

**HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA
2021 MORTGAGE CREDIT CERTIFICATE PROGRAM**

MCC WORKSHEET

You may be eligible to receive from the HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA and your Participant, a TAX CREDIT that reduces your federal income taxes dollar for dollar and you may be able to receive a tax deduction for the remaining portion of the interest paid on your home mortgage loan.

Generally, you qualify if you have not owned a home during the last three (3) years (unless the home you purchase is located in a Targeted Area or you are a Qualified Veteran) and can answer "Yes" to the following:

	Yes	No
1. Is your current annual gross income less than the applicable amount shown on Appendix A hereto?	_____	_____
2. Do you plan to occupy the home purchased within sixty (60) days of the loan closing?	_____	_____
3. Is the Acquisition Cost of your home less than the applicable amount shown on Appendix A hereto?	_____	_____
4. Can you produce copies of signed tax returns or tax transcripts for the last three (3) years or show that you filed either Form 1040A or any other tax return permitted by the IRS or that you meet one of the exceptions referenced above to the first-time homebuyer requirement?	_____	_____
5. Have you completed a loan application with a Participant?	_____	_____
6. Did you attend a First Time Home Buyer's Course and received a First Home Buyer's Certificate? If Yes, please provide a copy.	_____	_____

If you answered YES to all of these questions, you probably qualify for a Mortgage Credit Certificate.

PLEASE NOTE: Mortgage Credit Certificates cannot be used in connection with a loan refinancing the existing balance of a loan you already have (except an interim construction loan) or with a loan which is part of a tax-exempt or veterans' bond program.

Complete the following Mortgage Tax Credit Calculations:

Loan Amount	\$ _____
(times % interest rate of your loan)	X _____
Approximate Annual Interest	_____
(times MCC credit rate of __%*)	X _____
Approximate Annual Mortgage Tax Credit	\$ _____

PLUS, in addition to taking the Mortgage Tax Credit dollar for dollar from the federal income taxes you owe each year, under current tax laws, you may also be able to deduct the interest paid on your loan each year (less an amount equal to the Mortgage Tax Credit) and your property taxes. If you think you qualify, go to your Participant for further information.

This worksheet is for informational purposes only and the calculation methodology may change over the course of the Program. You should consult your own tax advisor with respect to the federal income tax implications of an MCC to your particular situation.

**Subject to periodic adjustment.*

APPENDIX A

PROGRAM INCOME AND ACQUISITION

COST LIMITS As of May 27, 2022*

<u>Purchase Price Limit</u>	<u>Non-Targeted</u>	<u>AMFI*</u>	<u>Targeted</u>	<u>AMFI*</u>
One Unit	\$382,195		\$467,127	
Two Units	\$489,252		\$597,974	
Three Units	\$591,405		\$722,829	
Four Units	\$734,978		\$898,306	
Income Limits				
Families 1 or 2 Persons	\$90,700	100%	\$108,840	120%
Families 3 or More Persons	\$104,305	115%	\$126,980	140%

*Subject to periodic adjustment. Initial Area Median Family Income (AMFI) reflects high housing cost adjustment.

**APPENDIX B
TARGETED AREAS 2021 MCC PROGRAM**

The determination of the Qualified Census Tracts in Broward County was made by the United States Department of Housing and Urban Development and the United States Department of the Treasury based on criteria in the 2010 Census and Section 143 of the Internal Revenue Code. Neither the Housing Finance Authority of Broward County, Florida (the "Authority") or Broward County, Florida participated in the determination of the Qualified Census Tracts although the Participants and/or the Authority may rely thereon.

Qualified Census Tracts/Federally Designated Targeted Areas

Broward County, Florida Federally Designated Targeted Areas are identified as: 0103.04, 0204.12, 0303.01, 0304.02, 0308.01, 0414.00, 0415.00, 0416.00, 0417.00, 0503.09, 0507.02, 0603.02, 0603.03, 0603.04, 0604.03, 1002.01, 1005.01, 1005.02 and 9800.00.*

*The Qualified Census Tracts listed above are subject to adjustment by the United States Department of Housing and Urban Development and/or the United States Department of the Treasury.

**HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA
2021 MORTGAGE CREDIT CERTIFICATE PROGRAM
REQUEST FOR MCC COMMITMENT LETTER**

Date: _____ MCC Commitment Fee (\$0*)

Participant: _____

Participant Address: _____

Phone: _____ Fax: _____

Contact: _____ Email: _____

Applicant(s): _____

Soc. Sec. No. _____ Soc. Sec. No. _____

Property Address: _____

Property City: _____ Zip Code: _____

Loan Amount: _____ Census Tract: _____

Property: New/Existing Targeted Area: Yes/No

First-Time Homebuyer: Yes/No Qualified Veteran: Yes/No

Mortgage Term: _____ Years

Annual Income: _____ Applicable Annual Income Limit: _____

Acquisition Cost: _____ Applicable Limit on Acquisition Cost: _____

Anticipated Closing Date: _____

DOCUMENTS ENCLOSED:

- Mortgage Affidavit
- Worksheet #1
- Worksheet #2
- First Time Home Buyer's Certificate
- Three (3) Years Tax Returns or IRS Transcript
- Worksheet #3
- Worksheet #4

The Housing Finance Authority of Broward County, Florida will issue an MCC Commitment Letter within fifteen (15) business days and will deliver via electronic mail the MCC Commitment Letter to the address listed above.

Housing Finance Authority of Broward County, Florida Phone: (954) 357-4900
 110 N.E. 3rd Street, Suite 300 Ft. Lauderdale, FL 33301 Fax: (954) 357-8221
 Attention: Susie Barzey [Email: cbarzey@broward.org](mailto:cbarzey@broward.org)

*Subject to periodic adjustment by the Authority, in its sole discretion.

**HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA
2021 MORTGAGE CREDIT CERTIFICATE PROGRAM**

MORTGAGOR AFFIDAVIT

STATE OF FLORIDA)

BROWARD COUNTY)

The undersigned Applicant (whether one or more), the proposed purchaser(s) or owner(s) of the Residence located in the Broward County, Florida described below (the "Residence") and an Applicant under the Housing Finance Authority of Broward County, Florida's ("Authority") 2021 Mortgage Credit Certificate Program (the "Program"), does hereby depose and say, under penalty of perjury and the civil penalties outlined herein, that each of the following statements are true, correct and complete in all respects:

1. **Income.** (a) My current Annualized Gross Income, when added to the aggregate current Annualized Gross Monthly Income of all persons who intend to reside with me in the Residence is _____. [See Worksheet One attached hereto].

(b) I agree to furnish true and accurate copies of federal income tax returns for the past three years, as signed and filed with the Internal Revenue Service, for myself and all persons intending to reside with me in the Residence. I hereby authorize the above Participant to review such returns to verify the statements set forth herein, and I hereby authorize the Authority and its agents to review such returns as may be necessary to process my application for a Mortgage Credit Certificate ("MCC") under the Program. In lieu of providing copies of tax returns, I may submit original tax account information letters from the Internal Revenue Service showing that I filed Form 1040 tax returns or any other tax return permitted by the IRS for the years in question and stating my filing status and adjusted gross income. *Not applicable if the Residence is located in a Targeted Area or is a Qualified Veteran.*

2. **Tax Returns.** The following federal income tax return information is accurate for all persons intending to reside with me in the Residence described on the Mortgagor Affidavit:

CHECK WHICH APPLIES:

Attached are true and accurate copies of federal income tax returns for the past three years, as signed and filed with the IRS.

Attached is the original tax account information letter from the IRS verifying the type of returns filed, filing status and adjusted gross income for the past three (3) years. These letters may be used in lieu of furnishing copies of tax returns for persons who filed either Form 1040 or any other tax return permitted by the IRS.

