Mortgage Credit Certificate (MCC)

Online Lender Training

2012 Program

www.floridahousing.org
Instructors

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*MCC Compliance Manager*
Lender Training

We, at Florida Housing, have created this online training video for you, the lender, to have a firm grasp on exactly what a Mortgage Credit Certificate is and the steps you take in its execution. Our team is dedicated to helping our lending partners in every way possible to ensure that each Florida resident interested in the MCC program is able to receive it, seamlessly.
You must go through the training in its entirety in order to receive credit and be given access to the reservation system.

Your Name Here
Training Time

- Don’t hesitate to take notes as you review the material and use them as a point of reference.
- This training will take approximately 30 minutes.
- You may pause at your convenience and continue later.
Training Agenda

What is an MCC?
Webpage Review
Lender Benefit
Reservation System
Dashboard
Document Requirements
Packet Submissions
Review
Test
What is a MCC?
A MCC is …

• A NON-REFUNDABLE federal tax credit for first-time homebuyers.

• A product valued at 50% of the annual interest on the mortgage loan not to exceed $2,000 (annually).

• A tax credit, not a tax deduction.

• A dollar-for-dollar tax reduction against the homebuyer federal tax liability.
In other words...

The MCC is a tax credit, not a deduction that a borrower can receive every year for the life of the mortgage up to the federally allowed maximum of $2000.
Is my borrower eligible?
MCC Qualifying Criteria

The borrower:

- Must meet preset *borrower income* limits sorted by county;
- Must meet *purchase price* limits sorted by county;
- The purchased property as the *primary residence*
- Must be a first time homebuyer (non-homeowner for previous three (3) years)
Other MCC Criteria

There are other MCC criteria that must be met before closing:

• The residence MUST be located in the State of Florida;

• An in–home business CANNOT occupy more than 15% of the total square footage of the home;

Please reach out to Florida Housing with specific questions regarding eligibility.
Webpage Overview

This is your home base for All things Florida Housing.

www.floridahousing.org
Things to Know

On this page you will find a list of the materials you need to know pertaining to Mortgage Credit Certificates.

Lender Guide (printable)
Borrower Income Limits
Purchase Price Limits
A List of Homebuyer Education Providers
How to become a Participating Lender
A Complete List of Participating Lenders
Online Lender Training
Lender Portal
Program Guide

We strongly urge you to review the Program Guide, which is a separate more detailed explanation of Florida Housing’s MCC program, located on the webpage at

http://www.floridahousing.org/MCC/ProgramGuide.pdf
Lender Benefits

Why is participating in this program beneficial?
Lender Benefit #1

The MCC is a product that you can offer your Realtor partners.
Lender Benefit #2

The MCC will enhance your own in-house first mortgage product.
Lender Benefit #3

By putting REAL cash in your borrowers pockets, you will increase referrals from happy borrowers.
Lender Benefit #4

Phone calls can be made during tax season to all individuals who have received the MCC, which leads to solicitation opportunities.
Florida Housing MCC Reservation System
How to Access the Reservation System

• Go to [www.floridahousing.org](http://www.floridahousing.org).
• Click on the MCC box in center of the page.
How Does Florida Housing differ from other HFA's?
Reservation System

• You will now enter the Florida Housing Mortgage Credit Certificate webpage.

• On the left of the page, you will notice different categories into which you can place information (like the income and purchase price limits) or access the all-important lender portal.
Florida Housing Mortgage Credit Certificate Program

The Florida Housing Mortgage Credit Certificate (MCC) Program can help first time homebuyers save money each year that they live in their home. With the MCC Program the homeowner can claim up to 50 percent of their paid mortgage interest each year as a TAX CREDIT on their federal IRS tax return. The credit is capped at $2000 annually and any remaining mortgage interest not included as part of the TAX CREDIT is still eligible for the home mortgage interest deduction on their federal tax return.

Each year, a homeowner may claim a dollar-for-dollar reduction of income tax liability on 50 percent of the mortgage interest on their first mortgage, reducing the amount of federal taxes owed by as much as $2000.

Florida Housing's MCC Program is for first time homebuyers purchasing a home, non-first time homebuyers purchasing a home in targeted areas in Florida or for eligible veterans purchasing a home anywhere in Florida.

The Florida Housing MCC can be issued with any participating lender's fixed rate first mortgage loan. It cannot be used with our First Time Homebuyer (bond loan) Program or local housing agency bond loans.

The MCC Program has income and purchase price limits. These limits differ from county to county as well as by household size. Please contact a participating lender if you have questions or would like to apply for a MCC.
Reservation System/ Registration

Click on the Lender Portal, which will take you into the Reservation System login page.

You will be directed to this page ONLY AFTER completion of this training.
After you have completed today’s lender training, you may email the MCC team at

MCCProgram@floridahousing.org

Once you have received an email confirmation that you are in the system, you will come to this page and create your login profile. DO NOT ATTEMPT TO SIGN IN. You must click the blue “click here to register” note.
Log In

Email Address: [field]
Password: [field]

Don't have an account? Click here to register
Forgot your password? Click here for login help
Registration

You will be directed to a second registration page that will ask you to fill out the following required information:

- Full name
- Email address
- Work phone
- Password
- Confirm password

This information MUST be entered EXACTLY as you submitted it to Florida Housing in your access email. More than half of problems arise from entering different information!
Please complete the following information to register a new account:

- Full Name:
- Email Address:
- Telephone Number:
- Create a Password:
- Confirm Password:

Submit Registration Information
Reservation System

Once you have completed the registration process and you have logged in correctly, you will have immediate access to the reservation screen and all MCC applications originated by your lending institution.
Reservation System

• From here, you will be granted access to each individual file that is housed with your institution
• In the upper right hand corner, you will see a field marked “Create Reservation”.
• Also note the reference tools located on the far right of the page.
MCC reservations that have been created by FHFC Test Lender:

<table>
<thead>
<tr>
<th>Reservation Number</th>
<th>Borrower</th>
<th>Anticipated Closing Date</th>
<th>Status</th>
<th>Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012001</td>
<td>Test User</td>
<td></td>
<td>MCC Issued</td>
<td>Select</td>
</tr>
<tr>
<td>2012008</td>
<td>Holly Homebuyer</td>
<td>10/31/2012</td>
<td>Pending</td>
<td>Select</td>
</tr>
<tr>
<td>2012098</td>
<td>Bob Smith</td>
<td>08/08/2013</td>
<td>Reserved</td>
<td>Select</td>
</tr>
</tbody>
</table>

Determining Eligibility:
- Income Calculation Worksheet
- Tax Credit Worksheet

What you should know about the MCC:
- Basic MCC Eligibility Requirements
- How MCC Works

Income and Purchase Limits:
- MCC Program Income Limits
- MCC Program Purchase Price

Reference Documents:
- Loan Officer Checklist
- Recapture Brochure
- Lender Guide
- Notice to Buyer
Reservation System

• Once you click the “Create Reservation” button you will be brought to the Loan Confirmation page.

