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Purchase your home through Johns Creek Mortgage and receive a JCM Refinance Certificate that covers JCM fees on an eligible future refinance. Plus, receive a closing credit for a required appraisal.**

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1. Refinance the same property through JCM.
2. Apply within five years of your original purchase closing.
3. Available for both rate-and-term and cash-out refinances.
4. A new application and loan approval are required.



Have Questions?

Contact your JCM loan officer to learn more about the certificate and explore your financing options.

Apply Now!

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*JCM fees, including credit, underwriting and processing, are waived or credited at closing. Other costs apply, including title, attorney and recording charges, discount points, government program fees, taxes, insurance and prepaids. Not a no-cost refinance. **Required appraisal paid upfront; full actual cost credited only if the refinance closes and funds. Rush and final inspection fees excluded. **DISCLAIMERS:** For JCM purchase borrowers refinancing the same property with an original borrower included. Apply within five years of purchase closing; refinance may close later. Subject to loan approval, lender/program requirements and certificate terms. Not a commitment to lend or guarantee of approval, future rates, savings or refinancing. Available where JCM and the originating loan officer are authorized to conduct business. Johns Creek Mortgage, LLC | NMLS ID #2320634 | www.nmlsconsumeraccess.org Licensed Mortgage Broker in Georgia Licensed in: GA, FL, SC, NC, AL, TN, IN, VA, MA, NH & TX Equal Housing Opportunity Johns Creek Mortgage, LLC arranges but does not make loans.