



# Realty Reach by GTE Financial

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Realty Reach is your gateway to top-tier  
real estate professionals

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Whether you're buying or selling, our trusted agent partners are here to help you every step of the way. Our program ensures you receive the most knowledgeable, personalized, and effective real estate services possible by connecting you with our hand-picked, top-tier real estate professionals.

## Exclusive benefits for GTE members:

Four easy ways to become a member:

- > **Agent-paid reward\*** - You could save hundreds on your next home purchase
- > **GTE Title discounts\*\*** - \$250 off buyer settlement fees or \$100 off seller settlement fees
- > **Trusted agent partners** - We work with highly vetted, top-tier real estate professionals

## Key mortgage solutions:

- > **Adjustable-Rate Mortgages (ARM)** - Lower initial interest rates to increase affordability and buying power
- > **Medical Professional Loans** - Flexible financing with low down payment options for healthcare professionals
- > **Down Payment Assistance** - Programs that help reduce upfront costs and make homeownership more accessible

Visit [gtefinancial.org/realtyreach](https://gtefinancial.org/realtyreach)

## Equal Housing Lender

\*Realty Reach agents are not employed by GTE Federal Credit Union dba GTE Financial. Agents enrolled in the program have agreed to provide 20% of their commission in the form of a credit rebate applied at the time of closing by the agent. The loan program chosen by the borrower could impact the agent's ability to fully fund the rebate at closing, and it is the borrower's responsibility to ensure eligibility within the chosen program. It is also the responsibility of the borrower to confirm that the agent agrees to meet the rebate requirements of the program and to review all closing documents to ensure that the rebate is properly applied at closing. GTE Financial is in no way responsible for ensuring the agent abides by their rebate responsibility. GTE Financial will not subsidize or pay any of the agent's agreed upon rebate. All disputes about rebates should be reported to the agent's broker and agent's state licensing board. Agent-Paid Reward Average is based on agent commission dollars = purchase price x agent commission percentage. Reward = agent commission dollars x 20%. Average is based on August 2024 and is variable and subject to change at anytime.

\*\*As part of the Realty Reach program, you could be eligible to receive additional discounts from GTE Title. Be sure to discuss options with your Loan Executive during your application.