• From here, you will enter all of the basic information that you have collected from the borrower thus far, i.e., name, loan amount, property address, etc.

• Note: there is a co-borrower field, as well as a spouse field. In some cases, the spouse and co-borrower are different individuals. Make sure that you are submitting information for the correct individual.

• Remember, a spouse’s information is required whether or not s/he are on the loan.
FLORIDA HOUSING FINANCE CORPORATION
Mortgage Credit Certificate Program
LOAN CONFIRMATION FORM

Reservation to Underwriter Certification 45 days
Reservation to Delivery to Florida Housing 90 days
Reservation to Issuance of MCC by Florida Housing 90 days

Please be advised that any reservations exceeding 90 days may be cancelled.

MCC Reservation # ____________________________ Underwriter Certification Deadline Date.
Reservation Expiration Date __________________ Delivery of Closed Loan File to FL Housing by ____________

First Mortgage Terms and Information

Lender Name ____________________________ Loan Originator Name ____________________________
Lender Loan # ____________________________ Loan Amount ____________________________ Interest Rate ____________________________ Loan Term ____________________________
Anticipated Closing Date __________________

Borrower Information

First Name _______ MI _______ Last Name ____________________________
Date of Birth _______ Age _______ Sex _______ Race _______ Marital Status _______
Social Security Number ____________________________ FICO _______ Veteran _______ First Time Homebuyer ______

Co-Borrower Information

First Name _______ MI _______ Last Name ____________________________
Date of Birth _______ Age _______ Sex _______ Race _______ Marital Status _______
Social Security Number ____________________________ FICO _______ Veteran _______ First Time Homebuyer ______

Sponsor Information

First Name _______ MI _______ Last Name ____________________________
Date of Birth _______ Age _______ Sex _______ Race _______ Marital Status _______
Social Security Number ____________________________ FICO _______ Veteran _______ First Time Homebuyer ______

Property Information

Street Address ____________________________
City ____________________________ Zip _______ County ____________________________
Acquisition Cost _______ New/Existing/Rehab _______ Year Built _______ Dwelling Type _______
Number Units _______ RED _______ Census Tract _______ Block Group _______ Targeted Area _______
There are six (6) steps which we recommend you take prior to completing the Census Tract, block group and targeted area information on the reservation.

Each of these following steps are designed to ensure that you are entering the most accurate and up to date information available.
6 steps to census information

1. Logon to www.floridahousing.org/mcc

2. Select the link on the bottom left hand side for US Census Bureau.

3. The middle of the page contains a field labeled “address search.” Place your property address here.

4. The search results will provide you with the Census Tract information and geography code that is required during the reservation creation process. Make a note of the designated block group.

5. Review the geography code alongside the Florida Housing targeted areas form which can be located on the MCC webpage at “targeted areas listing”.

6. If the residence address has a geography code that is listed on the targeted areas listing, you will notate the reservation accordingly.
Florida Housing Mortgage Credit Certificate Program

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Community Facts
Find popular facts (population, income, etc.) and frequently requested data about your community.
Enter a state, county, city, town, or zip code:

Guided Search

Advanced Search

Download Options

American FactFinder provides access to data about the United States, Puerto Rico, and the Island Areas. The data in American FactFinder comes from several censuses and surveys. For more information see Using FactFinder and What We Provide.

Using American FactFinder
Learn about American FactFinder's functions and features.

What We Provide
The following data are available on American FactFinder:
- American Community Survey
- American Housing Survey
- Annual Economic Surveys
- Annual Surveys of Governments
- Census of Governments
- Decennial Census
- Economic Census
- Equal Employment Opportunity (EEO) Tabulation

News and Notes

Address Search
Find Census data by entering a street address.

Reference Maps
Reference Maps show selected geographic boundaries for an area along with orienting features, such as roads.

view all news, release schedules, and more

United States
GO
Search Results: 1-25 of 4,717 tables and other products match 'Your Selections'

Select Geographies

Enter a street address, city and state, or a street address and ZIP code. Click 'Go'.

Note: address search will use the latest available address data beginning with 2012 and working backwards, based on the contents of Your Selections.

Enter: street address 227 North Bronough St, city Tallahassee, state Florida, zip 32301

Census Tract 2, Leon County, Florida successfully added to Your Selections.

Geography Results:

