

MORTGAGE CREDIT CERTIFICATES

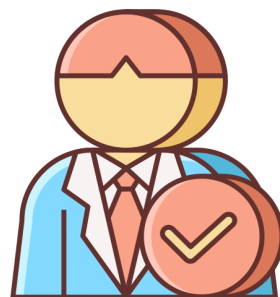
Making the American Dream of Homeownership
Possible... **Every Day!**



WHAT IS A MCC?

A **Mortgage Credit Certificate** allows qualified home buyers to reduce the amount of their federal income tax liability by an amount equal to a portion of the interest paid during a year on a mortgage.

- May help in qualifying for a larger home or assist in qualifying for a mortgage loan



- Allows 1-50% of mortgage interest paid each year to be used as a tax credit

- Dollar-for dollar reduction against the homebuyer's federal tax liability



ELIGIBILITY

- **First Time Home Buyer** (must not have owned a home in previous three years)

- **Must meet income** and price restrictions

- Home must be used as **Primary Residence**

**Note: some restrictions may apply.*

**CALL TODAY
FOR DETAILS!**

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