



Home & lifestyle offers

Find and purchase a new home easily with these benefits from AMA Member Benefits PLUS.



Home loans for physicians

Laurel Road

AMA members must apply through www.laurelroad.com/ama to access these benefits.

Laurel Road offers practicing physicians or residents who are AMA members custom digital mortgages with low rates, whether you're looking to purchase a home or refinance your current mortgage.

- **Member benefit:** As an AMA member, you get a 0.25% rate discount when getting a mortgage with Laurel Road.*
- Up to \$650 on your closing costs.*



Learn more.



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PhysicianLoans

Are you moving or planning to buy a new home? PhysicianLoans is the national leader in providing special home financing for physicians, and AMA members can access unique services and deals to help them achieve this milestone.

Physicians with high credit scores have a very low risk of default on residential mortgages even if they have high debt, few assets, or buy a home with little down. Normally, this can cause concern for underwriters who may approve the home loan but at higher rates. In contrast, PhysicianLoans focuses



exclusively on serving the unique financial needs of doctors buying homes.

The PhysicianLoans program can offer financing with less money down than standard loans, plus no PMI and expanded underwriting guidelines. Additional benefits include:

Find more savings & discounts

Your AMA membership makes you eligible for exceptional savings on a host of impressive Mercedes-Benz and Volvo vehicles.

Whether your vacation goals are big, small or somewhere in between, member benefits can help you plan your next adventure.

Realize savings to help organize personal finances and manage debt.

- **Lower monthly payments:** No PMI and avoid jumbo rates.
- **Less cash out of pocket:** Less money down and even no money down available.
- **Portfolio loan:** Special underwriting guidelines allow higher debt ratios and close up to 90 days before starting a new job. This means you can qualify based on your new income months before you even start working.
- **Expert guidance:** Our loan officers stay with you throughout the home buying process, from early planning stages to pre-qualification, final approval and closing.
- **Flexible loan programs:** Does not count your full student loans against you, and no pre-payment penalty. Not to mention flexibility is important during a resident's life when schedules are constantly changing.
- **Special member benefit:** AMA members can get a discount of \$750 applied towards mortgage closing costs.** Be sure to let your loan officer know that you are an AMA member and eligible for the discount.

** Offer limited to one closing cost discount per loan. All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions and loan programs are subject to change without notice. Other terms, conditions and restrictions may apply.



Real estate agent match service

DRS Agent Network

The DRS Agent Network connects you to real estate agents familiar with the special needs, timing and considerations of physicians and their families at each career stage.

Many physicians, especially those moving to a new city, have difficulties finding a trusted, reputable agent that helps them the way they need to be helped. DRS developed a pre-screening and vetting process to ensure that the agents helping physicians are among the best suited to work with physicians.

Save time and money: Complete a short form with your contact information, housing requirements, and any comments you would like to share with the agent. Quickly get matched with a trusted DRS Agent in the city you are interested in before you arrive there—even if you don't plan to purchase for several months. Since there is no cost and obligation, it does not hurt to hear what the person you are matched with has to say.

Work with a pro: All full-time agents are vetted and specialize in serving the medical community. Each agent is highly knowledgeable about the local community and is the one best suited to meet a physician's needs. Each agent is prepared to answer your questions about the neighborhood, schools, taxes and local housing trends to help narrow your search.



Free member bonus: Enjoy peace of mind with three months of home warranty coverage for AMA members who buy a home using either the physicians mortgage loan or the real estate agent matching service.

The home buying and selling process shouldn't be scary! A good relocation real estate agent will be able to provide you with all the information you need ahead of your move.

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