<table>
<thead>
<tr>
<th>Geography Name</th>
<th>Geography Type</th>
<th>Geography Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida</td>
<td>State</td>
<td>040</td>
</tr>
<tr>
<td>Leon County, Florida</td>
<td>County</td>
<td>050</td>
</tr>
<tr>
<td>Tallahassee Central CCD, Leon County, Florida</td>
<td>County Subdivision</td>
<td>060</td>
</tr>
<tr>
<td>Block 3030, Block Group 3, Census Tract 2, Leon County, Florida</td>
<td>Block</td>
<td>100</td>
</tr>
<tr>
<td><strong>Census Tract 2, Leon County, Florida</strong></td>
<td><strong>Census Tract</strong></td>
<td><strong>140</strong></td>
</tr>
<tr>
<td>Block Group 3, Census Tract 2, Leon County, Florida</td>
<td>Block Group within Census Tract</td>
<td>150</td>
</tr>
<tr>
<td>Tallahassee city, Florida</td>
<td>Place within State</td>
<td>160</td>
</tr>
<tr>
<td>Tallahassee, FL Metro Area</td>
<td>Metro/Micro Statistical Area</td>
<td>310</td>
</tr>
<tr>
<td>Tallahassee, FL MSA</td>
<td>MSA/CMSA</td>
<td>300</td>
</tr>
<tr>
<td>Tallahassee, FL Urbanized Area (2010)</td>
<td>Urban Area</td>
<td>400</td>
</tr>
<tr>
<td>Congressional District 2 (111th Congress), Florida</td>
<td>Congressional District</td>
<td>500</td>
</tr>
<tr>
<td>Congressional District 2 (113th Congress), Florida</td>
<td>Congressional District</td>
<td>500</td>
</tr>
<tr>
<td>State Senate District 6 (2010), Florida</td>
<td>State Legislative District (Upper)</td>
<td>610</td>
</tr>
<tr>
<td>Census Tract Numbers in Targeted Areas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alachua</td>
<td>0002, 0006, 0009.01, 0009.02, 0015.02, 0019.02</td>
<td></td>
</tr>
<tr>
<td>Bay</td>
<td>0016</td>
<td></td>
</tr>
<tr>
<td>Brevard</td>
<td>0007, 0020</td>
<td></td>
</tr>
<tr>
<td>Broward</td>
<td>0303.01, 0304.02, 0414, 0415, 0416, 0417, 0603.03, 0805, 1005</td>
<td></td>
</tr>
<tr>
<td>Collier</td>
<td>0112.04, 0112.05</td>
<td></td>
</tr>
<tr>
<td>Duval</td>
<td>0004, 0010, 0013, 0015, 0016, 0017, 0018, 0026, 0029.01, 0115</td>
<td></td>
</tr>
<tr>
<td>Escambia</td>
<td>0004, 0015, 0017, 0018, 0020</td>
<td></td>
</tr>
<tr>
<td>Hillsborough</td>
<td>0007, 0016, 0030, 0032, 0034, 0036, 0039, 0040, 0043, 0106.07, 0108.08, 0129</td>
<td></td>
</tr>
<tr>
<td>Lee</td>
<td>0003.02, 0005.02, 0006</td>
<td></td>
</tr>
<tr>
<td>Leon</td>
<td>0005, 0006, 0010.01, 0011.01, 0012, 0014, 0020.01, 0020.02</td>
<td></td>
</tr>
<tr>
<td>Marion</td>
<td>0017, 0016</td>
<td></td>
</tr>
<tr>
<td>Miami-Dade</td>
<td>0004.08, 0005.03, 0007.03, 0008.03, 0009.03, 0010.04, 0014.01, 0014.02, 0015.01, 0015.02, 0017.02, 0018.01, 0019.03, 0019.04, 0020.01, 0020.03, 0020.04, 0024.01, 0024.02, 0026, 0028, 0028, 0030.01, 0030.03, 0030.04, 0031, 0034, 0036.01, 0036.02, 0037.01, 0037.02, 0039.07, 0044.02, 0049.01, 0052.01, 0052.02, 0053.01, 0053.02, 0054.02, 0057.03, 0066.02, 0053.10, 0102.06, 0106.02, 0108, 0109, 0110.01, 0113</td>
<td></td>
</tr>
<tr>
<td>Orange</td>
<td>0104, 0105, 0106, 0114, 0117.02, 0119.01, 0145.02</td>
<td></td>
</tr>
<tr>
<td>Palm Beach</td>
<td>001404, 001909, 002200, 002400, 002500, 005801, 008201, 008202, 008301</td>
<td></td>
</tr>
<tr>
<td>Pinellas</td>
<td>0205, 0207, 0209, 0210, 0212, 0213, 0216</td>
<td></td>
</tr>
<tr>
<td>Polk</td>
<td>0101, 0102, 0110, 0112.01, 0120.04, 0133, 0137.01</td>
<td></td>
</tr>
<tr>
<td>St. Lucie</td>
<td>0001, 0002, 0003</td>
<td></td>
</tr>
<tr>
<td>Seminole</td>
<td>00205</td>
<td></td>
</tr>
<tr>
<td>Volusia</td>
<td>0815, 0819, 0820, 0821</td>
<td></td>
</tr>
</tbody>
</table>
Reservation System

- After completing the original loan reservation page, you will be brought to the “queue”.

- Notice your newly generated MCC number just to the left of your borrower’s name.

- Note: The loan officer’s job is complete and the information is now passed onto the underwriter once the correct button is selected.
Selected Reservation Number: 2012257    Borrower: Clark Kent

Reservation Status:

<table>
<thead>
<tr>
<th>Reservation Stage</th>
<th>Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Origination</td>
<td>In Queue</td>
<td>[Reserve This Loan]</td>
</tr>
<tr>
<td></td>
<td></td>
<td>[Cancel Reservation]</td>
</tr>
<tr>
<td>Underwriting</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Reservation Forms:

[Reservation History] [View Selected Form]
Reservation System

From the reservation queue, once you’ve selected the “reserve this loan” button, you will be asked if you are sure you want to submit this application to the underwriter.
Selected Reservation Number: 2012257    Borrower: Clark Kent

Reservation Status:

<table>
<thead>
<tr>
<th>Reservation Stage</th>
<th>Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Origination</td>
<td>In Queue</td>
<td>Reserve This Loan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cancel Reservation</td>
</tr>
<tr>
<td>Underwriting</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Reservation Forms:

Reservation History
Reservation System

• Notice here that the loan officer has received a green check for completing this aspect of the reservation.

• Note also the forms listed in the box below. These are the forms for which the underwriter is responsible to view.

• Once the underwriter selects “certify this loan”, it will be sent to Florida Housing for review. Here, the underwriter may also return the application to the loan originator if any changes need to be made.
Reservation Status:

<table>
<thead>
<tr>
<th>Reservation Stage</th>
<th>Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Origination</td>
<td>Complete</td>
<td>Certify This Loan</td>
</tr>
<tr>
<td>Underwriting</td>
<td>In Queue</td>
<td>Return to Originator</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cancel Reservation</td>
</tr>
</tbody>
</table>

Reservation Forms:

- Reservation History
- Recapture Brochure (Loan Officer)
- Notice to Buyer (Loan Officer)
- Reservation Form
- Underwriter Confirmation

Message from webpage:

Are you sure that you want to submit this reservation to Housing Finance Corporation?

