



# Home Improvement Loan

## Overview

- > **Fixed Rate Home Improvement Loan** — An unsecured loan that provides easy access to up to \$25,000 for your home improvement project.
- > **Home Improvement Loan 10 Year Fixed and 15 Year Fixed** — A secured loan allowing you to borrow up to 133% of the current value of your home (up to \$250,000) for your home improvement project. A good option if you don't have sufficient equity in your home

## A Good Option If:

- > You need funds specifically for a home improvement project.
- > Our Home Improvement Loans help you update your home now and pay for them on your own time depending on your specific needs.



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

\* Based on total dollar mortgage volume closed as of December 2024 in the Indianapolis metropolitan statistical area. Information based on mortgage recordings provided by Mobility Market Intelligence. Ranking is among banks and credit unions and excludes mortgage companies.