

First-Time Homebuyer Program

Overview

> No Private Mortgage Insurance (PMI) required
> Down payments as low as 5% of purchase price
> Single-family loans up to $500,000
> Fixed- and Adjustable-Rate options

A Good Option If:

> You do not have a substantial down payment saved
> You want to avoid the extra cost of PMI
> You would benefit from extra help and advice throughout the mortgage process

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**



Ryan Schulte

Your Mortgage Loan Originator
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TO VIEW RATES AND APPLY ONLINE:

elements.org/rschulte

* 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.