I have not filed my Federal income tax return for the preceding year with the IRS. I am not entitled to claim deductions for taxes or interest in indebtedness with respect to property constituting my Principal Residence for the preceding calendar year. This statement may be furnished during the period between January 1 and February 15 when the loan has not yet been executed.

The loan is for a Residence located in a Targeted Area, and, as such, I am not required to provide copies of tax returns.

The loan is for a Qualified Veteran, and, as such, I am not required to provide copies of tax returns.

3. Family Size. The number of persons constituting my family who will reside in the Residence (together with any other persons who will reside in the Residence) is _____

4. Location of Residence. The Residence is located within Broward County, Florida.

5. Acquisition Cost. (a) The Residence is (check one):

_____ New Housing _____ Existing Housing

(b) The "Acquisition Cost" of the Residence (as determined in accordance with Worksheet Two attached hereto) is \$_____. I understand that the term "Acquisition Cost" includes: (i) all amounts paid either in cash or in kind, by me (or by a related party or for my benefit) to the Seller (or to a related party or for Seller's benefit) as consideration for the Residence; (ii) if the Residence is incomplete, the reasonable cost of completing it; and (iii) if the Residence is being purchased subject to a ground lease, the capitalized value of the ground rent. I understand further that "Acquisition Cost" does not include: (i) settlement and financing costs (such as title and transfer fees, title insurance, survey fees, credit reference fees, legal fees, appraisal fees and points paid by me (but not points paid by the Seller) and other similar costs) but only to the extent that such amounts do not exceed the usual and reasonable settlement and financing costs for a home mortgage loan in this area; or (ii) the value of any services to be performed by me or my family members (including brothers and sisters (whether by whole or half-blood), spouse, ancestors and lineal descendants only) to complete the Residence; or (iii) the cost of the land on which the Residence is located if I owned such land at least two (2) years prior to the commencement of construction of the Residence.

(c) Worksheet Two attached hereto sets forth an accurate calculation of the "Acquisition Cost" of the Residence.

6. Principal Residence. (a) I intend to occupy the Residence as my "Principal Residence" within a reasonable time (not to exceed sixty (60) days) following the execution of the loan to provide financing on the Residence. I understand that the term "Principal

Residence” means a home which, depending on all of the facts and circumstances (including the good faith intent of the occupant), is occupied by me primarily for residential purposes. I understand further that a “Principal Residence” does not include a home used as an investment property or a recreational home or a home which is used primarily in a trade or business (as evidenced by the use of more than fifteen percent of the total floor space in a trade or business). I agree to notify the Authority immediately if at any time the Residence ceases to be my Principal Residence.

(b) I do not intend to claim, with respect to the Residence, any deductions pursuant to the Internal Revenue Code for expenses incurred in connection with the business use of a home.

7. Prior Ownership of a Residence. Either (a):

- (i) I have not had a present ownership interest in a “Principal Residence” at any time during the three (3)-year period ending on the date of the execution of the loan. I understand that the term “Principal Residence” has the same meaning set forth in the preceding paragraph, and I understand further that the term “present ownership interest” includes: a fee simple interest; a joint tenancy, a tenancy in common or a tenancy by the entirety; the interest of a tenant stockholder in a cooperative; a life estate, a land contract or contract for deed under which possession and the burdens and benefits of ownership are transferred although legal title is not transferred until some later date; and an interest held in trust for one person by another person; but that “present ownership interest” does not include a remainder interest, a lease with or without an option to purchase, a mere expectancy to inherit, the interest that a person acquires upon the execution of a real estate purchase contract, or any interest in other than a “Principal Residence”;
- (ii) Worksheet Three attached hereto sets forth an accurate statement of the places at which I have resided during the past three (3) years and an explanation of the rental or other arrangements under which I have resided at such places; and
- (iii) My federal income tax returns for the past three (3) years, as signed and filed with the Internal Revenue Service, reflect that I have not claimed deductions during the past three (3) years for real property taxes or interest on a loan with respect to a “Principal Residence”; or

(b) The Residence is located in a Targeted Area.

