



# 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\*

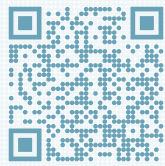
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



**Kristy Mars**

Your Mortgage Loan Originator  
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**TO VIEW RATES AND  
APPLY ONLINE:**

**elements.org/kmars**

\* 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.