

MCC PROGRAM
Issued by
County of Orange, CA

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

MCC ID#: _____
APPLICANT NAME: _____
SOCIAL SECURITY NO: _____

SHADED AREA FOR PROGRAM ADMINISTRATOR USE ONLY

MCC-009 LENDER'S CLOSING CERTIFICATE

NAME OF FUNDING LENDER: _____
(The Name of the Entity that appears on the HUD-1 Settlement Statement)

Hereby states the following:

1. The Lender has accepted and reviewed the Mortgage Credit Certificate ("MCC") application for the following Applicant(s):

Applicant Name: _____
Applicant Name: _____

2. The Lender hereby certifies the following: (Attach HUD-1 Settlement Statement or Estimated Closing Statement)

Loan Amount:	\$	Interest Rate:	%	Term:	
Closing Occurred on:		Loan Type:			

3. After reasonable investigation, the Lender hereby certifies that the following information is true:

- The total purchase price of the single-family residence acquired with the proceeds of the Mortgage Loan (the "Residence") is in compliance with the MCC Program requirements.
- The Applicant's income is in compliance with the MCC Program requirements.
- Applicant has had no present ownership interest in a principal residence at any time during the three (3) years prior to the date of application MCC-02). NOT APPLICABLE IF PURCHASING IN DESIGNATED TARGETED AREA.

4. Statement (a) or (b) (check appropriate box) is true:

a) Based upon reasonable investigation, the Lender is aware of no material change in the circumstances upon which it relied in executing the Initial Lender's Certification. All statements and certifications contained in the Initial Lender's Certification remain valid and true.

b) The following material changes have occurred in the circumstances upon which the Lender relied in executing the Initial Lender's Certification:

CERTIFICATION OF THE LENDER

The Lender hereby certifies that the above noted changes in circumstances (if any) do not affect the Applicant's eligibility for an MCC. Based upon reasonable investigation, the Lender has no reason to believe that either the Applicant or the Seller of the Residence has made any negligent or fraudulent, material misstatements in connection with the Applicant's application for an MCC. The Lender hereby agrees that it will immediately forward to the Program Administrator all information which it or any of its successors may receive during the life of the mortgage loan which tends to indicate that the applicant may have made a misrepresentation in applying for an MCC or that may affect the Applicant's eligibility for an MCC.

Date: _____

Printed Name of Funding Lender

Signature of Funding Lender

This form should be completed and signed by Lender upon loan closing - within 24 hours of loan closing and submitted to the Program Administrator within 5 working days after close of escrow. Loan closing date is the date the loan was funded.