

# USDA Loan

**Overview**

> Mortgage offered to rural property owners by the U.S. Department of Agriculture

> No down payment required—you may finance up to 100% of the property value

**A Good Option If:**

> You are purchasing a property in a rural area (as defined by the USDA)

> You meet the income restrictions for your County

**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

Your Mortgage Loan Originator
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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.