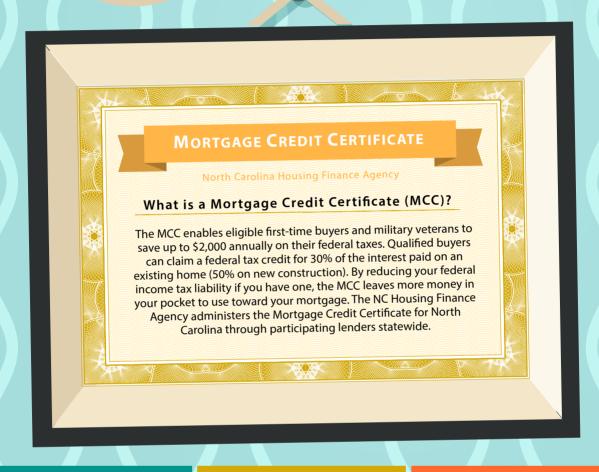
Can a Mortgage Credit
Certificate really save
first-time home buyers
and military veterans
up to \$2,000 on their
tax liability every year?
It sure can! Learn more
about this money
saving tool below.





How Does it Work?

If you are eligible, your lender will reserve an MCC when you are qualified for a home loan.

If you have a federal tax liability, you will get more money back with your tax return by using this tax credit.

You don't have to wait until tax time to reap the benefits—you can adjust your W-4 to increase your take-home pay throughout the year.

Am I Eligible?

- Be a first-time home buyer or a qualified military veteran
- Meet certain
- Meet certain

How Long Do I Keep the Tax Credit?

When you obtain an MCC, the tax benefits are yours for the life of th loan. That means if you have a 30 year loan, you can enjoy the tax benefits for 30 years, as long as you have a tax liability and continue to live in the home as your primary residence.

WANT TO LEARN MORE ABOUT MORTGAGE CREDIT CERTIFICATE?

Contact one of our participating lenders about the Mortgage Credit Certificate to see if you qualify.

Learn more at

https://www.nchfa.com/news/mortgage-credit-certificate-101



