

## Mortgage Lenders – Resources

Welcome to UW School of Medicine and Public Health, UW Health/UW Medical Foundation, and the Madison, WI area. You may be wishing to purchase a home in the local area, numerous resources are available. The below listing contains recommendations that our physicians have had prior experience with. The list is not intended to be an endorsement of any particular person or group, rather a listing of names that have been provided to us that you may find helpful.

### **usbank**

Contact: Terry Plesek, Mortgage Loan Originator  
1 S. Pickney Street, Madison WI 53703  
Direct: 608.252.4262  
Cell: 608.235.8891  
Email: [terry.plesek@usbank.com](mailto:terry.plesek@usbank.com)  
NMLS #: 1419266

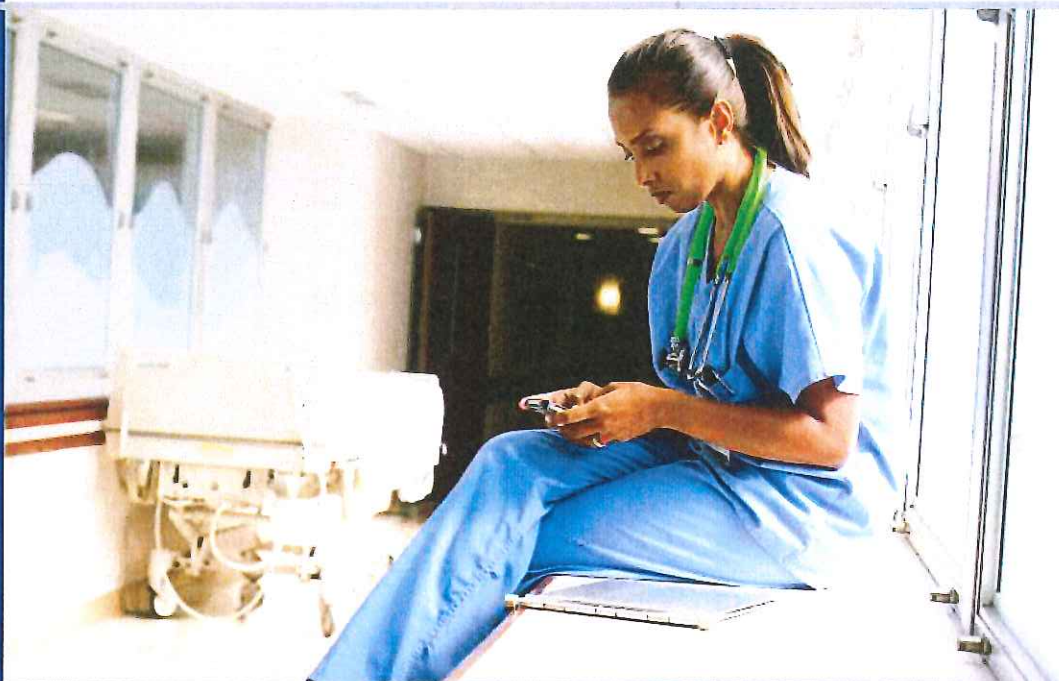
### **Park Bank**

Contacts: Sara Brenden, Vice President Private Banking  
33 East Main Street, Madison WI  
Direct: 608.395.2514  
Email: [sbrenden@parkbank.com](mailto:sbrenden@parkbank.com)

Pablo Sanchez, Vice President Business Development  
33 East Main Street, Madison WI  
Direct: 608.395.2502  
Email: [psanchez@parkbank.com](mailto:psanchez@parkbank.com)

usbank.com/mortgage

Receive a customer credit on your mortgage loan closing costs with a new or existing U.S. Bank account<sup>1</sup>. Take 0.25% of your loan amount and deduct it from your closing costs, up to a maximum of \$1,000<sup>2</sup>.



**TERRY PLESEK**  
Mortgage Loan Originator  
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Madison, WI 53703  
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Cell: 608.235.8891  
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NMLS #: 1419266

## Mortgage options for physicians.

Physicians who have six months left in their residency or physicians who have completed their residency within the past ten years can take advantage of today's competitive mortgage interest rates and purchase a home now.

- Fixed and adjustable rate options
- Borrow up to \$3,000,000
- Low down payment options
- Gift funds may be used for down payment
- Mortgage insurance not required

### Eligibility requirements:

- Doctors of Medicine (M.D.) and Doctors of Osteopathic Medicine (D.O.) that have accepted a permanent position
- Physicians who have six months left in their residency or physicians who have completed their residency within the past ten years
- Income from your permanent position will be used in loan approval

Call today to learn more.



1. To receive the U.S. Bank Customer Credit, you must have opened or have an existing account with U.S. Bank prior to receiving final approval on your mortgage loan. Applicable U.S. Bank accounts include but are not limited to: credit card, reserve line, checking, savings, money market, mutual funds account (including single or account package), auto loan or pre-existing mortgage loan. 2. The U.S. Bank Customer Credit is calculated as 0.25% of the loan amount. The maximum mortgage credit is \$1,000 for purchase transactions. For existing U.S. Bank home mortgages, the maximum refinance credit is \$300. For external refinance transactions, the maximum credit is \$1,000. The U.S. Bank Customer Credit can only be used once every 12 months on the same property, unless it is a construction loan and paying off a U.S. Bank home mortgage. American Dream and Bond Loans are not eligible for the U.S. Bank Customer Credit. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates, program terms and information are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgage, Home Equity and Credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC.



