



**Viral (Vic) Joshi**  
Branch Manager/  
Mortgage Consultant  
**(510) 655-2868**  
DRE #01242935  
NMLS #244388

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- Doctor of Podiatric Medicine (DPM)
- Certified Registered Nurse Anesthetist (CRNA with DNAP or DNP)
- Doctor of Optometry (OD)
- Medical Residents, Fellows, and Interns holding an eligible medical degree
- Registered Nurse (RN)
- Nurse Anesthetist (CRNA)
- Clinical Nurse Specialist (CNS)
- Chiropractor (DC)
- Doctor of Veterinary Medicine (DVM or VMD)
- Doctor of Podiatric Medicine (DPM)

**Property & Transaction Details** Transaction Types:  
» Primary Residence (*owner-occupied*) purchase and rate & term refinance.  
» 1-unit single-family homes, Fannie Mae warrantable condominiums, PUDs, and modular homes.

**Minimum Loan Amounts:**  
• \$100,000 for fixed-rate loans; \$350,000 for ARMs.

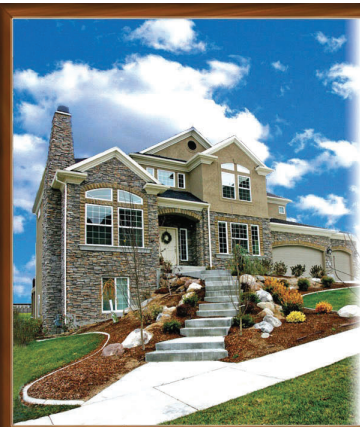
I have multiple lenders offering these programs. Please reach out if you want to learn more and share with anyone who could benefit from this type of program.

***This is not a commitment to lend. Rates, terms, and program guidelines subject to change without notice and borrower qualification.***

If you are curious to see how you can use the current market conditions to your benefit, please reach out for a free consultation. Stay tuned here for future updates and feel free to reach out for a free consultation if you want to understand more about interest rates and mortgage products. As always, your mortgage guy,

Viral (Vic) Joshi  
Home of Real Mortgage Advice©

straightdeal  
MORTGAGE  
**Office: (510) 655-2868**  
**Cell: (510) 853-2407**  
**Fax: (510) 291-2824**  
**Email: viral@vicjoshi.com**  
**Website: vicjoshi.com**



# Vic's Mortgage Report

“Home of REAL Mortgage Advice®”



My mission is to help buyers qualify for the best loan available for their circumstance. I spend a generous amount of time with each client to educate them about how the mortgage industry works, through free “Mortgage 101” consultations, so they can make good decisions and get the best loan possible. I’ve revamped my website to give clients the best resources to supplement my consultations.

When I’m not doing loans, I’m an avid scuba diver and certified Rescue Diver. Eventually, I’d like to become a dive instructor, so I can share the joys of this ocean sport with others.

I give back to the Monterey Bay Aquarium, Divers Alert Network (DAN), and the National Outdoor Leadership School (NOLS).

straightdeal  
MORTGAGE

Office: (510) 655-2868  
Cell: (510) 853-2407  
Fax: (510) 291-2824  
Email: viral@vicjoshi.com  
Website: vicjoshi.com

## Doctor's Orders: Zero Down, Zero PMI

**30**-year fixed mortgage rates are running roughly 0.125% (APR) higher than they were a year ago, as long-term borrowing costs remain elevated across the board.

**10-Year Treasury Yield:** trading above 4.7%, near its highest level in roughly 19 months, as markets weigh persistent inflation concerns and heavy bond issuance.

**30-Year Treasury Yield:** sitting at its highest level since 2007, reflecting continued pressure on long-term rates.

**What this means for buyers and homeowners:** with long-term yields elevated, locking in a rate and exploring specialized loan programs — rather than waiting on the sidelines — may be the more strategic move for qualified borrowers.

**FEATURED PROGRAM: PHYSICIAN & MEDICAL PROFESSIONAL LOAN**  
We now have access to a specialized loan program designed for medical professionals — offering high-balance financing with reduced down payment requirements and no monthly mortgage insurance.

**Key Program Features & Benefits**  
Up to 100% Financing (Zero Down Payment): up to \$1,500,000 with a minimum 680 credit score, or up to \$2,000,000 with a minimum 720 credit score.



**Flexible High-Balance Options:** 95% LTV/CLTV available on loan amounts up to \$2,000,000 with a minimum 680 credit score.  
No Private Mortgage Insurance (PMI): higher financing limits without the added monthly cost of mortgage insurance.

**Flexible DTI Ratios:** up to 50% DTI on 20- and 30-year fixed terms (680+ credit score); up to 45% across other eligible tiers and ARM products.

**Competitive Fixed & Adjustable Rates:** 15-, 20-, 25-, and 30-year fixed terms, or 5/6, 7/6, and 10/6 SOFR ARMs.

**Who Qualifies?** Open to active professionals holding any of the following degrees or designations:

- Medical Doctor (MD) & Doctor of Osteopathy (DO)
- Doctor of Dental Science/Surgery (DDS) & Doctor of Dental Medicine (DMD)
- Doctor of Ophthalmology & Doctor of Psychiatry (MD or DO)
- Doctor of Pharmacy (PharmD)
- Doctor of Veterinary Medicine (DVM or VMD)

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