

**We make it happen
so you can make it home**



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**Easy online application
at [CFBindiana.com](https://www.cfbindiana.com)**

**Here's what you'll need
to get started:**

- ✓ W-2s from the last two years
- ✓ Pay stubs from the last month
- ✓ Bank statements from the last two months
- ✓ Investments from the last two months
- ✓ Valid photo ID

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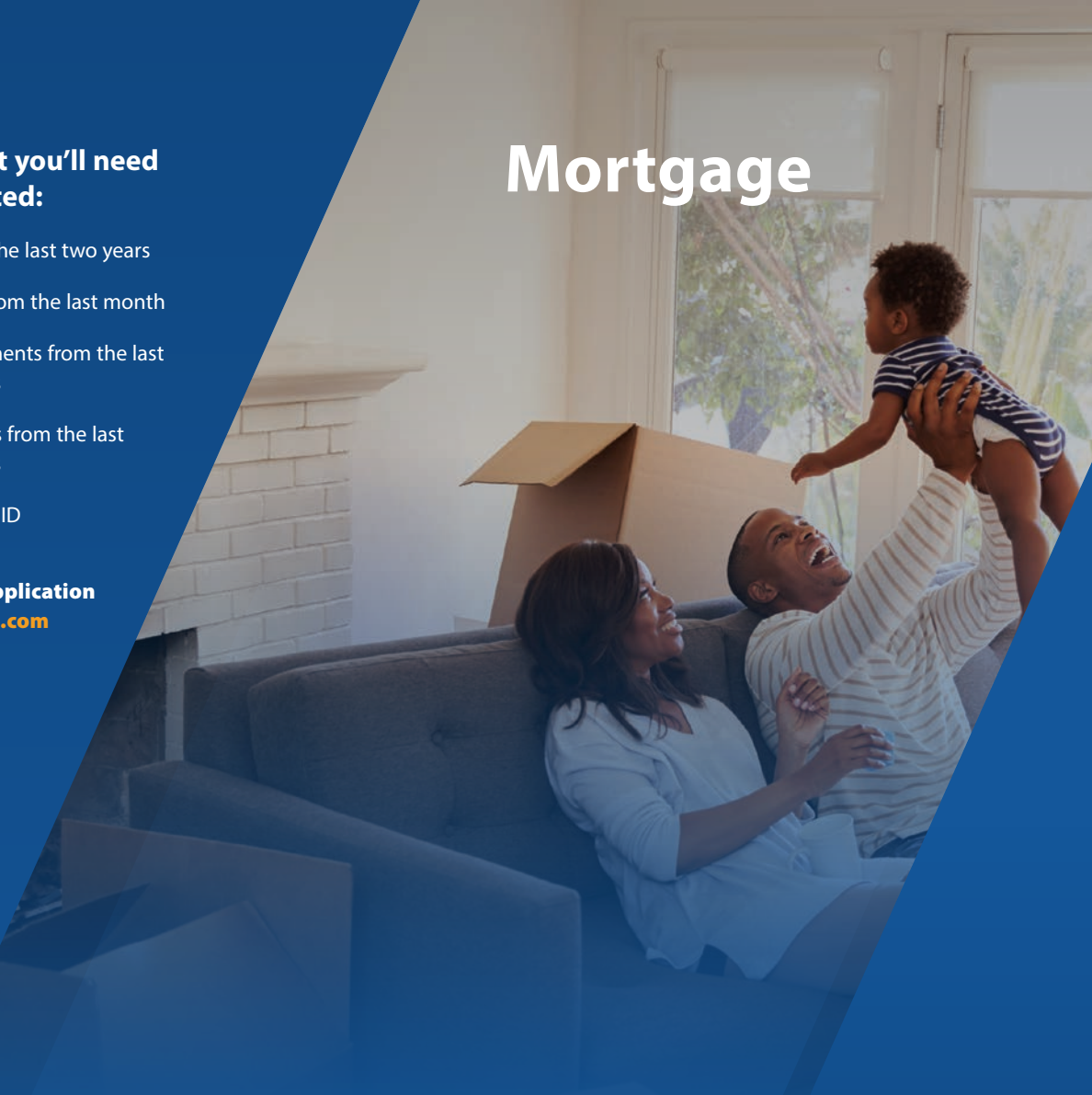
Mortgage