(c) I am a Qualified Veteran.

8. Veteran Applicant. (a) I am a “veteran” (as defined in 38 U.S.C. Section 101) who has not previously obtained a mortgage loan financed by single family mortgage revenue bonds utilizing the veteran exception set forth on Section 143(d)(2)(D) of the Internal Revenue Code as of 1986, as amended, as demonstrated on Worksheet Four attached hereto; and (b) attached hereto are true and correct copies of my discharge papers.

9. New Loan. Except as set forth below, the proceeds of the loan will not be used to replace an existing mortgage on the Residence to which I am a party or upon which I am an obligor. At no time prior to the date hereof have I been a party to a mortgage on the Residence (whether in the form of a deed of trust, conditional sales contract, pledge, agreement to hold title in escrow or other form of owner financing), other than a construction loan, construction bridge loan or other temporary initial construction financing initially incurred for the sole purpose of acquiring the Residence and initially incurred within twenty-four (24) months from the date of execution of the loan and having an original term not exceeding twenty-four (24) months, which will be paid with the proceeds of the loan.

If the proceeds of the loan will be used to replace a construction loan, construction bridge loan or other temporary initial construction financing, describe such financing in the space below, specifying the source, purpose and the term of such financing:

10. Prohibited Mortgages. No portion of the loan on the Residence shall be provided from the proceeds of a qualified mortgage bond or a qualified veterans' mortgage bond.

11. Size of Property; Income from Property. The real estate associated with the Residence is not greater than the normal and usual size of a lot within the area and is not in excess of that necessary to maintain the basic livability of the Residence. I do not expect to derive any income from the real estate associated with the Residence.

12. Other Owners of Residence. There are no persons who have or who are expected to have a "present ownership interest" (as defined in paragraph 4 hereof) in the Residence following execution of the loan who have not executed this Affidavit or one substantially the same as this Affidavit.

13. Verification. I understand that the Participant, the Internal Revenue Service, Housing Finance Authority of Broward County, Florida and/or their authorized representatives, intend to conduct investigations in order to verify the truth and completeness of the statements set forth herein. I hereby agree to provide access to such information, past income tax returns, canceled checks or receipts evidencing payment of rent, utility statements, employment records and similar data, as may be necessary in connection with such verification procedures, and authorize the disclosure of such information to the parties listed above.

14. Revocation of MCC. I understand that if any of the statements set forth herein are not true, correct and complete in all respects, or that if federal law or regulations disqualify me from participation in this Program, the MCC issued to me may be immediately revoked.

15. Qualification for Program. I qualify in all respects as an Applicant under the Program. I have been furnished a copy of the MCC Information Guide and am familiar with and understand the provisions of the Program.

16. No Other Applications. I have not made application to and been rejected by another Participant for an MCC under the Program for a loan similar in type and amount, and

I have not been the recipient of an MCC under the Program.

17. Participant. I have not been required to seek financing for the purchase of the Residence through any particular Participant.

18. Assumption. I understand in the event that I sell this Residence at any time and desire to have my MCC transferred pursuant to the transfer provisions of the Program that (a) the person assuming my loan must qualify as an Applicant, (b) the "Acquisition Cost" may not exceed the maximum "Acquisition Cost" then applicable to Existing Housing, and (c) all other Program requirements must be satisfied, including without limitation, the payment of all applicable assumption fees.

19. Tax Credit Recapture. I understand in the event I sell this Residence within the nine (9) year period following the issuance of an MCC, all or a portion of the tax credit utilized under the Program will be subject to recapture pursuant to the provisions of Section 143(m) of the Internal Revenue Code.

20. Family Members. I further swear and affirm that I am not an employee of, nor am I the spouse of an employee of, the Participant or related within the third degree of affinity (marriage) or consanguinity (blood) to an employee of the Participant.

