### 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!

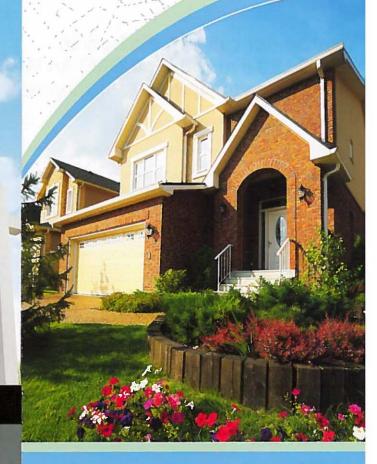
For a list of participating lenders, call the MCC HOTLINE at:

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, Burleson, Grimes, Leon, Madiso Robertson and Washington. See www.brazoshfc.org