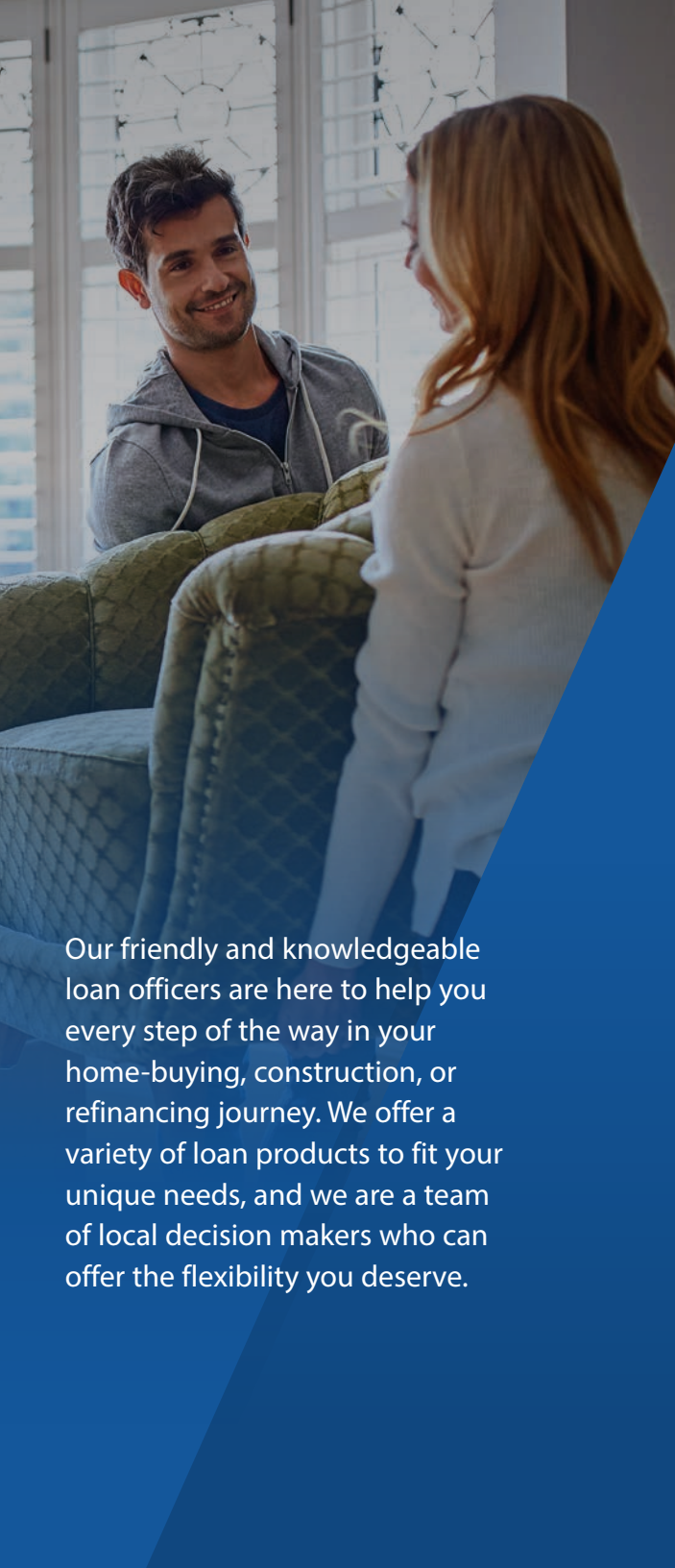
Community *FIRST*
Bank of Indiana
This is Your Community. This is Your Bank.

NMLS # 614034

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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.

Conventional Loan

Minimum 5% Down Payment

- All occupancy types
- Purchase, refinance, renovate
- Flexible loan terms
- Adjustable (ARM) or fixed rate
- PMI required if less than 20% down payment

FHA Loan

Minimum 3.5% Down Payment

- Primary residence only
- Purchase, refinance, renovate
- Flexible loan terms
- Adjustable (ARM) or fixed rate
- PMI required for life of the loan
- Down payment can be a gift

VA Loan

No Down Payment Required

- Primary residence only
- Purchase or refinance
- Flexible loan terms
- Adjustable (ARM) or fixed rate
- No PMI required
- Limited to eligible veterans

USDA Loan

No Down Payment Required

- Primary residence only
- Purchase or refinance
- Fixed rate
- PMI required
- Limited to USDA eligible properties
- Income limits on borrower

Construction Loan

Minimum 20% Down Payment

- Must qualify for a permanent mortgage
- Flexible payment options
- Fixed rate

Portfolio Loan

Minimum 10.5% Down Payment

- Purchase or refinance
- Adjustable (ARM) or fixed rate
- No PMI on some products
- Down payment can be a gift

Home Equity Line of Credit (HELOC)

Credit line against available equity in home

- Primary residence only
- Flexible payment options
- Competitive rates

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