



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***

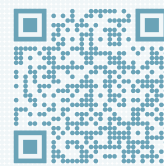
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



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.