



# Medical Professional Loans

It's no secret that Florida and the Tampa Bay area have been consistently one of top residential locations for medical professionals. Tap into this growing market by using GTE Financial for your Medical Professional Loans!

## **Our loan products are specifically designed for:**

- > Medical Doctors, Dentists, Dental Surgeons
- > Newly Licensed Medical Residents (employed or about to be employed)
- > Deferred student loans not counted in DTI
- > Purchase of O/O SFD, PUD or Condo
- > 97% LTV up to \$650K, 4 months reserves (can be gifted)
- > 95% LTV up to \$850K, 6 months reserves (can be gifted)
- > 5/5 ARM, index is Libor, 2% margin, 2% cap at adjustment, 5% lifetime cap\*
- > Borrower Paid MI over 80% LTV
- > Those with credit scores above 720 (minimum score)



\*An example APR for a 5/5 Year ARM loan is 3.125%. An example monthly mortgage payment is \$428. The example quotes are based on a property value of \$200,000 and a loan amount of \$100,000 for 1st mortgage options and a \$10,000 2nd mortgage. The Annual Percentage Rates (APR) stated is an estimate and is intended for informational use only. Your actual APR may vary based on your actual loan amount. Please visit the Loan Consultant for additional information about our rates and fees. Rates are subject to change without notice. Your actual rate and/or points may be different, as many factors are evaluated for a loan approval.

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