

Housing Finance Authority of Hillsborough County

Mortgage Credit Certificate Program

Please speak with your tax advisor or tax professional or tax preparer to determine your estimated tax liability and the value of the MCC.

ELIGIBLE AREA – Hillsborough County

First-time buyers – don't buy that house until you determine if you qualify for a Mortgage Credit Certificate (MCC) offered by the Housing Finance Authority of Hillsborough County!

The MCC could save you THOUSANDS of dollars by reducing the amount of federal income tax you owe. The MCC is not down payment assistance but rather a dollar-for-dollar reduction in your federal tax liability.

SO HOW DOES AN MCC WORK?

An MCC is used in conjunction with a first mortgage loan provided by a participating lender. The MCC allows a borrower to take 50% of their annual mortgage interest as a tax credit (maximum \$2,000) while continuing to use the balance of the interest as a deduction. The MCC Program tax credit is up to \$2,000 EVERY YEAR FOR THE LIFE OF THE LOAN as long as the property remains the borrower's principal residence. The MCC benefit may be received one of two ways. 1) Annually when a borrower files their federal income tax returns, or. 2) A portion may be claimed with each paycheck by filing a revised W-4 form with the employer adjusting federal income tax withholding. Another added bonus - this MCC program may be used with the Home Sweet Home first mortgage program that offers down payment and closing cost assistance. The Mortgage Credit Certificate program will have the strictest eligibility requirements so those must be followed in order to be combined with the program first mortgage.

FEDERAL INCOME TAX LIABILITY

In order for a borrower to benefit from the Mortgage Credit Certificate they must have Federal income tax liability. Just because you received a tax refund does not mean you don't have liability. To determine your tax liability look at your IRS 1040 form. On 1040A line 39, on the 1040EZ line 12 and on the 1040 line 63. The number indicated on that line is your tax liability. A large number means you are a great fit for the MCC program. Even a small number means you will benefit from the MCC. However, zero indicates you would not be a good fit for the MCC because you have no tax liability.

INCOME LIMIT CRITERIA – Household income is considered for ALL Borrower(s), spouses and anyone 18 years or older.

1 - 2 person household \$69,020

3 or more person household \$80,845

PURCHASE PRICE LIMIT - Sales price may not exceed \$283,348

WHAT'S THE NEXT STEP?

If you think you qualify for the program based upon the criteria above, contact a participating loan officer to get pre-approved for a mortgage.

Home Sweet Home Program and Mortgage Credit Certificate Program
Active Participating Loan Officer 5-21
(SP) Denotes Spanish Speaking

Company	Name	Phone Number
Academy Mortgage Corporation	Julieana Grandy NMLS ID: 179973	(904) 647-1777
Academy Mortgage Corporation	Lisa Daniels NMLS ID: 453340	(904) 594-4760
Academy Mortgage Corporation	Mary Keene NMLS ID: 396398	(904) 813-0000
Academy Mortgage Corporation	Rachel Rogers NMLS ID: 177092	(904) 334-5965
AmeriFirst Financial Corporation	Jason Dobbs NMLS ID: 1628829	(863) 397-7195
AmeriFirst Financial Corporation	Michael Williams NMLS ID:	813-392-4200
AmeriFirst Financial Corporation	Rachel Saylor NMLS ID: 1307360	(803) 429-2203
AmeriFirst Financial Corporation	Terry Husbands NMLS ID: 1701247	813-610-0872
CMG Mortgage, Inc.	Joe Andrews NMLS ID:	(813) 781-9769
Fairway Independent Mortgage Corporation	Kayla Tyer NMLS ID: 473563	(904) 208-8993
First Home Bank	Diana Schwarz NMLS ID: 1105106	(415) 290-8736
Guaranteed Rate, Inc.	Thomas Bearint NMLS ID: 226071	(813) 786-1941
Guaranteed Rate, Inc.	Tim Fiero NMLS ID: 681631	(619) 548-0017
Guaranteed Rate, Inc.	Sophia Davis-Wallace NMLS ID:	(904) 993-9895
loanDepot.com, LLC	(SP) Laurie Aleman NMLS ID: 388014	(813) 523-4925
NVR Mortgage Finance, Inc.	Dana Inniss NMLS ID: 832526	(571) 529-0812
Primary Residential Mortgage, Inc.	Jeremy Johnson NMLS ID: 143642	(813) 624-4664
Synovus Bank	Patti Myers NMLS ID: 437137	(727) 423-8447

Synovus Bank	Ruth Principe NMLS ID: 177910	(813) 440-7377
Synovus Bank	Sheri Proctor NMLS ID: 368728	(904) 798-0531



