



Gulf Coast Educators
FEDERAL CREDIT UNION

WWW.TEXASEducatorsMORTGAGE.COM



EDUCATOR *Mortgage*

**NO DOWN PAYMENT
NO PMI REQUIRED
UP TO 103% FINANCING**

OUR PERKS

- Lower rates
- Discounts for Loyal Members
- Close in 30 days or less
- Rate Lock while you shop
- Everything done in-house

**Apply
Online Today!**

Get pre-approved for a
home loan online and
start house hunting with
peace of mind.



LEARN MORE ONLINE

Learn more about GCEFCU's mortgage loans and start your PRE-APPROVAL process by scanning the QR code to the right.



Not a Teacher? Check out our other convenient options:

- First-time homebuyer
- 5% down, no PMI
- Conventional Financing
- Investment Properties
- Vacation Homes
- Land Loans

**Once you're
PRE-APPROVED
contact your
realtor to find
your new home!**



Educator Mortgage Disclosure: To apply for an Educator Mortgage Loan, at least one applicant must be a current teacher or school employee for at least 2 consecutive years in a Texas school district. All applicants must have a credit score of 680 or higher and a 45% debt-to-income limit. Applicants may finance up to 103% LTV. Additional 3% is to be utilized for closing costs only – No cash back and no "coverage" for a lower appraised home permitted. This program is intended for primary residences within the state of Texas only, not vacation homes or investment properties. Other conditions may apply. Actual rates may vary based on credit qualifications. Rates are subject to change at any time.

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