OK
Reservation System

The reservation system and the applications submitted into it are a two-member plan. The hand-off from the loan originator to the underwriter is vital in maintaining accuracy while following the strict compliance guidelines set by the IRS.
Reservation System

Upon completion of submission, the underwriter will work hand-in-hand with the closer to gather and print the necessary documents.

Remember to have ALL forms signed/notarized/complete as required.

Approximately 80% of delayed MCC applications is due to unsigned documentation!
Packet Submissions and Document Requirements
Packet Submission

It is often the case that a MCC packet is delayed due to lack of information or incomplete documentation submitted to Florida Housing.

Our goal with this training is to avoid that by walking through each form required in the MCC application process and pointing out key mistakes.
## Required Documents

<table>
<thead>
<tr>
<th><strong>Left Side</strong></th>
<th><strong>Right Side</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1) $500 Issuance Fee</td>
<td>1) Compliance Checklist</td>
</tr>
<tr>
<td>2) HUD – 1</td>
<td>2) Mortgagor Affidavit</td>
</tr>
<tr>
<td>3) Final 1003</td>
<td>3) Seller Affidavit</td>
</tr>
<tr>
<td>4) Fully Executed Sales Contract</td>
<td>4) Underwriter Certification</td>
</tr>
<tr>
<td>5) Copy of Warranty Deed</td>
<td>5) Income Calculation</td>
</tr>
<tr>
<td>6) Homebuyers Education Certificate</td>
<td>6) Notice to Buyer</td>
</tr>
<tr>
<td>7) Three (3) Years Tax Returns</td>
<td></td>
</tr>
</tbody>
</table>
Florida Housing charges a $500 issuance fee for each MCC processed by the lender. This can be paid by the lender, borrower or seller. Please note that the payment should be disclosed on the HUD-1.

Please make sure the check is made payable to “Florida Housing”.
The HUD-1 is the Settlement Statement that presents an itemized breakdown of all fees incurred in obtaining a home loan.

Key points to note on the HUD-1 for MCC purposes are the settlement date, property address and seller information. Remember, this MUST be signed by both the borrower and seller!
The 1003 is the Universal Residential Loan Application that has such key information as borrower name, employment information, marital status, and loan terms. For MCC purposes, be sure to verify all information on the contract and include it in the submission.
Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender’s assistance. Applicants should complete this form as “Borrower” or “Co-Borrower,” as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower’s spouse) will be used as a basis for loan qualification. The income or assets of the Borrower’s spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is selling or occupying property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
</table>

I. TYPE OF MORTGAGE AND TERMS OF LOAN

<table>
<thead>
<tr>
<th>Mortgage Applied for:</th>
<th>□ VA</th>
<th>□ Conventional</th>
<th>□ Other (explain):</th>
<th>Agency Case Number</th>
<th>Lender Case Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>$</td>
<td>Interest Rate</td>
<td>%</td>
<td>No. of Months</td>
<td>Amortization Type</td>
</tr>
<tr>
<td>Housing Service</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) | No. of Units

Legal Description of Subject Property (attach description if necessary) | Year Built

Purpose of Loan | □ Purchase | □ Construction | □ Other (explain): | Property will be: | □ Primary Residence | □ Secondary Residence | □ Investment
<table>
<thead>
<tr>
<th></th>
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<td></td>
</tr>
</tbody>
</table>

Complete this line if construction or construction-permanent loan.

Year Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a + b) | $ 0.00
<table>
<thead>
<tr>
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Complete this line if this is a refinance loan.

Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements | Made to be made | Cost $ |
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Title will be held in Name(s)

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
</table>

Borrower’s Name (include Jr. or Sr. if applicable) | Co-Borrower’s Name (include Jr. or Sr. if applicable)

Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School
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<tr>
<td>□ Married</td>
<td>□ Unmarried (include dependent not listed by Co-Borrower)</td>
<td>Dependents (not listed by Co-Borrower)</td>
<td>□ Married</td>
<td>□ Unmarried (include dependent not listed by Borrower)</td>
<td>Dependents (not listed by Borrower)</td>
<td>□ Married</td>
<td>□ Unmarried (include dependent not listed by Borrower)</td>
</tr>
<tr>
<td>□ Separated</td>
<td>□ Divorced, widowed</td>
<td>□ Age</td>
<td>□ Separated</td>
<td>□ Divorced, widowed</td>
<td>□ Age</td>
<td>□ Separated</td>
<td>□ Divorced, widowed</td>
</tr>
</tbody>
</table>

Present Address (street, city, state, ZIP) | □ Own | □ Rent | No. Yrs.
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</thead>
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</tbody>
</table>

Mailbox Address (different from Borrower Address) | Mailbox Address (different from Borrower Address)
Warranty Deed

For MCC purposes, the Warranty Deed is another aspect of the checks and balances systems. Here, you should be verifying the buyers, sellers, legal address, purchase price, and applicable signatures and notary on the bottom of the deed.

*If their name is on the deed, they must occupy the residence!*
THIS IS A SAMPLE WARRANTY DEED USED IN FLORIDA AND IS NOT INTENDED FOR USE.
NOTE THAT THE GRANTOR (SELLER OR GIVER) GUARANTEES THEY HAVE TITLE AND WILL
DEPEND ON IT.

Disclaimer: We are not attorneys and not licensed to advise you on the law or prepare legal forms for you.
Please have an attorney or title company (if applicable) prepare important legal documents.

Warranty Deed

THIS INSTRUMENT PREPARED BY (name and address)

THIS INDENTURE,

(The terms grantor and “grant,” hence shall be construed to include all grantees and assignee or parties as the context indicates.)

Made this day of 19 , between (names of persons and legal title of giving deed)

of the County of , State of grantor;

and (names of persons and their legal title receiving deed)

whose post office address is

of the County of State of grantee.

WITNESSETH. That said grantor, for and in consideration of the sum of Dollars, and

other good and valuable considerations to said grantor in hand paid by said grantee, the

receipt whereof is hereby acknowledged, has granted, bargained and sold to the said

grantee, and grantee’s heirs, successors and assigns forever, the following described

land, situate, lying and being in County, Florida, to wit:

(legal description of property)

The property appraiser’s parcel identification number of the property is:

and said grantor does hereby fully warrant the title to said land, and will defend the

same against the lawful claims of any and all persons whomsoever.