21. Interest to Related Persons. No interest on the loan is being paid to a "related person" to the Applicant, as that term is defined in Section 144(a)(3)(A) of the Internal Revenue Code and the regulations promulgated pursuant thereto. Such a "related person" does not have, and is not expected to have, an interest as a creditor in the loan.

22. Condition to Issuance of MCC. I understand that the Authority's ability to issue an MCC in connection with the mortgage loan is contingent upon the availability of funds at the time of reservation, including the requirement that the Authority has made an election with the IRS to issue MCCs.

23. Penalty. The statements set forth herein are made under penalty of perjury and the following civil penalties: Any material misstatement in any Affidavit or certificate made in connection with application for or issuance of an MCC due to my negligence shall result in a civil penalty fee payable to the United States Department of the Treasury or the Internal Revenue Service of \$1,000.00; and any such material misstatement due to my fraud shall result in a civil penalty fee payable to the United States Department of the Treasury or the Internal Revenue Service of \$10,000.00. I understand that perjury is a felony offense punishable by fine or imprisonment, or both.

24. Attachments. All documents attached hereto (and any documents submitted to supplement and/or complete the application) are true and correct and not misleading in any material respect.

Name(s) of Applicant:

Signature(s) of Applicant:

STATE OF FLORIDA

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this _____ day of _____, 20__ by _____, who is/are personally known to me or who has produced _____ as identification.

(Signature of person taking acknowledgment)

(Name typed, printed or stamped)

(Title or rank)

(Serial number, if any)

**WORKSHEET ONE
CURRENT ANNUALIZED GROSS MONTHLY INCOME**

1. The names, relationships, ages and social security numbers of all persons intending to reside in the Residence are as follows:

<u>Name</u>	<u>Relationship to Application</u>	<u>Ages</u>	<u>Social Security No.</u>

Please provide any additional names on a separate sheet.

In determining gross monthly income, the income of the mortgagor(s) and anyone who is expected to live in the residence must be taken into account.

2. The name and address of the employer(s) of each of the above persons who is 18 years of age or older and his or her gross monthly income is as follows:

<u>First Name (from above)</u>	<u>Employer and Address</u>	<u>Gross Monthly Income*</u>

Total Income: _____

The Annualized Gross Monthly Income for all of the above persons [the total gross monthly income from Section 2 above multiplied by twelve (12)] is \$_____. [Insert this figure in the blank in Section 1(a) of the Mortgagor Affidavit.]

*Gross monthly income shall include all current or anticipated wages and salaries, over time pay, part time employment compensation, commissions, fees, tips and bonuses, and other compensation for personal services, before payroll deductions, net income from the operation of a business or profession (without deducting expenditures for business expansion or amortization of capital indebtedness or an allowance for depreciation of capital assets), any interest, dividends, royalties, and other net income of any kind from any investment or from real or personal property (without deducting expenditures for amortization of capital indebtedness or an allowance for depreciation of capital assets), all income received from social security, annuities, insurance policies, retirement funds, pensions, Veterans Administration (VA) compensation, disability, or other benefits and other similar types of periodic receipts, including a lump sum payment for the delayed start of periodic payments, payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay, the maximum amount of welfare assistance or any other form of public assistance available to the above persons, periodic and determinable allowances, such as alimony and child support payments and regular contributions and gifts received from persons not residing in the Residence, all regular pay, special pay, and allowances of a member of the Armed Forces (whether or not living in the Residence) who is the head of the household or spouse or other person whose dependents' are residing in the Residence, and any earned income tax credit to the extent it exceeds income tax liability.

