



# Professional Program

## Available To:

- > Practicing Physicians (also residents, interns, fellows), Physician Assistants, Pharmacists, Dentists, Nurse Practitioners, and Nurse Anesthetists
- > A good option if you work in a qualifying profession or will start within 90 days of closing, or you do not have large savings for a down payment but want to avoid PMI

## Overview

- > No down payment is required on financing up to \$766,550; 5% down payment for loan amounts greater than \$766,550 up to \$1 million; 10% down payment for loan amounts greater than \$1 million up to \$1.25 million; 15% down payment for loan amounts greater than \$1.25 million up to \$1.5 million
- > Available in Fixed and Adjustable Rate Mortgage terms
- > Available for practicing professionals in Indiana only
- > Must be 5 years or less as a practicing professional (e.g. physician in practice for 5 years or less since completing residency)



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

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1-317-957-7443



TO VIEW RATES AND  
APPLY ONLINE:

[elements.org/bsmith](https://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.