IN WITNESS WHEREOF, Grantor has hereunto set grantor’s hand and seal the day

and year first above written. Signed, sealed and delivered in our presence:

_________________________________ (Seal)

_________________________________

Printname of witness

_________________________________

_________________________________

Printname of witness

STATE OF

COUNTY OF

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take

acknowledgments, personally appeared

to me known to be the person(s) described in or who identified themselves by me

of __________________ and who executed the foregoing instrument and acknowledged before

me the execution of same.

WITNESS my hand and official seal in the County and State last aforesaid this day of

Notary Public

My commission expires
Homebuyers Education Certificate (HBE)

• Homebuyers Education is MANDATORY for the borrower to qualify for a MCC.
• The completion certificate has a one-year shelf life in which to be applied toward home ownership in regards to the MCC.
• Be sure to reference our website for available homebuyer educators in your county.

When dealing with married individuals, BOTH parties should attend the HBE.
Mortgagor Affidavit

The mortgagor affidavit is the first REQUIRED Florida Housing document.

Key information on this affidavit includes the property address, borrower (and co-borrower and/or spouse), income and total acquisition cost. This is a four(4) page document.

** If the borrower is married, the spouse MUST sign the mortgagor affidavit. There are no exceptions.
FLORIDA HOUSING FINANCE CORPORATION
MORTGAGE CREDIT CERTIFICATE PROGRAM

Borrower/Co-Borrower Closing Affidavit

LENDER LOAN #

This undersigned, as part of my (our) application to the Florida Housing Finance Corporation (the "Corporation") for a Mortgage Credit Certificate, in connection with my (our) acquisition of a single-family residence, hereby certify the following information to be true and correct:

Borrower Information
LAST NAME: ___________________  FIRST: ___________________  MIDDLE: ___________________
SOCIAL SECURITY #: ___________________
CO-BORROWER
LAST NAME: ___________________  FIRST: ___________________  MIDDLE: ___________________
SOCIAL SECURITY #: ___________________

**IF NOT APPLICABLE, PLEASE ENTER NA IN THE CORRESPONDING FIELDS.**

PROPERTY INFORMATION

ADDRESS

CITY: ___________________  COUNTY: ___________________  ZIP: ________  FLORIDA.

CHECK AS APPLICABLE: New Construction  Existing  Non-Do Re Area  Targeted

Copies of Federal Income Tax Returns filed with the IRS for the past three (3) years for all borrowers and spouses (if applicable) over the age of 18 have been submitted to the Lender or the reason for exception on how filing is stated as follows:
__________________________________________________________

Total Persons in Household: ___________________

Household Income includes the anticipated gross income from all sources of all persons in the household over 18 years of age or over.

Borrower  Co-Borrower  Spouse
Gross Annual Income $ __________  $ __________  $ __________

COMBINED TOTAL HOUSEHOLD INCOME: $ __________
TOTAL ACQUISITION COST: $ __________

TOTAL ACQUISITION COST of the property includes all amounts paid previously or in the future, in cash or in kind by the Borrower(s) or any other person(s) to or for the benefit of the Borrower(s), including "usual and reasonable settlement and financing costs," additional amounts paid for fixtures and improvements, real estate taxes, light fixtures, window treatments, floor coverings, capitalized value using discount rate established by the Issuer of ground rent, leasehold estate, additional amounts to be paid if dwelling is incomplete or unfinished for which no written estimate of completion is available; additional amounts for land purchased separately and not bought by the mortgagees for the acquisition of the property (if applicable) for at least two (2) years prior to the commencement of construction of the residence, and other amounts including any agreements whether written or oral, for the use or sale of property in excess of the mortgage(s), pro rata share and settlement of financing costs in excess of the usual and reasonable costs, hooks, rises, site improvements, architectural and builder fees, permits, subcontracts, materials, construction loan interest and commissions. Apart from any normal real estate agent's commissions, no money is being paid, no promissory note is being delivered, nor is anything else of value (including, without limitation, personal property) being exchanged for or transferred to the seller of the residence or any other persons by me, or to my knowledge, by any other person in connection with the purchase of the property except as indicated in the escrow and settlement documents. I have not entered into any agreement with the seller of the residence, the developer, or any other person pursuant to which any portion of the residence has been left unfinished or any fixtures or other necessary architectural improvements have been omitted or removed from the residence in order to reduce the.
acquisition cost. I am not buying any unattached items of personal property from the seller in connection with the residence except as itemized with the amount of their purchase price that does not exceed their fair market value and attached hereto and incorporated into this Affidavit.