**WORKSHEET TWO
ACQUISITION COST**

1. Amount paid for the Residence, in cash or in kind, by Applicant to the Seller (including any amount which Seller is required to pay as a real estate commission or loan discount points): _____

2. Amount paid for the Residence, in cash or in kind, by Applicant or any person related to the Applicant or by any person for the benefit of the Applicant, to Seller or any person related to Seller or for Seller's benefit (other than the amount set forth above): _____

3. If the Residence is incomplete or unfinished the estimated cost of completing it, including the cost of any necessary alterations or improvements (specify the nature of such alterations or improvements): _____

4. If the Residence is located on leased land, the capitalized value (using a discount rate equal to the interest rate borne by the mortgage loan) of the ground rent: _____

5. Total Acquisition Cost: _____

(Total of Lines 1, 2, 3, and 4)[Insert this figure in Paragraph 5(b) of the Mortgagor Affidavit]:

**WORKSHEET THREE
PRIOR RESIDENCES**

[NOT REQUIRED FOR A RESIDENCE LOCATED IN A TARGETED AREA OR FOR A QUALIFIED VETERAN]

Provide residential history for the previous three (3)-year period. During the last three (3) years I have either:

(1) Lived as a tenant at the following address(es) for the following periods of time:

Address: _____ Landlord: _____

City: _____ From: _____

Phone No.: _____ To: _____

(Include area code)

Address: _____ Landlord: _____

City: _____ From: _____

Phone No.: _____ To: _____

(Include area code)

Address: _____ Landlord: _____

City: _____ From: _____

Phone No.: _____ To: _____

(Include area code)

(Indicate additional addresses on a separate sheet, if necessary.)

(2) Lived with the following members of my family (without having a "present ownership interest" in the Residence) at the following address(es) for the following period(s) of time:

Name(s) of family members: _____

Relationship: _____

Address: _____ City: _____

Phone No:

From:

(Mo/Yr)

To:

(Mo/Yr)

**WORKSHEET FOUR
FOR QUALIFIED VETERANS ONLY**

Qualification as "Veteran"
within the meaning of 38 U.S.C. Section 101

In order to qualify as a "veteran" within the meaning of 38 U.S.C. Section 101, both (1) and (2) below must be satisfied.

I certify that the following is true:

(1) Applicant must have served in the active military, naval or air service in one of the following capacities (must mark (a), (b) or (c)):

(a) **Active duty** in one of the following manners:

(i) full-time duty (other than active duty for training) in the Armed Forces (United States Army, Navy, Marine Corps, Air Force, and Coast Guard, including the reserve components thereof);

(ii) full-time duty (other than for training purposes) as a commissioned officer of the Regular or Reserve Corps of the Public Health Service (on or after July 29, 1945, or before that date if under circumstances affording entitlement to "full military benefits");

(iii) full-time duty as a commissioned officer of the National Oceanic and Atmospheric Administration or its predecessor the Coast and Geodetic Survey (on or after July 29, 1945, or before that date if while on transfer to one of the Armed Forces or if while assigned to duty on a project for one of the Armed Forces in an area determined by Secretary of Defense to be of immediate military hazard during time of war or national emergency declared by President or if in the Philippine Islands on December 7, 1941 and continuously in such islands thereafter; or

(iv) service as a cadet in the United States Military, Air Force or Coast Guard Academy, or as a midshipman at the United States Naval Academy; or

(v) authorized travel to or from such duty or service listed in (a)(i) through (iv) above.

- (b) **Active duty for training** in one of the following manners if the member was disabled during such period from a disease or injury incurred or aggravated in the line of duty (specifically excludes any duty performed as a temporary member of the Coast Guard Reserve):
 - (i) full-time duty for training purposes in the Armed Forces Reserves (Army Reserve, Naval Reserve, Marine Corps Reserve, Air Force Reserve, Coast Guard Reserve, Army National Guard of the United States and Air National Guard of the United States);
 - (ii) full-time duty for training purposes as a commissioned officer of the Reserve Corps of the Public Health Service (on or after July 29, 1945, or before that date if under circumstances affording entitlement to "full military benefits";
 - (iii) full-time duty for members of the Army National Guard or Air National Guard of any State under Title 32, Section 316 (detail of members of Army National Guard for rifle instruction of civilians), Section 502 (required drills and field exercises), Section 503 (participation in field exercises), Section 504 (National Guard schools and small arms competitions), or Section 505 (Army and Air Force schools and field exercises);
 - (iv) duty performed as a member of a Senior Reserve Officers' Training Corps program when ordered to such duty for the purposes of training or a practice cruise under Chapter 103 of Title 10 for a period of not less than 4 weeks and which must be completed by the member before the member is commissioned; or
 - (v) authorized travel to or from such duty listed in items (b)(i) through (iv) above.

