

# Making the home buying process less taxing.



## **Mortgage Credit Certificates are available to Veterans and First Time Homebuyers:**

- The certificate entitles you to a dollar-for-dollar reduction on federal tax liability.
- Can be used in combination with Texas Homebuyer Down Payment and Closing Cost Assistance or as a standalone MCC.
- Must be reserved at the time of the loan origination, not after closing on your first home loan.

Make sure to discuss the benefits of a Texas MCC with your lender at the beginning of your loan process. And remember, the MCC is a benefit that lasts the lifetime of your loan - take advantage of it now!

*Administered through the State of Texas, Texas MCC Program. Must meet specific program eligibility requirements including income and purchase price limits.*



The Texas Mortgage Credit Certificate can be used in combination with the Down Payment and Closing Cost Assistance programs or as a Stand Alone MCC with your new first line mortgage.

**[TheTexasHomebuyerProgram.com/Products/Texas-Mortgage-Credit-Certificate-Program](http://TheTexasHomebuyerProgram.com/Products/Texas-Mortgage-Credit-Certificate-Program)**