



# First-Time Homebuyer Program

## Overview

- > No Private Mortgage Insurance (PMI) required
- > Down payments as low as 5% of purchase price
- > Single-family loans up to \$450,000
- > Fixed- and Adjustable-Rate options

## A Good Option If:

- > You do not have a substantial down payment saved
- > You want to avoid the extra cost of PMI
- > You would benefit from extra help and advice throughout the mortgage process



**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



**Sean Kiely**

Your Mortgage Loan Originator  
NMLS: 425511

skiely@elements.org  
1-317-809-3888



**TO VIEW RATES AND  
APPLY ONLINE:**

[elements.org/skiely](https://elements.org/skiely)

\* 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.