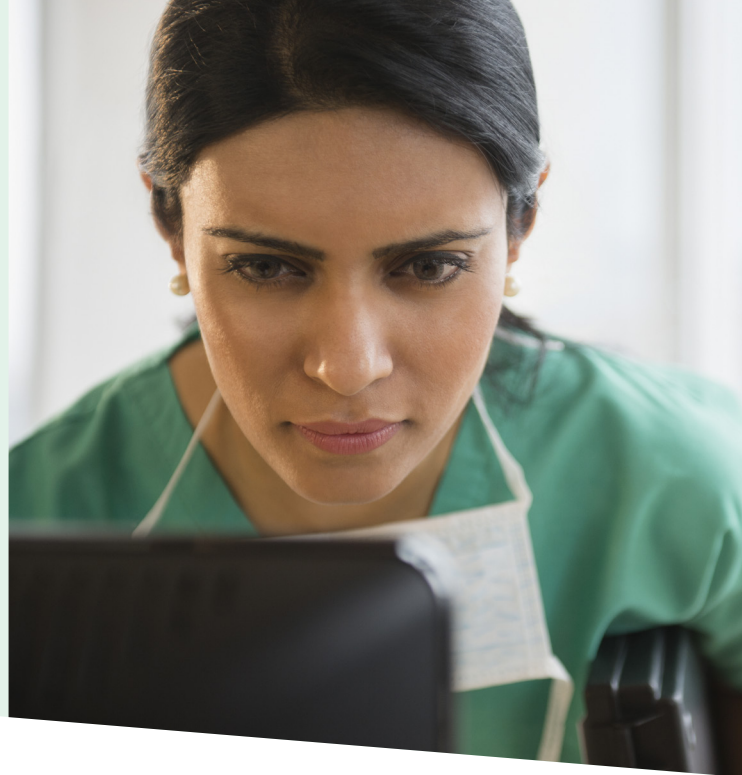


The Doctor Loan. A practice in good citizenship.



You've put in countless hours and hard work to achieve your career goals and keep our communities healthy. Now it's time to think about putting down roots and achieving your goal of homeownership. And that's where Citizens Bank can help.

We've created a special mortgage program for physicians and dentists to make it easier to find financing for a new home. The Citizens Bank Doctor Loan* is available for purchases of primary residences and features:

- Up to 95% financing
- No mortgage insurance
- A choice of fixed-rate or adjustable-rate mortgage
- Construction-to-permanent financing eligibility - maximum 89% financing

Our program was designed with your needs in mind, so contact a Citizens Bank loan officer today to learn more.

Have questions? I can help.

NMLS ID#

 **Citizens Bank**[®]

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