

Own a Home Opportunity 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 – St. John's County

First-time buyers – don't buy that house until you determine if you qualify for a Mortgage Credit Certificate (MCC) offered by the Own a Home Opportunity Program!

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 either of the Own a Home Opportunity first mortgage programs that offer 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.

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

FHA, USDA-RD and VA Loans:

1 - 2 person household

\$95,485

3 or more person household

\$109,807

Freddie Mac Loans:

All household sizes \$74,480

PURCHASE PRICE LIMIT \$536,906

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.

Own a Home Opportunity Program and Own a Home Opportunity Grant Program
 and Own a Home Opportunity Mortgage Credit Certificate Program
 Active Participating Loan Officers 5-21
 (SP) = Spanish Speaking

Company	Name	Phone Number
Academy Mortgage Corporation	Mary Keene NMLS ID: 396398	(904) 685-7482
Academy Mortgage Corporation	Steve Geving NMLS ID: 1561916	(239) 321-1395
All In One Mortgage Lenders	(SP) Sylvia Esteve NMLS ID: 326274	(239) 908-6798
Broker Solutions Inc, DBA New American Funding	(SP) Cristina Payero NMLS ID: 309923	(239) 293-8060
Broker Solutions Inc, DBA New American Funding	Daniel Bernard NMLS ID: 177390	(239) 850-0366
Capital Partners Mortgage, LLC	Andrew Fishman NMLS ID: 51648	(954) 243-1155
Cardinal Financial Company, Limited Partnership	Jessica Lefebre NMLS ID: 958807	(239) 766-8245
Cardinal Financial Company, Limited Partnership	Julia Imoda NMLS ID: 436258	(239) 350-0149
Cardinal Financial Company, Limited Partnership	Oscar Kassner NMLS ID: 434330	(941) 259-4806
Cardinal Financial Company, Limited Partnership	(SP) Yolanda Bestard NMLS ID: 820625	(941) 259-4490
Christensen Financial, Inc.	Laurie Van Haften NMLS ID: 552546	(321) 888-2380
CMG Financial Services, Inc.	Stiliyana Stoyanova NMLS ID: 1295417	(954) 682-3162
CrossCountry Mortgage, LLC.	Anthony Schrenkel NMLS ID: 255150	(238) 877-0327
CrossCountry Mortgage, LLC.	Brandon Smith NMLS ID: 1234623	(239) 491-7987
CrossCountry Mortgage, LLC.	(SP) Michelle Capullo NMLS ID: 336702	561-504-3013
CrossCountry Mortgage, LLC.	(SP) Victor Faulkner NMLS ID: 1434351	(239) 491-7987
DHI Mortgage Co., Ltd.	Cynthia Byrd NMLS ID: 919186	(239) 225-2600

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DHI Mortgage Co., Ltd.	(SP) Jorge Gomez NMLS ID: 1174246	(239) 225-2618

Eagle Bank & Trust Company	Michelle D'Auria NMLS ID: 419432	(239) 292-4561
Fairway Independent Mortgage Corporation	John Murnane NMLS ID: 222996	(239) 872-9900
Fairway Independent Mortgage Corporation	Kimberly Westenbarger NMLS ID: 341182	(239) 826-4738
FBC Mortgage, LLC	Matt Andre NMLS ID: 317416	(407) 377-0276
First Horizon Bank	Ashley Vaughn NMLS ID: 353001	(239) 481-5153
First Horizon Bank	David Seilkop NMLS ID: 341677	(386) 734-0737
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LendUS, LLC.	Dawn Houser NMLS ID: 43314	(239) 449-8088
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loanDepot.com, LLC	Eileen Daly NMLS ID: 67884	(561) 509-5354
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loanDepot.com, LLC	Willard Chubb NMLS ID: 742489	(941) 416-8070

Mortgage 1, Inc.	Tracy Vanlandschoot NMLS ID: 371904	(239) 462-5900
Mortgage Solutions of Colorado, LLC	Christi Moran NMLS ID: 1340173	(239) 293-0774
Norwich Commercial Group, Inc.	Denise Richards NMLS ID: 335472	(440) 487-7074
Synovus Bank	Robyn Fiel NMLS ID: 432147	(727) 642-8283
Waterstone Mortgage Corporation	Beth Cherry NMLS ID: 278391	(239) 201-2770



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