



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



Kristy Mars

Your Mortgage Loan Originator
NMLS: 609725

kmars@elements.org
1-317-524-5060



**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.