



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***

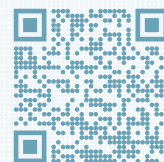
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



Bradley Smith

Your Mortgage Loan Originator
NMLS: 906855

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



**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.