



Home Equity Loan

Overview

- > Allows you to borrow funds using your home as collateral, up to 100% of the value of the home
- > Get the money you need up front in a lump sum single payout
- > Lock in a fixed rate for the life of the loan with a fixed monthly payment
- > Never worry about the possibility of rising interest rates
- > 10-year and 15-year loan options

A Good Option If:

- > You want to consolidate other loans or credit cards, finance home improvements, purchase large-ticket items, or pay for major expenses or other one-time needs
- > You want predictable monthly payments that stay the same



**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
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**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.