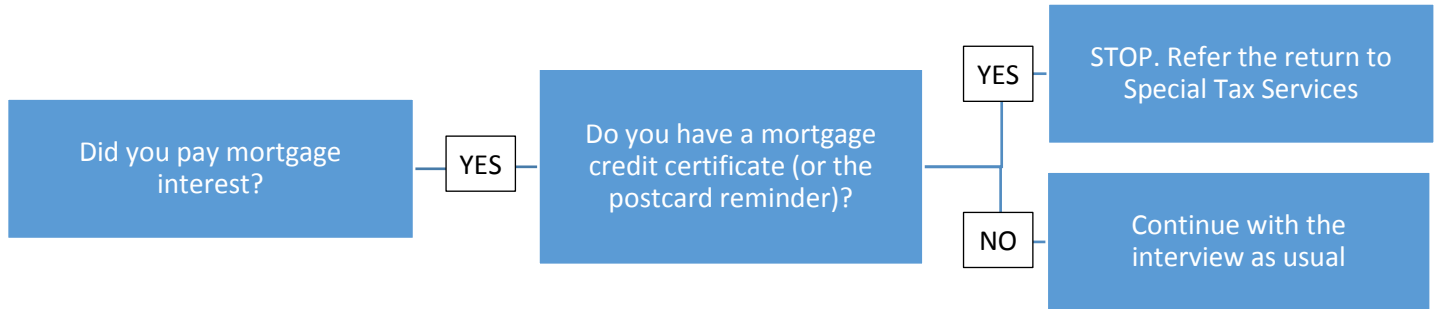


The Mortgage Credit Certificate is out of scope for VITA!

HOW DO WE IDENTIFY THE MORTGAGE CREDIT CERTIFICATE? *Ask the client:*



TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
MORTGAGE CREDIT CERTIFICATE PROGRAM

This Mortgage Credit Certificate is issued by Texas Department of Housing and Community Affairs (the "Issuer"), 221 East 11th Street, Austin, Texas 78701-2410, Tax Identification No. 74-2610542, pursuant to the Issuer's election not to issue qualified mortgage bonds, dated February 4, 2015, to:

Name (s): JANE DOE
Soc. Sec. Nos.: XXX-XX-2289
Address: 100 MAIN STREET, MANOR, TEXAS 78653

THE MORTGAGE CREDIT CERTIFICATE CREDIT RATE IS FORTY PERCENT (40%).

Pursuant to the closing certificate as of the date below, the CERTIFIED INDEBTEDNESS AMOUNT with respect to which this Certificate is issued is \$192,322.00.

The EXPIRATION DATE of this Certificate, which is also the date such indebtedness matures, is November 3, 2017.

The AVERAGE AREA PURCHASE PRICE applicable to the Residence is \$316,485.00.

The PURCHASE PRICE of the Residence with respect to which this Certificate is issued is \$198,000.00.

The Residence with respect to which this Certificate is issued is (check one): D located in a Targeted Area, D being purchased by a Qualified Veteran, or I none of the foregoing.

The Certificate holder meets the requirements of Internal Revenue Code § 25(c)(2)(A)(ii)(IV), relating to income, and I, the undersigned, certify under penalties of perjury that I have determined to the best of my ability that this Certificate meets the following requirements, as applicable: Treasury Regulations § 1.25-3T(f), relating to residence; § 1.25-3T(e), relating to ownership interests within the 3-year prior period; § 1.25-3T(i), relating to acquisition cost; § 1.25-3T(g), relating to new mortgages; § 1.25-3T(h), relating to prohibited mortgages; § 1.25-3T(j), relating to particular Lenders; § 1.25-3T(k), relating to allocations to particular developments; and § 1.25-3T(n), relating to interest paid to related persons and whether the Residence in connection which this Certificate is issued is a Targeted Area Residence.

This Certificate may be transferred only after issuance of a new Certificate by the Issuer.

Loan Closing Date: November 3, 2017

THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

Cert. No.: TDH01632

By: [Signature]
Name: Shirley Gutierrez
Title: Director of Texas Homeownership
Date: January 13, 2016

DHI Mortgage Co., Ltd.

tsahc
TEXAS
State Affordable Housing Corporation

MORTGAGE CREDIT CERTIFICATE PROGRAM - SERIES 2017A

This Mortgage Credit Certificate is issued by the Texas State Affordable Housing Corporation (the "Issuer"), Tax Identification No. 742746185, pursuant to the Issuer's election not to issue qualified mortgage bonds, dated February 4, 2015, to:

Name(s): JANE DOE
Address: 100 MANOR ST, MANOR, TX 78653

The MORTGAGE CREDIT CERTIFICATE CREDIT RATE IS 40%.

The CERTIFIED INDEBTEDNESS AMOUNT with respect to which this Certificate is issued is \$192,322.00
The EXPIRATION DATE of this Certificate, which is also the date such indebtedness matures, is 11/3/2017
The ACQUISITION COST of the Residence with respect to which this Certificate is issued is \$198,000.00

The Certificate holder meets the requirements of Internal Revenue Code Sections 25(c)(2)(A)(ii)(V) and 143(f), relating to income, and I, the undersigned, certify under penalties of perjury that I have determined to the best of my ability that this Certificate meets the applicable requirements of Treasury Regulation Sections 1.25-3T(d), relating to residence; 1.25-3T(e), relating to ownership interests within the 3-year prior period; 1.25-3T(f), relating to new mortgages; 1.25-3T(g), relating to prohibited mortgages; 1.25-3T(h), relating to particular Lenders; 1.25-3T(k), relating to allocations to particular developments; and 1.25-3T(n), relating to interest paid to related persons.

This Certificate may be transferred only after issuance of a new Certificate by the Issuer.

TEXAS STATE AFFORDABLE HOUSING CORPORATION

Loan Closing Date: November 3, 2017
Cert. No.: 076000029576
Certificate Issue Date: 2/4/18

[Signature]
David Long, President

2200 East MLK Jr. Blvd. • Austin, Texas 78702 • 512.477.3555 • Fax 512.477.3557 • 888.638.3555

We must refer to Special Tax Services all clients that have the mortgage interest credit.

- It does not matter if the client itemizes (Schedule A).
- It does not matter if the client has no tax liability.
- It is important the client files every year even without a tax liability because the credit can carry forward. (The credit is worth up to \$2,000 every year and can be carried forward to future years.)

The client will need to bring the mortgage credit certificate to the Special Tax Services appointment. If the client has lost the certificate, they can call the Texas Department of Housing and Community Affairs at 512-475-3800 to request a copy of the certificate.

WHAT IS THE MORTGAGE CREDIT CERTIFICATE?

A Mortgage Credit Certificate, also known as an MCC, is a federal tax credit for first-time homebuyers that reduces the amount of federal income tax paid by the homeowner. The tax credit is equal to a percentage of the mortgage interest paid during the tax year.

Homeowners are eligible for the tax credit every year, as long as they occupy the home as their primary residence. MCCs can save homeowners thousands of dollars over the life of their mortgage!