

Buying now means saving later

Don't fixate on rate

You found the home you love — so don't stress about the rate. If rates fall, you can refinance at a lower rate. And to sweeten the deal, we'll provide a lender credit of up to \$1,500*, helping you save upfront and thousands down the line. Don't let rates stop you from getting the house you love!

How to beat high rates

1. Buy now:
 - Find a home
 - Close the purchase loan with your CCM loan officer
 - Must close by 7/15/2023
 - Get your eligibility certificate
2. Refinance later:
 - If rates go down, refinance to lock in a lower rate
 - Refinance after 6 full payments through 12/31/2025
 - Bring your eligibility certificate to your CCM loan officer
 - Close on your refinance loan
 - Get a lender credit up to \$1,500*



* The Buy Now, Refinance Later promotion is valid on CrossCountry Mortgage first lien, purchase loans closed between 1/3/2023 and 7/15/2023. After 6 full payments, the borrower is eligible to refinance the purchase loan with CrossCountry Mortgage and receive a lender credit up to \$1,500 towards applicable lender fees (underwriting, application, commitment and processing fees). The CrossCountry Mortgage refinance must be closed on or before 12/31/2025. Refinance loan is subject to underwriting and collateral approval and must be a first mortgage or deed of trust. Only one lender credit per new loan. This lender credit is void where prohibited and is non-transferrable, subject to the terms herein, and valid on complete and closed loans only. By refinancing an existing loan, your total finance charges may be higher over the life of the loan. Some loans may be subject to prepayment penalties. Not all borrowers will qualify. This promotion may not be combined with any other offers, discounts or promotions. This is not a commitment to lend. To claim to the credit, borrower must present their Buy Now, Refinance Later Eligibility Certificate at the time of application for refinance loan.

Call today to get started!



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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). CrossCountry Mortgage, LLC is a licensed mortgage lender in the Commonwealth of Massachusetts. Licensed by the New Hampshire Banking Department. Rhode Island Licensed Lender. 2v1a0r (2v1a0r)