



Home Improvement Loan

Overview

- > **Fixed Rate Home Improvement Loan** — An unsecured loan that provides easy access to up to \$25,000 for your home improvement project.
- > **Home Improvement Loan 10 Year Fixed and 15 Year Fixed** — A secured loan allowing you to borrow up to 133% of the current value of your home (up to \$250,000) for your home improvement project. A good option if you don't have sufficient equity in your home

A Good Option If:

- > You need funds specifically for a home improvement project.
- > Our Home Improvement Loans help you update your home now and pay for them on your own time depending on your specific needs.



One of Indy's Top
Financial Institutions
for Homebuyers*

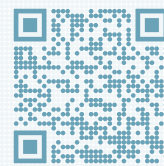
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



Bradley Smith

Your Mortgage Loan Originator
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**TO VIEW RATES AND
APPLY ONLINE:**

elements.org/bsmith

* Based on total dollar conventional mortgage volume closed from January-December 2021 in the Indianapolis metropolitan statistical area. Information based on mortgage recording provided by Mortgage Data Web. Conventional mortgage is a non-government mortgage. Ranking is among banks and credit unions and excludes mortgage companies.