

## **Overview**

- > A loan for when the amount of the mortgage exceeds loan-servicing limits set by Fannie Mae and Freddie Mac
- > Available in a variety of terms, including fixed-rate and adjustable-rate loans
- > Covers purchase and refinance amounts up to \$1 million
- > No PMI required

## A Good Option If:

> You want to avoid taking out two or more loans to finance a home purchase



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

<sup>\*</sup> 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.



