



## VA Loan

### Overview

- > Mortgage guaranteed by the U.S. Department of Veterans Affairs (VA)
- > For American veterans, current military, reservists, and surviving spouses
- > No down payment or PMI required

### A Good Option If:

- > You are serving or have served in the U.S. military and want to take advantage of a mortgage with no down payment



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

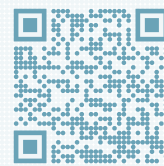
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



**Bradley Smith**

Your Mortgage Loan Originator  
NMLS: 906855

[bsmith@elements.org](mailto:bsmith@elements.org)  
1-317-957-7443



**TO VIEW RATES AND  
APPLY ONLINE:**

[elements.org/bsmith](https://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.