



USDA Loan

Overview

- > Mortgage offered to rural property owners by the U.S. Department of Agriculture
- > No down payment required—you may finance up to 100% of the property value

A Good Option If:

- > You are purchasing a property in a rural area (as defined by the USDA)
- > You meet the income restrictions for your County



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

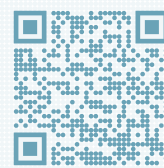
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



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.