



# Fixed-Rate Mortgage

## Overview

- > Interest rate and payments remain the same for the life of the loan
- > Available in terms of 5, 7, 10, 15, 20, and 30 years
- > Down payments as low as 5% of purchase price — including First Time Homebuyers

## A Good Option If:

- > You want predictable monthly payments that will not change
- > You plan to stay in your home for several years



**One of Indy's Top  
Financial Institutions  
for Homebuyers\***

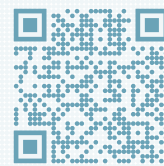
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



**Ryan Schulte**

Your Mortgage Loan Originator  
NMLS: 214511

[rschulte@elements.org](mailto:rschulte@elements.org)  
1-317-508-6757



**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.