



## 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  
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**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.