AND THAT (a) the residence will be occupied as my (our) principal residence within a reasonable time not to exceed 60 days of loan closing; the residence will not be used as investment property, vacation or recreational home, or in conjunction with business activities (as evidenced by the use of more than fifteen percent (15%) of the total floor space in a trade or business except for the rental of one of the units in a two- or four-family residence, and (b) we have been duly notified that the residence ceases to be my (our) principal residence that the MCC will automatically be revoked and I (we) will no longer be entitled to claim the credit and further, I (we) will immediately notify the Corporation in writing if the residence ceases to be my (our) principal, permanent residence; (b) this is not a refinancing of an existing, previously occupied residence for which this mortgage loan is being requested will not replace my (our) existing mortgage or loan contract or a newly constructed residence has not and was not occupied prior to loan commitment and the proceeds of the mortgage loan will not be used to replace my (our) existing mortgage; unless such loan is a construction, bridge or temporary initial financing of 24 months or less; (c) for homes in non-targeted areas, all borrowers and spouses if applicable) have submitted the most recent 3 years Federal Income tax returns or returns exempted by law to do so, and individually or together we have not had an ownership interest in a principal residence within 3 years of loan closing (principal residence includes single family detached, condominium, shares in housing cooperatives, occupancy in an owned mobile home or other mobile home, or ownership interest in a joint ownership or tenancy in common or tenancy in entirety, or in interest of a tenant-shareholder in a cooperative, without any financial interest in the resident). The sale of the property was provided from the proceeds of any tax-exempt Mortgage Revenue Bond or other tax-exempt obligations; (d) we do not have an application in process nor have I (we) received a commitment for a mortgage loan under any other single family mortgage revenue bond program; (e) no person related to me (us) has or is expected to have an interest as a creditor in the mortgage loan; (f) we meet all federal and locally mandated requirements to qualify for the mortgage loan; (g) the Mortgage Credit Certificate is not limited to indebtedness incurred from a particular lender; (h) we have been advised by the Lender to consult a tax accountant or to calculate federal tax consequences as a result of participation in the MCC Program (including, but not limited to, any subsequent sale of the residence, and not to rely solely on any statements made by the Lender or the Corporation, and (1) the MCC will not be transferred or reassigned. I have been advised that use of the MCC will reduce my mortgage interest deductions for federal tax purposes and that the MCC does not offset any state income tax credit. I understand that the maximum annual value of the credit is $2,000 or the applicable tax credit amount, whichever is less. (we) acknowledge and understand that this affidavit is being made under penalties of perjury and will be relied on for purposes of determining my (our) eligibility for a MCC. Any material misstatement due to negligence or misstatement will result in (a) the revocation of my (our) MCC, and (b) a $10,000 penalty under Section 6799 of the Internal Revenue Code. Any material misstatement due to negligence or misstatement will result in (a) the revocation of my (our) MCC and (b) a $10,000 penalty under Section 6799 of the Internal Revenue Code. Furthermore, any material misstatement due to negligence or misstatement due to fraud that is discovered upon issuance of MCC will result in the immediate revocation of MCC, deeming the MCC null and void, without any further action by Florida Housing Finance Corporation.

SIGNATURE OF BORROWER

SIGNATURE OF CO-BORROWER/SPouse

DATE

DATE

STATE OF:

COUNTY OF:

I certify that the above statements are true and correct to the best of my knowledge and belief. This instrument was signed by me, and the above statements were made before me this day of ___, 20___.

(Witness my hand and official stamp or seal, this the ___ day of ___)

Signature of Notary Public

Commission Expiration Date

BORROWER/CO-BORROWER CLOSING AFFIDAVIT - PAGE 2 OF 4

COPIES ONE TO BORROWER/LENDER, ORIGINAL TO BE SUBMITTED WITH COMPLIANCE FILE TO FLORIDA HOUSING.
The seller affidavit is the second **REQUIRED** Florida Housing document.

Key information on this affidavit includes the borrower name, address and purchase price on page one, and the seller signature and notary on the second page.

Do NOT leave the first page blank! All information is required for the sellers affidavit!
For determining program eligibility, lenders use the last 4-6 weeks' paystubs and previous year's tax returns. Prepare your borrowers by asking that they have this documentation ready.
Mortgagor Affidavit

John Sunbeam sits with his family ready to complete his home closing and is now filling out MCC docs. His name is the only name on the loan, due to his wife’s lack of credit history.

Does his wife have to sign the mortgagor affidavit?
YES!

- The IRS requires that all legally married individuals sign the mortgagor affidavit.

Keep in mind, the State of Florida does NOT acknowledge marital separations when it comes to documentation.
Tom Smilebright has sold his longtime home to Mike and Michelle Greensleeves. What information is required of him when he sits down with his lender to sign the seller affidavit?
Seller Affidavit

The lender MUST acquire all of the following information to complete the form.

1) Name
2) Property Address
3) Purchase Price
4) Seller Signature
5) Notary Stamp
Underwriter Certification

- The Underwriter Certification is one of the single most important documents in the file.
- It is the underwriter's way of letting Florida Housing know that they have reviewed for accuracy **ALL** of the information entered into the system.
- Note: The underwriter signature is required on the bottom of the form.
Underwriter Certification

• Note also that the underwriter certification has information fields for the borrower, spouse, and co-borrower. It is important to enter ALL applicable information in the correct fields. Put an N/A in fields that are not applicable. Leaving a field blank will lead to questions later.

• The underwriter will also acknowledge that they have collected and reviewed the most current three (3) years tax documents before submission.
Co-Signers vs. Co-Borrowers

- Income is included for bond qualifying purposes.
- Must occupy the property.
- Appear on title.

FLORIDA HOUSING FINANCE CORPORATION
Mortgage Credit Certificate Program
UNDERWRITER CERTIFICATION FORM

MCC Reservation # ___________________ Underwriter Certification Date ___________________
Reservation Expiration Date __________ Delivery of Closed Loan File to FL Housing by __________

Lender Information
Lender Name ___________________ Underwriter Name ___________________
Lender Phone ___________________ Underwriter Email ___________________

First Mortgage Information & Property Information
Lender Loan # ___________________ Anticipated Closing Date __________
Street Address ___________________
City __________ Zip __________ County ___________________
Acquisition Cost __________ Loan Amount __________ REO __________ Targeted Area ___________________

Income Verification Information
Borrower Information
First Name ___________________ MII __________ Last Name ___________________

I hereby certify that I have filed and reviewed tax returns / tax transcripts for the three (3) most recent
income tax years to determine eligibility to participate in the Mortgage Credit Certificate Program.
I hereby certify that tax returns do NOT reflect deductions for interest or taxes for a principal residence.
I also certify that if borrower, co-borrower or spouse is exempt from filing a tax return, verification of non-
filings from the IRS has been obtained.

Spouse
First Name ___________________ MII __________ Last Name ___________________

I hereby certify that I have filed and reviewed tax returns / tax transcripts for the three (3) most recent
income tax years to determine eligibility to participate in the Mortgage Credit Certificate Program.
I hereby certify that tax returns do NOT reflect deductions for interest or taxes for a principal residence.
I also certify that if borrower, co-borrower or spouse is exempt from filing a tax return, verification of non-
filings from the IRS has been obtained.

Co-Borrower
First Name ___________________ MII __________ Last Name ___________________

I hereby certify that I have filed and reviewed tax returns / tax transcripts for the three (3) most recent
income tax years to determine eligibility to participate in the Mortgage Credit Certificate Program.
I hereby certify that tax returns do NOT reflect deductions for interest or taxes for a principal residence.
I also certify that if borrower, co-borrower or spouse is exempt from filing a tax return, verification of non-
filings from the IRS has been obtained.

