD, MS, NC, OH, PA, SC, TN, TX, VA, WV, DC

Contact [Stephanie Arcelay](mailto:Stephanie.Arcelay@SunTrust.com) (NMLS #897166) at 615-484-6690 or [Stephanie.Arcelay@SunTrust.com](mailto:Stephanie.Arcelay@SunTrust.com)

## **First National Bank of Omaha:**

NE, TX, IL, CO, KS, IA, SD

Contact: [Michael Bruegel](mailto:mbruegel@fnni.com) (NMLS #496393) at 469-633-8429 or [mbruegel@fnni.com](mailto:mbruegel@fnni.com)

## **First United Bank:**

OK, TX

Contact: [Brian Pratt](mailto:brian.pratt@firstunitedbank.com) (NMLS #310252) at (512) 632-1731 or [brian.pratt@firstunitedbank.com](mailto:brian.pratt@firstunitedbank.com)

## **First Federal Lakewood:**

OH, MI, KY, WV, IN, FL

Contact: Eric Veronica (NMLS# 83197) at 419- 318-8985 or [everonica@ffl.net](mailto:everonica@ffl.net)

## **NBT Bank:**

ME, MA, NH, NY, PA, VT

Contact: [Michael Huot](mailto:MHuot@nbtbank.com) (NMLS #49782) at 603-582-6492 or [MHuot@nbtbank.com](mailto:MHuot@nbtbank.com)

## **KeyBank:**

AK, AZ, CA, CO, CT, FL, ID, IN, ME, MA, MI, NC, NJ, NY, OH, OR, PA, UT, VT, WA.

Contact: Mike DeRaspe (NMLS# 470264) at 603-828-1743 or [michael\\_deraspe@keybank.com](mailto:michael_deraspe@keybank.com)

## **Regions Bank:**

AL, AR, FL, GA, IA, IL, IN, KY, LA, MS, MO, NC, OH, SC, TN, and TX

[Contact my business manager Cindy](#) for contact information by sending her an email with Regions Bank in the subject line.

## BBVA/Compass Bank:

AL, AR, AZ, CA, CO, FL, GA, ID, KS, LA, MA, NM, NV, OH, OK, OR, PA, RI, TN, TX, VA, and WA.

Contact [Michael Wagner](#) (NMLS# 801156) at 817-310-4017 or [mike.wagner@bbva.com](mailto:mike.wagner@bbva.com)

## \*\*Arvest Bank:

AR, KS, MO, OK

Contact: Jim Secrest (NMLS #1104170) at 913-634-2323 or [jsecrest@arvest.com](mailto:jsecrest@arvest.com)

## First Citizens Bank:

FL, GA, MD, NC, SC, TN, VA, WV,

Contact: [Valerie Leonard](#) (NMLS 415176) at 864-630-0921 or [Valerie.Leonard@firstcitizens.com](mailto:Valerie.Leonard@firstcitizens.com)

## Fulton Mortgage Company:

MD, DC, VA, PA, DE, NJ

**Medical Professionals Program**

- 100% financing up to \$1.5 Million
- Mortgage insurance not required
- Purchase transactions available in MD(select counties), VA(select counties), NJ, DE, DC and PA(select counties)



**Jim Webster**  
Mortgage Loan Officer  
NMLS #: 658933  
240.620.1414  
[jwebster@fultonmortgagecompany.com](mailto:jwebster@fultonmortgagecompany.com)

**Fulton Mortgage Company**  
A Division of  
**The Columbia Bank**  
[fultonmortgagecompany.com](http://fultonmortgagecompany.com)

 The Columbia Bank, Member FDIC. Subject to credit approval.  
Medical Doctorate degree required.  
Restrictions apply.

Contact [Jim Webster](#) (NMLS # 658933) at 240-620-1414 or [jwebster@fultonmortgagecompany.com](mailto:jwebster@fultonmortgagecompany.com)



## Physician Home Loans at Fairway Independent Mortgage Corp.:

[AL](#), [AK](#), [AR](#), [AZ](#), [CA](#), [CO](#), [CT](#), [DC](#), [DE](#), [FL](#), [GA](#), [HI](#), [ID](#), [IL](#),  
[IN](#), [IA](#), [KS](#), [KY](#), [LA](#), [MA](#), [MD](#), [ME](#), [MI](#), [MN](#), [MO](#), [MS](#), [MT](#), [NC](#), [ND](#),  
[NE](#), [NH](#), [NJ](#), [NM](#), [NV](#), [OH](#), [OK](#), [OR](#), [PA](#), [RI](#), [SC](#), [SD](#), [TN](#),  
[TX](#), [UT](#), [VA](#), [VT](#), [WA](#), [WI](#), [WV](#), [WY](#)

Contact [Physician Home Loans](#) at 385-355-2130 or  
[josh.mettle@fairwaymc.com](mailto:josh.mettle@fairwaymc.com)

### \*BB&T Bank:

AL, FL, GA, IN, KY, MD, NC, NJ, OH, PA, SC, TN, VA, DC, WV, TX

Contact [Holly Walsh](#) \* (NMLS# 898813) at 423-756-8104 or  
[HWalsh@BBandT.com](mailto:HWalsh@BBandT.com)

### PhysicianLoans:

OH

Contact [Tal Frank](#) at 404-321-3931 or  
[talfrank@physicianloans.com](mailto:talfrank@physicianloans.com)

### Union Bank:

AZ, CA, NV, OR, WA

Contact: Samuel Assael (NMLS# 282106) at 888-706-7658  
or [Doctorloans@unionbank.com](mailto:Doctorloans@unionbank.com)

### Cadence Bank:

AL, CO, FL, TX, GA, MS, TN

Contact [Drew Steinmeyer](#) (NMLS ID# 266665) at 713-334-3118 or  
[drew.steinmeyer@cadencebank.com](mailto:drew.steinmeyer@cadencebank.com)

### Lake Michigan Credit Union:

FL, MI.

Contact [Corbin Buttlerman](#) (NMLS# 220543) at 231-941-6565 or

[Corbin.Buttleman@lmcu.org](mailto:Corbin.Buttleman@lmcu.org)

+Bank of Oklahoma Financial, NA  
Parent company to Mobank, Bank of Arkansas, Bank of Texas, & Colorado State Bank & Trust  
Open an account with the BOKF family and get a .25% rate discount and \$500 lender credit

\*Branch Banking and Trust Company is a Member FDIC Equal Housing Lender. Loans are subject to credit approval.

© 2015 Branch Banking and Trust Company. All rights reserved.

\*\*Arvest Bank

