



# 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\***

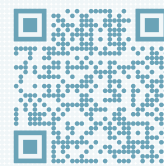
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



**Ryan Schulte**

Your Mortgage Loan Originator  
NMLS: 214511

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**TO VIEW RATES AND  
APPLY ONLINE:**

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

\* 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.