

Pharmacist Professional Program

Available To:

> Practicing Physicians (also residents, interns, fellows), Pharmacists, and Dentists.

> A good option if you work in a qualifying profession or will start within 90 days of closing, or you do not have large savings for a down payment but want to avoid PMI

Overview

> No down payment is required on financing up to confirming limit; 5% down payment for loan amounts greater than conforming limit up to $1 million; 10% down payment for loan amounts greater than $1 million up to $1.25 million; 15% down payment for loan amounts greater than $1.25 million up to $1.5 million

> Available in Fixed and Adjustable Rate Mortgage terms

> Available for practicing professionals in Indiana only

> Must be 5 years or less as a practicing professional (e.g. physician in practice for 5 years or less since completing residency)

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
NMLS: 906855

bsmith@elements.org
1-317-957-7443

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.