Underwriter Signature ___________________ Date __________

FLORIDA HOUSING FINANCE CORPORATION
Mortgage Credit Certificate Program
UNDERWRITER CERTIFICATION FORM

Household Occupancy & Income Information
Total Number of Household Occupants __________ Borrower Gross Annual Income __________
Co-Borrower/Spouse Gross Annual Income __________ Other Occupant(s) Annual Income __________
TOTAL Household Income __________

Underwriter Certification
Date __________
The income calculation worksheet helps the lender in determining household income. The MCC program has income-driven requirements, so understanding the information that you’re submitting is important. Notice how the fields are broken down into four (4) sections, allowing you to detail every applicable household member.
Borrower/ Co-Borrower Name

Property Information
Street Address
City

Lender Information
Lending Institution Name
Loan Officer Name
Loan Officer Email
Loan Officer Phone Number

The MCC Program requires that the income of all persons residing in the household (related or unrelated) 18 years of age or older must be included in the calculation of the Household income for Program purposes. Unlike income that is averaged for credit underwriting, the Program is concerned with actual CURRENT income from all sources. You should be reviewing the income for the last 6-8 weeks to determine gross income and computing true income on the premise to ensure the consistency. You should not be averaging income. Gross monthly income is the sum of current monthly gross pay plus any additional income from all sources, continuations of which is probable based on foreseeable economic circumstances. Once you have determined total gross monthly income for each person over the age of 18 that will be residing in the property, you will then multiply this figure by 12 to determine "combined total household (HH) income" for Program purposes.

<table>
<thead>
<tr>
<th>Annual Gross Income</th>
<th>Borrower</th>
<th>Spouse</th>
<th>Co Borrower</th>
<th>Other Household Members</th>
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</thead>
<tbody>
<tr>
<td>Annual Base Income</td>
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<tr>
<td>Self-Employed</td>
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<td>Overtime</td>
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<td>Bonus</td>
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<td>Commission</td>
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<td>Part-Time</td>
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<td>Interest</td>
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<td>Dividend</td>
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<td>Child Support/Alimony</td>
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<td>Social Security</td>
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<td>Other</td>
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<tr>
<td>TOTAL INCOME</td>
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<tr>
<td>COMBINED TOTAL HH INCOME</td>
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</table>
The Sunbeams have finally decided on their first home purchase in Leon County. Tom Sunbeam works full-time for Acme Electric making $42,000 a year, while his wife, Mary Sunbeam, works part-time at Red Rose Florist on the weekends making $19,200 annually. Brittany Sunbeam is a 17-year-old high school senior working at the local burger establishment making $15,800 a year.

How should this be indicated on the income calculation worksheet?
This form is asking for “average income” information. The best way to determine this is to take the last 4-6 weeks pay stubs. In the Sunbeams case, Tom’s salary comes to $3,500 per month, while Mary’s income comes to $1,600 per month. While Brittany is making $15,800 per year, her income is not required on this form because she is not at least 18 years of age.
Income Calculation Worksheet

• Notice here how the worksheet is filled out.

• Remember, this worksheet is asking for monthly calculations or the annual income, as well as any other income (i.e. alimony, child support, etc.)
**FLORIDA HOUSING FINANCE CORPORATION**

Mortgage Credit Certificates Program

**INCOME CALCULATION WORKSHEET**

---

**Borrower/Co-Borrower Name:**

**Property Information**

- **Street Address:**
- **City:**
- **Zip:**
- **County:**

**Lender Information**

- **Lending Institution Name:**
- **Loan Number:**
- **Loan Officer Name:**
- **Loan Officer Email:**
- **Loan Officer Phone Number:**

---

The MCC Program requires that the income of all persons residing in the household (related or unrelated) 18 years of age or older must be included in the calculation of the Household Income for Program purposes. Unlike income that is averaged for credit underwriting, the Program is concerned with actual CURRENT income from all sources. You should be reviewing the income for the last 4-6 weeks to determine gross income and comparing this income to the previous tax returns for consistency. You should not be averaging income. Gross monthly income is the sum of current monthly gross pay plus any additional income from all sources, continuation of which is probable based on foreseeable economic circumstances. Once you have determined total gross monthly income for everyone over the age of 18 that will be residing in the property, you will then multiply this figure by 12 to determine "combined total household (HHH) income" for Program purposes.

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<th>Spouse</th>
<th>Co Borrower</th>
<th>Other Household Members</th>
</tr>
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<tbody>
<tr>
<td><strong>Annual Basic Income</strong></td>
<td>3500.00</td>
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<tr>
<td>Self-Employed</td>
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<td>Other</td>
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<tr>
<td><strong>TOTAL INCOME</strong></td>
<td>3500.00</td>
<td>1500.00</td>
<td></td>
<td></td>
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<tr>
<td><strong>COMBINED TOTAL HH income</strong></td>
<td>5100.00</td>
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</table>
What is Recapture Tax?

- If a homebuyer sells his or her home in the first nine years of ownership; **AND**
- If s/he makes a profit; **AND**
- If income is more than maximum at the time the home is sold, additional tax **MAY** be owed.
Notice to Buyer

These are three (3) cases in which a borrower *MAY* be subject to potential recapture of federal subsidy.

The Notice to Buyer document is to ensure that your borrower signs a form stating that s/he was made aware of these possibilities prior to accepting an MCC.

A spouse’s signature is REQUIRED, if applicable.
FLORIDA HOUSING FINANCE CORPORATION
MORTGAGE CREDIT CERTIFICATE PROGRAM
NOTICE TO BORROWER & CO-BORROWER
OF POTENTIAL RECAPTURE OF FEDERAL SUBSIDY

Borrower Name

I (we) am applying for a Mortgage Credit Certificate (MCC) from Florida Housing Finance Corporation and understand that there is a potential repayment of a portion of the interest saving that I (we) may receive. Therefore, I (we) acknowledge and understand that I (we) may owe recapture tax to the Internal Revenue Service if ALL three of the following occur:

1. I (we) sell my (our) residence prior to the ninth anniversary date of the closing date AND

2. I (we) make a profit on the sale of my (our) residence AND

3. I (our) household income for the year in which the sale occurs exceeds the federal threshold income limits.

A Notice to Mortgagors of Potential Recapture of Federal Subsidy will be provided in connection with the issuance of the MCC and Florida Housing Finance Corporation will forward the federal threshold income limits and other recapture information within 90 days after issuance. Both forms pertain to the “recapture” provisions imposed by the Internal Revenue Code of 1986, as amended. I (we) understand that I (we) will be required to file a federal tax form (Form 8828) along with my (our) federal income tax returns for the year in which the residence is sold. The maximum recapture tax payable, if any, is the lesser of 6.25% of the loan amount, or 50% of the gain on the sale.