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PRIVATE BANKING

*Tailored banking products and services customized*  
FOR THE PHYSICIANS AND RESIDENTS OF



As a physician at UW-Health, you spend long hours ensuring your patients are taken care of. Their well-being is what's most important to you. At Park Bank, we have a similar philosophy. We take the utmost care in helping our clients, including UW-Health professionals, manage their banking and financing needs, leaving you more time to spend doing what's most important to you.

Park Bank's professional and responsive Private Banking team is dedicated to providing you with expert, insightful wealth planning along with the highest level of service that our Private Banking clients deserve.



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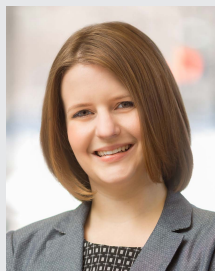
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## PARK BANK PRIVATE BANKING OFFERS UW-HEALTH PHYSICIANS AND RESIDENTS

tailored services and solutions that allow easy access to funds and credit, low interest mortgage and personal loan rates, and wealth management expertise to plan for the future.

Private Banking clients receive exclusive credit and loan benefits in addition to their Luxe Checking account:

- *Home Equity Line of Credit.*

A low introductory rate for 12 months on a home equity line of credit (HELOC) with no annual fee.

- *Consumer Loans.*

A .50% rate discount from standard auto-pay rates for Park Bank personal loans.

- *Mortgage Loans.*

A \$500 closing cost credit on your primary residence and \$300 on your vacation home.

## PARK BANK OFFERS A VARIETY OF HOME LOAN OPTIONS CUSTOMIZED FOR YOU.

In addition to our suite of conforming and jumbo home loan options, Park Bank offers a Physicians home loan program that affords eligible borrowers special financing. These include home loan options with no money down or loan amounts up to \$1.5 million.\* And, this flexibility doesn't end at the time your loan closes. Any questions or assistance you may need will be handled right here in Madison. To learn more about our Physicians home loan program, contact a Park Bank Mortgage Advisor today.

\*Subject to credit approval, restrictions may apply

In addition to the deposit and credit solutions Private Banking clients have access to, we also offer wealth management and investment services through our partner, Park Capital Management.



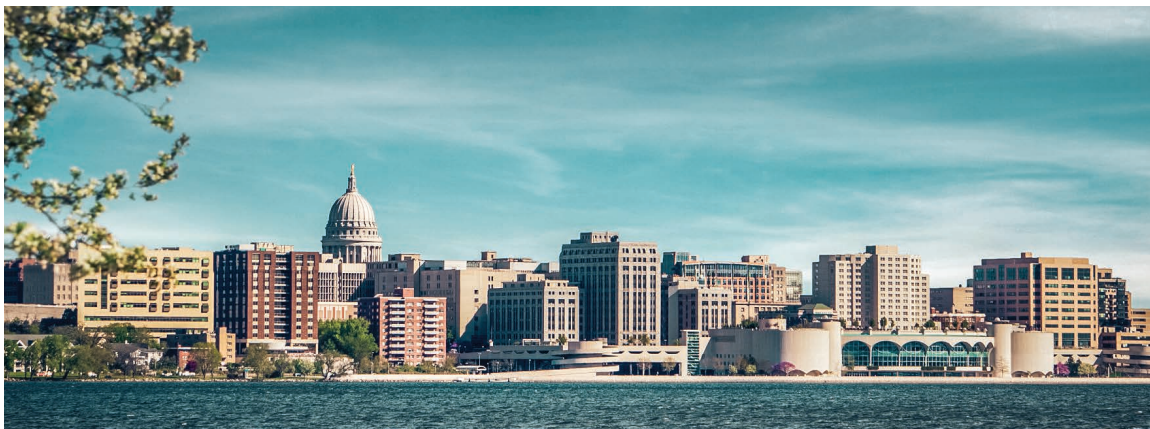
**PARK CAPITAL**  
MANAGEMENT

Park Capital Management offers comprehensive investment and fiduciary services, customized to maximizing your funds. They provide the tools and resources to manage personal finances by offering services that look at a client's entire risk management portfolio.

Park Capital Management advisors, like our private bankers, are happy to meet with you at the Park Bank location most convenient for you and your schedule. They will tailor these and other products that are focused on your bottom line:

- Portfolio Management
- Financial Planning
- Estate Planning
- Retirement Planning

Park Capital Management, LLC, a Registered Investment Advisor. The investment products and services offered by PCM are independent of the products and services offered by The Park Bank and are not a deposit and are not FDIC insured, may lose value, are not bank guaranteed and are not insured by any federal or state government agency. Park Capital Management, LLC ("PCM") is affiliated with The Park Bank.



**PARK BANK'S PRIVATE BANKING TEAM** understands that your time is precious. You probably spend more time at the hospital than at home. That's why they will meet with you when and where it's convenient for you. And, just like you with your patients, they will focus on building a lasting relationship based on established trust and understanding of your values and vision for the future. Contact Park Bank Private Banking for these and other custom products and services to help you live the life you want to live:

- Checking Accounts
- Money Markets
- Platinum Credit Card
- Personal Loans and Lines of Credit
- Mortgage Loans
- Trust Accounts and Estate Planning
- Home Equity Lines of Credit (HELOC)
- Certificates of Deposit
- Wire Transfer Services
- Overdraft Protection
- Foreign ATM Fee Discounts
- Wealth Management



**ONLINE** [PARKBANK.COM](https://www.parkbank.com)  
**OR CALL** 608.278.2801