



FHA Loan

Overview

- > Government-backed loan
- > Fixed-rate loan

A Good Option If:

- > If you have less than perfect credit and don't have enough for the standard 5-20% down payment



**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.