Eligibility criteria can be obtained from your participating lender or by contacting Florida Housing Finance Corporation at (850) 488-4197.

Signature of Borrower __________________________ Date __________

Signature of Co-Borrower / Spouse __________________________ Date __________

PLEASE BE ADVISED THAT POWER OF ATTORNEY IS NOT PERMITTED.
Additional Need-to-Know Tax Notes

• The borrower can claim the credit using the annual tax return using IRS Form 8396 and can have the employer adjust the W-4 to withhold less taxes each pay period.

• Anticipated credit may be used to help qualify the borrower for a loan. If the tax credit is $2,000, the monthly adjustment is $166.67 per month.
How to Print Documents

From the final queue status screen in the reservation system, the underwriter will have access to **ALL** of the Florida Housing Forms. Simply click on the form that you want to print and proceed from there. You’ll notice that other forms (i.e., loan confirmation) can be printed earlier in the process. The individual in the parentheses is the individual who should print out each form.
Compliance Checklist

The checklist is the final line of defense to avoid submitting an incomplete MCC application packet.

Take the extra second to *double check* that all information included is signed, dated and notarized, when applicable.
A key note to remember is that every Florida Housing required document (Mortgagor Affidavit, Sellers Affidavit, and the Notice to Buyer) must be the original, pen-to-paper document! Per IRS compliance, we **CANNOT** accept a facsimile.
FLORIDA HOUSING FINANCE CORPORATION
Mortgage Credit Certificate Program
COMPLIANCE FILE CHECKLIST

BORROWER NAME ____________________________________________

LOAN NUMBER ________________________________________________

LENDER _____________________________________________________

DATE _______________________________________________________

LEFT side of loan file:

☐ HUD-1
☐ Final 1003
☐ Fully executed sales contract
☐ Copy of Warranty Deed
☐ $500 Issuance Fee
☐ Homebuyers Education Certificate

RIGHT side of loan file:

☐ Compliance checklist
☐ Borrower/Co-Borrower Closing Affidavit (Original signed)
☐ Seller Closing Affidavit (Original signed)
☐ Underwriter Certification (Original signed)
☐ Income Calculation Worksheet (Original signed by Loan Officer)
☐ Notice to Buyer (Original signed)
☐ 3 years’ tax returns for Borrower
☐ 3 years’ tax returns for Co-Borrower / Spouse
☐ Copy of divorce decree, if applicable
Sunbeams

It has been seven (7) years since the Sunbeams purchased their home for $150,000. The Sunbeams are in the process of selling their home for $150,005 when they remember that they signed a document labeled “recapture tax.” Mary indicates when they sit down with their lender that she has since lost her job and their household income is less than when they originally applied.

How does the lender proceed?
In this case, the Sunbeams are looking to sell their home seven (7) years after closing.

Remember the three (3) provisions from the Notice to Borrower!

If the borrower sells the residence prior to the ninth (9) anniversary date of the closing AND make a profit on the sale of the residence AND the household income for the year in which the sale occurs exceeds the federal threshold income limits.

The Sunbeams ARE subject to recapture tax at least from the first criteria because they are selling their home prior to the 9th anniversary of the closing. However, remember that they must meet ALL three (3) criteria in order to be subject to the recapture tax. In this example, they’ve made a profit on their home, but have not had their household income increase.
The Sunbeams are finally close to buying their first home. John and Mary Sunbeam come in to sit down with Mike Lender. As Mike reviews their information he realizes that Mary Sunbeam owned a home in 2005. She indicates that the home was purchased before their marriage and Mike proceeds to process the MCC application with the new information.

Are the Sunbeams still eligible for the MCC due to Mary’s previous home ownership in 2005?
YES!

The Mortgage Credit Certificate contains a previous homeownership clause. However, FTHB means that the borrower, Mary in this case, can NOT show mortgage interest or credits within the last Three (3) years! Mary’s homeownership eight (8) years ago holds no relevance in the MCC conversation.
John Sunbeam comes into the office with his family. They are discussing John’s occupation when Mike inquires about Mary’s working situation. Mary says she has been unemployed for six years, acting as a stay-at-home mom. Mike Lender makes the note that Mary is unemployed.

What is Mike’s next step?
Answer

His next step is to gather more information. More information is ALWAYS best! In this case, Mike should verify the tax documents, most likely indicating they filed jointly and listing Mary as unemployed. If they filed separately, Mike should acquire the applicable tax transcripts for Mary and include them in the file, whether or not she is on the loan.
“Carved In Stone”

• First Time Homebuyer requirement applies, except in Federally Targeted Areas or if homebuyer is a Veteran.
• Cannot exceed income limits.
• Cannot exceed sales price limits.
• Homebuyer Education Certificate is required.
MCC Completion Test

The following link leads you to a 15-question test. The test’s goal is to ensure comprehension of the information that you have reviewed in the training module. Your score will be sent directly to Florida Housing. Good Luck!
Lender Test Link

http://www.FloridaHousing.org/MCC/LenderTest
For More Information

Visit:
www.floridahousing.org

or

Contact:
Charles Jones Jr., Programs Compliance Analyst
Sandy Gaver, Single Family Programs Manager
Chip White, Single Family Programs Administrator
at (850) 488-4197
I, _____________, have completed the Florida Housing MCC Lender training and am now requesting access to the system. My information is listed correctly below.

- Full name:
- Business Phone:
- Full Business Address:
- Email address:
- Lender:
- Position: (underwriter, loan officer, etc.)
- Date Trained:
- NMLS Number:

This information should be sent over to Florida Housing at Mccprogram@floridahousing.org

Refer to pages 28-31 of this training for steps.
CONGRATULATIONS