

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



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**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

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

Community **FIRST**
Bank of Indiana

This Is Your Community. This Is Your Bank.

NMLS # 614034

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Rev. 10/17/25

Mortgage

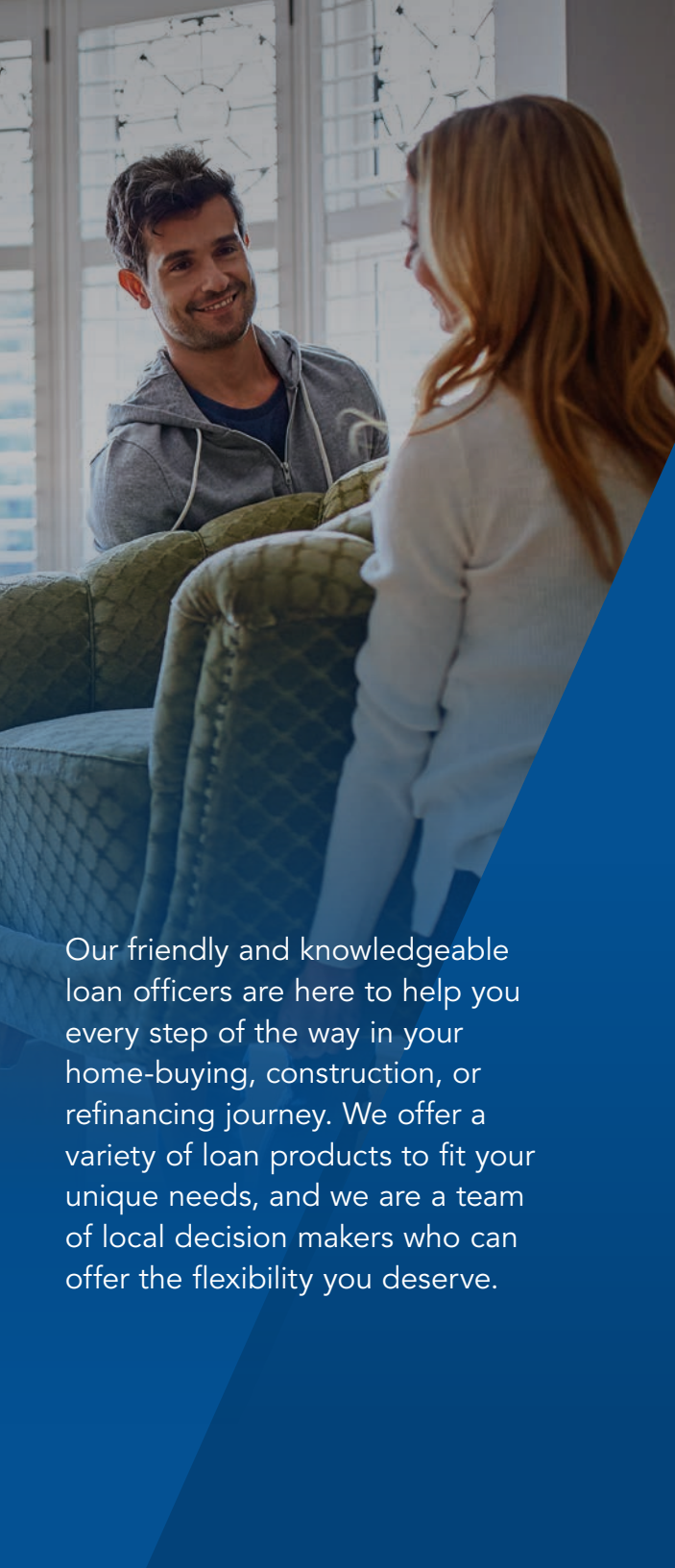
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Apply Now

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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

*As Low as 3% 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

Up to 100% Financing

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

VA Loan

No Down Payment Required

- Primary residence only
- Purchase or refinance
- Flexible loan terms
- 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 household

Renovation Loan

Flexible Loan Terms

- Finance home purchase or refinance AND renovations in one loan
- Renovation costs based on 'as completed' appraised value
- Up to 97% LTV for primary residences
- Luxury items like pools, recreation rooms and high-end appliances

Home Equity Loan

Term or Lines of Credit

- Primary residence only
- Flexible payment options
- Competitive rates - fixed and variable

Community**FIRST**
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We lend in 49 states:
Primary, Vacation/2nd Homes,
Investment Properties

*As little as 3% cash required from buyer.
Products subject to change. See bank for details.

