

MCC No. _____
Name of Applicant (s): _____
_____
Social Security No.(s): _____

**LENDER'S CLOSING CERTIFICATE**

NAME OF FUNDING LENDER: \_\_\_\_\_  
(The name of the Entity that appears on the HUD-1 Settlement Statement)

ADDRESS OF FUNDING LENDER: \_\_\_\_\_  
hereby states the following:

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

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ who shall be referred to as the Applicant.

2. The Lender has provided financing (the "Mortgage Loan") in the amount of \$ \_\_\_\_\_ (**1<sup>st</sup> mortgage amount**).  
The Mortgage Loan **closing occurred on** \_\_\_\_\_ (to be completed by Lender or Title Company).

3. The Lender has received and examined true, complete, signed copies of the Applicant 's Federal Income Tax returns for the three year period prior to \_\_\_\_\_ (**application date on initial commitment**), or such other verification as is acceptable pursuant to the MCC Program.

4. 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.**

**5. Statement (a) or (b) (as checked) is true (check appropriate box):**

- a) The Applicant has had no present ownership interest in a principal residence at any time during the three (3) years prior to \_\_\_\_\_ (**CLOSING DATE**) and the Residence is not located in a target area.
- b) The Three (3) year non-ownership rule set forth in (a) above is not applicable because the Residence is located in a target area.

**6. Statement (a) or (b) (as checked) is true (check appropriate box):**

- 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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. The Lender hereby certifies that the above noted changes in circumstances do not affect the Applicant's eligibility for an MCC.

8. 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.

9. The Lender hereby certifies the following: (if "not applicable do not leave blank, write "N/A")

- a) The term of the mortgage is \_\_\_\_\_ months.
- b) The initial mortgage interest rate is \_\_\_\_\_ %.
- c) The loan type is (check  $\sqrt{\quad}$ ):  
\_\_\_\_\_ fixed rate, \_\_\_\_\_ adjustable \_\_\_\_\_ interest only \_\_\_\_\_ balloon payment or \_\_\_\_\_ other (describe)  
\_\_\_\_\_
- d) Type of mortgage is FHA, VA, or Conventional (circle appropriate one)
- e) The monthly PI of the primary loan (without MCC) is \$ \_\_\_\_\_.
- f) The amount of monthly hazard insurance is \$ \_\_\_\_\_
- g) The amount of monthly homeowner dues or association fees is: \$ \_\_\_\_\_

*The Lender hereby agrees that it will immediately forward to the County 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.*

Dated: \_\_\_\_\_

\_\_\_\_\_  
**SIGNATURE OF FUNDING LENDER**

\_\_\_\_\_  
**PRINTED NAME/ PHONE NUMBER  
OF FUNDING LENDER**

Notes: This form should be completed and signed by Lender as close to loan closing as possible-hopefully within 24 hours of loan closing. Loan closing date is the date the loan was recorded.