

MCC PROGRAM

**Issued by**

CRHMFA Homebuyers Fund (CHF)  
California

**SEND APPLICATIONS TO:**

**Program Administrator**

National Homebuyers Fund, Inc.  
1215 K Street, Suite 1650  
Sacramento, CA 95814  
Phone: 866-643-4968 Fax: 916-444-3551  
Email: [admin@nhfloan.org](mailto:admin@nhfloan.org)

MCC ID#: \_\_\_\_\_

APPLICANT NAME: \_\_\_\_\_

SOCIAL SECURITY NO: \_\_\_\_\_

SHADED AREA FOR PROGRAM ADMINISTRATOR USE ONLY

**RMCC-004 OWNERSHIP CHANGE ADDENDUM**

*(To be attached to Reissued Mortgage Credit Certificate)*

1. If two or more persons hold interests in the Residence, the Reissued Credit shall be allocated among such persons in proportion to their respective ownership interests in the Residence.
2. A Reissued Mortgage Credit Certificate (RMCC) may only be issued to a Holder of an Existing Mortgage Credit Certificate (Existing MCC) and not to a spouse or other co-owner of the Residence if such spouse or co-owner was not a Holder of the Existing MCC.
3. Except as provided below, RMCC may not be issued if any Holder of the Existing MCC has disposed of any portion of interest in the Residence (either through sale, transfer, payments or gift).
4. RMCC may be issued with respect to a Residence if the following requirements are satisfied:
  - a. the Holder initially owned 100 percent of the Residence under the Existing MCC;
  - b. the Holder subsequently marries; and
  - c. the Holder retain ownership of 100 percent of the Residence; provided, a RMCC may be issued if the Holder does not retain 100 percent ownership of the Residence because of the operation of California community property laws which provide for a transfer to a spouse of a portion of the Residence; however, the Holder is urged to consult its own tax advisor as to the continued availability of the Reissued Credit under such circumstances and the amount of such a credit for any Taxable Year.

**APPLICANT CERTIFICATION**

The undersigned has read and understands the terms of this RMCC, including this Ownership Change Addendum, and agrees to abide by the terms thereof with respect to the reporting of a credit pursuant to Section 25 of the Code. The undersigned understands that these certifications under penalties of perjury. Any fraudulent statement made with respect to these certifications will result in (a) revocation of the applicant's RMCC, and (b) a \$10,000 penalty pursuant to Section 6709 of the Code.

Date: \_\_\_\_\_

\_\_\_\_\_  
**Printed Name of Applicant**

\_\_\_\_\_  
**Signature of Applicant**

\_\_\_\_\_  
**Printed Name of Applicant**

\_\_\_\_\_  
**Signature of Applicant**

**LENDER CERTIFICATION**

To the best of its knowledge, the RMCC is being issued in accordance with the terms of this Ownership Change Addendum. The undersigned understands that these certifications are made under penalty of perjury. Any Fraudulent statement made with respect to these certifications will result in (a) revocation of the applicant's RMCC, and (b) a \$10,000 penalty pursuant to Section 6709 of the Code.

Date: \_\_\_\_\_

\_\_\_\_\_  
**Company Name**

\_\_\_\_\_  
**Signature of Lender Representative**

\_\_\_\_\_  
**Phone**

\_\_\_\_\_  
**Printed Name of Lender Representative**