

Here's what you'll need to get started

Loan Application Documents



W - 2
last 2 years



Pay Stubs
last 1 month



Bank Statements
last 2 months



Investments
last 2 months



Valid Photo ID

Local Lenders that put you

FIRST

Serving Hamilton and Howard
County Communities



Wendell Propes

Mortgage Manager
wpropes@cfbindiana.com
765.456.4359
NMLS#1009234



Janelle Campbell

Mortgage Loan Officer
jcampbell@cfbindiana.com
317.399.7496
NMLS#1391558



Korbin Cruea

Mortgage Loan Originator
kcruea@cfbindiana.com
765.456.4375
NMLS#1957148



Slater Young

Mortgage Loan Originator
syoung@cfbindiana.com
765.456.4356
NMLS#2104170

Mortgage



Easy Online Application at
CFBindiana.com!

Kokomo • Noblesville • Westfield

Member
FDIC

CFBindiana.com

NMLS # 614034



Community *FIRST*
Bank of Indiana

This is Your Community. This is Your Bank.

Conventional Loan

Down Payment: 5 - 20%

- All Occupancy Types
- Purchase, Refinance, Renovate
- Flexible loan terms
- Fixed or Adjustable Rates
- PMI required if less than 20% down payment

VA Loan

Down Payment: None

Minimum Credit Score: 640

- Primary Residence Only
- Purchase or Refinance
- Flexible loan terms
- Fixed or Adjustable Rates
- No PMI required
- Limited to Eligible Veterans

Construction Loan

Down Payment: 20%

- Must qualify for a permanent mortgage
- Flexible Payment Options
- Fixed Rate

FHA Loan

Down Payment: 3.5%

Minimum Credit Score: 640

- Primary Residence Only
- Purchase, Refinance, Renovate
- Flexible loan terms
- Fixed or Adjustable Rates
- PMI required for life of the loan
- Down Payment can be a gift

USDA Loan

Down Payment: None

Minimum Credit Score: 640

- Primary Residence Only
- Purchase or Refinance
- Fixed Rate
- PMI Required
- Limited to USDA Eligible Properties
- Income limits on borrower

Portfolio Loan

Down Payment: 10%

- Purchase or Refinance
- Fixed or Adjustable Rates
- No PMI on some products
- Down payment can be a gift

HELOC

Home Equity Line Of Credit

Credit Line against available equity in home

- Primary Residence Only
- Flexible Payment Options
- Competitive Rates

Our friendly and knowledgeable loan officers are here to help you every step of the way in your home-buying, construction, or refinancing journey. We offer a variety of loan products to fit your unique needs, and we are a team of local decision makers who can offer the flexibility you deserve.