



# Why Physician Home Loans Fail: How To AVOID THE LAND MINES for a FLAWLESS HOME PURCHASE

*Josh Mettle*

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At last—a no B.S. guide for physicians.

Look behind the curtains of mortgage banking, discover the real landmines and learn how to make a flawless home purchase.

In the post-meltdown world of mortgage banking, physicians face more challenges and have a higher rate of underwriter decline than any other professional client we advise. It's shocking but true. Spend a few minutes in physician chat rooms where the topic is "mortgage" and you are likely to read nightmare after nightmare horror story. It's emotionally devastating to see what a botched home loan and closing can do to a family. Within these pages, seasoned physician mortgage professional and fourth-generation Utah real estate investor, Josh Mettle, exposes the land mines and provides unique solutions to seamlessly overcome the pitfalls nearly all physicians face.

You will learn:

- How to avoid the landmines that most commonly lead to surprising last minute declines.
- How student loans (including IBR and deferment) affect how you qualify for financing.
- How to find a true mortgage and real estate specialist in your hometown.
- What specifically to look for in a real estate and mortgage advisor.
- A step-by-step guide, which virtually guarantees you a flawless home purchase.

The challenges you're likely to face are commonplace within your field, but can be embarrassing, expensive, and painful to learn firsthand. There is no bigger disappointment than finding out your loan was declined by an underwriter at the last minute forcing you to scramble to find temporary housing. Avoid that agony by educating yourself with a few simple precautions contained within these pages.

Physician home loans are a "niche" loan practice, which is why you won't find the information contained in this book anywhere else. When it comes to securing a physician home loan you don't need a general practitioner, you need a super specialist.

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