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Name	Company	Phone	E-mail
Adianez Ramos	Realty One Group Advantage	(813) 362-9099	turealtorhispanafl@gmail.com
Angelica Medina	G World Properties	(813) 452-1764	angelica.medina.chacon@gmail.com
Ariel Cespedes	Keller Williams, Elite Partners	(609) 424-8701	arielcespedes77@gmail.com
Bryan Packer	Abi Road Realty, LLC	(727) 364-8886	bryan@abiroad.com
Cassandra Ingraham	Florida Access Real Estate Group LLC	(813) 291-2917	cassandra@cassandraingraham.com
Chase Moore	Sight Real Estate	(727) 325-7272	chasetmoore@gmail.com
Choupette Jean-Poix	Dalton Wade	(941) 713-1836	cjptherealtor@gmail.com
Christal Maxwell	Keller Williams	(813) 478-4774	christal.maxwell@kw.com
Christine Ans	Keller Williams Realty	(813) 368-2699	christineans@kw.com
Christopher Jones	The Home Hunters Group Realty	(813) 526-4156	broker@homehuntersgrouprealty.com
Claribel Jimenez Reyes	Divine Estates Realty	(813) 399-5767	claro7478@gmail.com
Cristina Arcusa	G World Properties	(813) 484-0356	cristinarealtortampa@gmail.com
Danielle Collins	Milli Real Estate Services	(407) 274-6202	daniellecmilli@gmail.com
Dave Maks	Florida Executive Realty	(813) 679-3445	maksplaces@gmail.com
DeCarlo McKenzie	Exit Bayshore Realty	(813) 365-0161	mckenziepropertysales@gmail.com
Delon Thomas	Herbert Fisher Realty	(813) 571-0600	tdelon34@gmail.com
Doranda Jacques	EXIT Elite Realty	(813) 461-3883	dorandajacquesre@gmail.com
Edward Moore	Future Home Realty	(813) 713-6229	realest8ed@yahoo.com

Estela Ziu-Miano	Keller Williams Tampa Central	(813) 858-6267	ezmiano@gmail.com
Felix Miranda	G World Properties	(407) 233-8516	felixgrsflorida@gmail.com
James Wheeler	Coldwell Banker Realty	(813) 285-1229	james.wheeler@cbrealty.com
Janice Bergin	Weichert, Realtors – Yates & Assoc.	(813) 766-4456	janicebergin@live.com
Jeannie Moran	Ms Speedy Real Estate Brokerage, LLC	(813) 420-1556	msspeedy.realestatebroker@gmail.com
Jessica Salgado	Century 21 Beggins Enterprises	(813) 817-3388	jessicasalgado@c21be.com
Jon Bearson	Fathom Realty	(727) 230-9999	jon@jonbearson.com
Josett Gamble	Homeward Real Estate	(813) 909-3324	josett@gamblesaudi.com
Juan Rodriguez	Keller Williams Urflahome Team	(954) 636-9337	jrodriguez@urflahome.com
Kelly Barnhart	Keller Williams	(352-874-2659	rnkellysellshomes@gmail.com
Kimberly Aguilar	RE/MAX Realty Unlimited	(813) 477-4592	kimberlyisyouragent@gmail.com
Kimberly Madgwick	Keller William St. Pete	(727) 742-6023	kmadgwick@yahoo.com
Lashunda Mangum	Century 21 Beggins	(813) 833-0254	lashundamangum@gmail.com
Lena Ingraham	eXp Realty LLC	(561) 889-4128	lena.ingraham@exprealty.com
Lidice Estevez Sierra	Realty ONE Group Advantage	(786) 200-0473	lidiceestevezsierra@gmail.com
Lisandra Andino	Dalton Wade	(813) 300-5948	landino21@gmail.com
Liz DeJesus Diaz	Hometruster Realty	(813) 898-3044	lizsales4u@gmail.com
Kimberly Aguilar	RE/MAX Realty Unlimited	(813) 477-4592	kimberlyisyouragent@gmail.com
Margo Scott	Keller Williams Tampa Properties	(703) 945-9517	margo@kw.com
Maria Arbelaez	Future Home Realty	(813) 204-0127	marbelaez1980@gmail.com

Mathews Abraham	Keller Williams Realty	(727) 226-2190	matabraham@ymail.com
Mavis Jackson	Dalton Wade Real Estate Group	(813) 520-7015	mavisjacksonrealty@gmail.com
Michelle Gross	Century 21 Beggins Enterprise	(813) 323-5544	michellegross@c21be.com
Monique Geathers	KW Suncoast	(813) 641-4218	moniquegeathers@kw.com
Nichole King	Charles Rutenberg Realty	(813) 833-9945	everygiftedsense@gmail.com
Nina Kornatz	Florida Homes Realty & Mortgage	(813) 368-2344	ninakornatz@gmail.com
Nosa Owens	Align Right Realty	(813) 294-5510	nosaghareowens@yahoo.com
Rhea McMurdy	Keller Williams Suburban Tampa	(813) 773-6899	rheamcmurdy@kw.com
Ron Thompson	Keller Williams Tampa Central	(813) 523-7800	ront@kw.com
Roshunda Harris	Homeward Real Estate	(478) 213-3804	rharris4617@verizon.net
Rosita Brown	Century 21 Beggins Enterprises	(314) 517-5419	RositaBrown@c21be.com
Shateia Travis	Align Right Realty South Shore	(202) 823-0150	searchfindmove@gmail.com
Sherol Earle	Signature Realty Associates	(813) 393-0333	searle@showfloridahomes.com
Thomas Leber	Homeward Real Estate	(813) 420-9963	Tom@FullSaleTeam.com
Watson Ragin	Preston & Farley, Inc.	(813) 340-5476	watson.ragin@gmail.com
Yakya Brito	People's Choice Realty Services, LLC	(813) 300-5479	ybritorealtor@yahoo.com
Yalonda Smith	Century 21	(813) 388-8643	yalondaj5@gmail.com
Ykinnea Nelson	Coldwell Banker Residential	(813) 440-5970	ykinnea.nelson@cbrealty.com

Yolanda Shelton	Align Right Realty	(813) 992-6385	yshelton@ams-pros.com