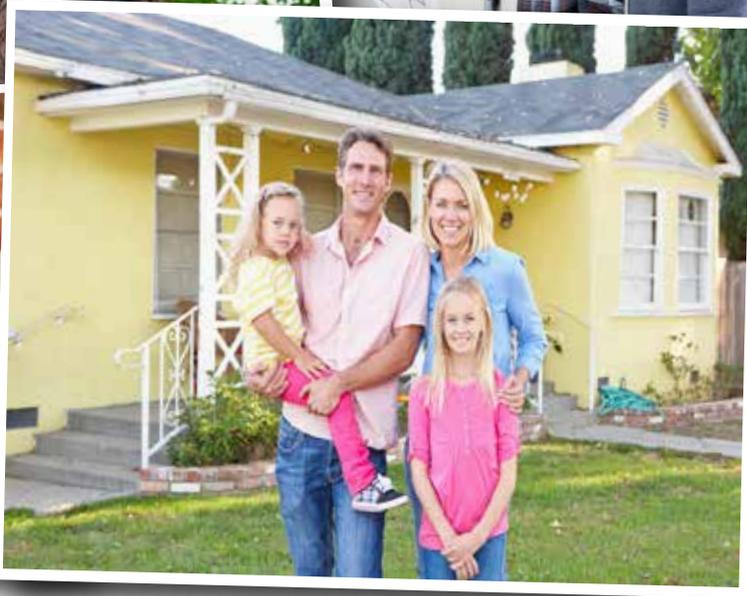


ihcda OFFERS MORTGAGE CREDIT CERTIFICATE A 30-YEAR FEDERAL TAX CREDIT

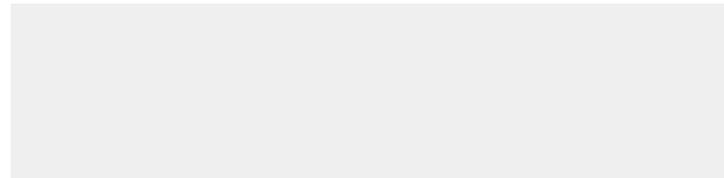
The Homeownership Division within IHCD is proud to make the dream of homeownership a reality for thousands of families across our state. With the Mortgage Credit Certificate (MCC) a homeowner can receive up to \$2,000 of tax credit against a federal tax liability for the full 30-year term of the loan.



MORTGAGE CREDIT CERTIFICATE (MCC) offers:

- Up to \$2,000 per year of federal tax credit for homeowner
- Tax credit ranges between 20% and 35% of mortgage interest paid
- Tax credit claimed through annual sum or through homeowner's pay check
- Must be a First-Time homebuyer, Veteran or a purchasing home in a Targeted Area or county
- MCC may be combined with Next Home or My Home programs

To learn more about Indiana's Homeownership Opportunities, contact your local IHCD Participating Lender:



or contact an IHCD Account Manager or visit our website listed below.



IHCD does not credit underwrite. The determination of individuals to afford a home remains with the credit underwriter. Potential homeowners are encouraged to contact a participating lender to become pre-qualified for a mortgage loan.

