

FHA Loan

Overview

> Government-backed loan

> Fixed-rate loan

A Good Option If:

> If you have less than perfect credit and don't have enough for the standard 5-20% down payment

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

Your Mortgage Loan Originator
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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.