

Calculate:

How much you can save.

The following is an example of only one year of savings from the Mortgage Credit Certificate:

The savings will continue so long as you occupy the home and pay on your mortgage.

Loan Amount
\$120,000

Times Loan Interest Rate
x4%

Approximate Annual Interest
\$4,800

Times MCC Credit Rate
x50%

Approximate Annual
MCC Savings
\$2,000*

*Federal guidelines limit savings at a maximum of \$2,000 per year. The tax credit can be carried forward up to three years to be applied against future income tax liability.

To obtain your MCC and SAVE more than **\$150 a month:**

- Call a participating lender or your local Realtor or builder for details;
- Obtain a contract to purchase the new or existing home you choose;
- Meet program guidelines and qualify for a new home;
- Receive a reservation from your lender for a Mortgage Credit Certificate to save 50% of your mortgage interest;
- Close on the purchase of a home;
- Obtain the Mortgage Credit Certificate; and,
- Enjoy your tax savings and your new home.

With flexible qualifying requirements, the available funds will go fast.



CALL A PARTICIPATING LENDER TODAY!

For a list of participating lenders, call the MCC HOTLINE at:

713-260-3553

or visit www.brazoshfc.org

Picture Yourself Living In Your New Home and Saving More Than \$150 a Month!

Join hundreds of buyers with a new home and save for years to come. SAVE more than \$150 a month every year you live in your home with the Mortgage Credit Certificate!



Serving the counties of Brazos, Burtleson, Grimes, Leon, Madison, Robertson and Washington. See www.brazoshfc.org