



MORE CREDIT FOR YOUR INTEREST



ABOUT MORTGAGE CREDIT CERTIFICATES WHAT CAN IT DO FOR YOU?

MCCs give first-time homebuyers valuable savings over the life of their loan by receiving a percentage of the mortgage interest back on federal income taxes each year.

MCCs can be used by themselves or with down payment and closing cost assistance when paired with our Next Step Program.

Skip the down payment assistance and maximize your savings by pairing an MCC with a Next Step loan for lower rates, lower monthly payments, and cash back each year!

- *First-time Homebuyers & Qualified Veterans*
- *Minimum 640 Credit Score*
- *FHA, VA, USDA, or Conventional Loans*
- *Up to 50% Debt-To-Income Ratio*
- *Owner Occupied Primary Residences*
- *Up to \$2,000 back in your pocket each year*
- *No junk fees*
- *Single Family Homes, Duplexes, Townhomes, and more!*
- *Income and purchase price limits apply***

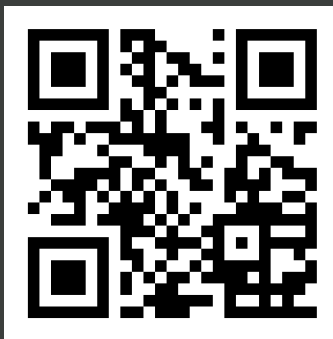
***See website for details:*

www.mhdc.com/services/homebuyer-programs



DOWN PAYMENT ASSISTANCE

Pair an MCC with our Next Step Program for down payment assistance and cash back each year!



LOWER RATES

Skip the down payment assistance for lower rates, pairing an MCC with our Next Step Program for lower monthly payments!

More money, less interest...

[HTTP://LENDERS.MHDC.COM](http://LENDERS.MHDC.COM)



Equal Housing Opportunity