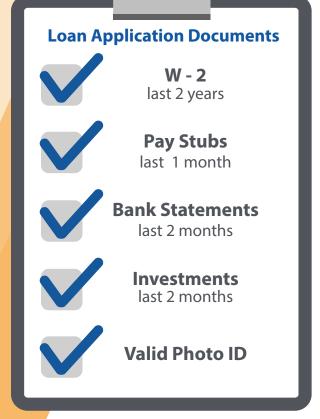
Here's what you'll need to get started



Local Lenders that put you



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

Easy Online Application at **CFBindiana.com!**

Kokomo • Noblesville • Westfield



CFBindiana.com



Mortgage



Community FAS 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

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

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

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.

Construction Loan

Down Payment: 20%

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

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