



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

bsmith@elements.org
1-317-957-7443



**TO VIEW RATES AND
APPLY ONLINE:**

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.