

Home Equity Loan

Overview

- > Allows you to borrow funds using your home as collateral, up to 100% of the value of the home
- > Get the money you need up front in a lump sum single payout
- > Lock in a fixed rate for the life of the loan with a fixed monthly payment
- > Never worry about the possibility of rising interest rates
- > 10-year and 15-year loan options

A Good Option If:

- > You want to consolidate other loans or credit cards, finance home improvements, purchase large-ticket items, or pay for major expenses or other one-time needs
- > You want predictable monthly payments that stay the same

One of Indy's Top Financial Institutions for Homebuyers*

- > **Low fees & closing costs**
- > **Competitive rates**
- > **Quick online application**
- > **Dedicated mortgage rep from application to closing**



Bradley Smith

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TO VIEW RATES AND APPLY ONLINE:

elements.org/bsmith

* Based on total dollar mortgage volume closed as of December 2024 in the Indianapolis metropolitan statistical area. Information based on mortgage recordings provided by Mobility Market Intelligence. Ranking is among banks and credit unions and excludes mortgage companies.