

Fixed-Rate Mortgage

Overview

> Interest rate and payments remain the same for the life of the loan
> Available in terms of 5, 7, 10, 15, 20, and 30 years
> Down payments as low as 5% of purchase price — including First Time Homebuyers

A Good Option If:

> You want predictable monthly payments that will not change
> You plan to stay in your home for several years

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.