

Mortgage & Home Equity Loans

Mortgage

Convenient features for your home loan needs

- > **gtefinancial.org**
 - > Online application for instant pre-approval
 - > See daily rates and track them
 - > Calculate your closing costs and monthly payment
 - > View GTE-owned properties
- > **24 hour mortgage application assistance at 1.888.871.2690 ext.40407**

We have the right home loan for you with both fixed and adjustable rate options.

Fixed Rate

- > 30 year fixed and 10/1 ARM available

5/5 Adjustable Rate Mortgage (ARM)

With our 5/5 Adjustable Rate Mortgage for homes under \$484,350, home buyers can put as little as 3% down!* and finance up to 97% if you qualify.

- > For the first five years of your loan, the rate will not change
- > Every five years, the rate can only increase by 2%
- > For the life of the loan, the rate can only increase a total of 5%, no matter how high the market rate may go
- > Take advantage of this highly competitive rate, often lower than a fixed loan

5/1 ARM

7/1 ARM

10/1 ARM

Dawn
member since 2012

Take advantage of these other loan options

- > FHA
- > VA
- > Refinance
- > Vacant Land
- > Investment Property
- > Home Improvement
- > Mini Jumbo over \$484,350
- > Condo Loans

Home Equity

Home Equity Line of Credit (HELOC)

A line of revolving credit, similar to a credit card, that allows you to access your home's equity for things like home improvements, large purchases or debt consolidation

- > Low rates and quick approvals
- > Potential income tax deduction of loan interest (consult your tax advisor)

Home Equity Loan

Best choice when you want to use your home's equity for a large one-time purchase

- > Low fixed interest rate and quick approvals
- > No prepayment penalty

* GTE Financial is an equal housing lender. The 5/5 ARM is available for up to 97% of the purchase of an owner-occupied new home, condominium, or townhome; up to \$484,350. Rate is fixed for five years and then adjusts (at a fixed rate) for an additional five years, amortized over a thirty year term. Other fees may be assessed, as applicable. Closing costs are not included. Loan approval, APR, and down payment required based on creditworthiness, amount financed, and ability to repay. Rates, terms, and conditions are subject to change. Your actual rate and/or points may be different, as many factors are evaluated for a loan approval. Mortgage products are only available in Florida and cannot be used for investment properties. Please speak with a GTE Financial Mortgage Specialist for complete information at 813.871.2690 or 888.871.2690 ext.40407. | Federally insured by NCUA.