



## 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



**Kristy Mars**

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**TO VIEW RATES AND  
APPLY ONLINE:**

**elements.org/kmars**

\* 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.