

**gtefinancial.org**

one-stop-shop for Home Loan needs

- > Get pre-approved online
- > See daily rates and track them
- > Calculate your closing costs and monthly payment
- > View GTE-owned properties

**mortgage & home  
equity loans**



**become a member today!**

813.871.2690 or 888.871.2690

download the GTE Mobile App on Android or iOS

**gtefinancial.org**



\* GTE Financial is an equal housing lender. The 5/6 ARM is available for up to 97% of the purchase of an owner-occupied new home, condominium, or townhome; up to \$548,250. Rate is fixed for five years and then adjusts (at a fixed rate) every sixth months, 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. Federally insured by NCUA.



## Mortgage

### Convenient features for your home loan needs

- > [gtefinancial.org](http://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.

Visit any of our local Community Financial Centers to apply, or visit us online at [gtefinancial.org](http://gtefinancial.org)

## 5/6 Adjustable Rate Mortgage (ARM)

Best choice if you are looking for a home loan that does not require 20% down.

- > Initial Adjustment up to +/-2.00% first rate change after first five-year term.
- > Subsequent Adjustment every 6 months thereafter, rate adjustment may not result in an increase or decrease of more than 1.00% from the prior interest rate.
- > Rate cap at 5%. A rate cap is a limit on how much the rate can change at the end of each adjustment period over the life of the loan.

## 7/6 Month ARM

## 10/6 Month ARM

Take advantage of these other

## loan options

- > FHA Loans
- > VA Loans
- > Refinance
- > Mini Jumbo
- > Vacant Land
- > Investment Property
- > Home Improvement
- > Condo Loans

## Home Equity

### 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