- (c) **Inactive duty training** in one of the following manners if the member was disabled during such period from an injury incurred or aggravated in the line of duty or from an acute myocardial infarction, a cardiac arrest or a cerebrovascular accident occurring during such training (specifically excludes any work or study performed in connection with correspondence courses, attendance at an educational institution in an inactive status or duty performed as a temporary member of the Coast Guard Reserve):
 - (i) duty (other than full-time duty) prescribed for Reserves (Army Reserve, Naval Reserve, Marine Corps Reserve, Air Force Reserve, Coast Guard Reserve, Army National Guard of the United States, Air

National Guard of the United States and commissioned officers of the Reserve Corps of the Public Health Service) by the Secretary concerned under Section 206 of Title 37 or any other provision of law;

- (ii) special additional duties authorized for Reserves (Army Reserve, Naval Reserve, Marine Corps Reserve, Air Force Reserve, Coast Guard Reserve, Army National Guard of the United States, Air National Guard of the United States and commissioned officers of the Reserve Corps of the Public Health Service) by an authority designated by the Secretary concerned and performed by them on a voluntary basis in connection with prescribed training or maintenance activities of the units to which they are assigned; or
- (iii) training (other than active duty for training) by a member of, or applicant for membership (as defined in Section 8140(g) of Title 5) in the Senior Reserve Officers' Training Corps prescribed under Chapter 103 of Title 10.

(2) Applicant has been discharged or released from the service referenced in (1) above under conditions other than dishonorable, including retirement or the satisfactory completion of the period of active military, naval or air service required if, due to enlistment or re-enlistment, discharge or release at the time of such completion was not awarded but was earned and would have been awarded under conditions other than dishonorable.

- Copy of Form DD214 (Certificate of Release or Discharge from Active Duty)

Name(s) of Applicant:

Signature(s) of Applicant:

MCC Commitment No: _____
Applicant: _____
Participant: _____
Original Expiration Date: _____

**HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA
2021 MORTGAGE CREDIT CERTIFICATE**

PROGRAM EXTENSION REQUEST FORM

The above Applicant and Participant are hereby requesting a two (2)-month extension of the MCC Commitment referenced above.

The undersigned Applicant and Participant certify that this is the first Program Extension Request Form submitted concerning the above-referenced MCC Commitment or, if any prior extensions have been granted, attached hereto is a description of the extenuating circumstances necessitating this Request sworn to by the Applicant before a notary public.

DATED: _____

Applicant(s):

(Participant)

By: _____
Name: _____
Title: _____

THIS EXTENSION REQUEST FORM MUST BE RECEIVED BY THE HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA PRIOR TO THE EXPIRATION DATE OF THE MCC COMMITMENT.

ISSUANCE OF EXTENSION

The above referenced MCC Commitment is hereby extended to _____.

**HOUSING FINANCE AUTHORITY OF
BROWARD COUNTY, FLORIDA**

By: _____

Name: _____

Date: _____

Title: _____

**HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA
2021 MORTGAGE CREDIT CERTIFICATE PROGRAM**

NOTICE OF DENIAL/CANCELLATION OF ELIGIBILITY FOR MCC

To: Housing Finance Authority of Broward County, Florida
110 N.E. 3rd Street, Suite 300
Ft. Lauderdale, FL 33301
Attention: Susie Barzey

Applicant: _____

Soc. Sec. No.: _____

Residence Address: _____

Has an MCC Commitment Letter been issued? Yes No

If Yes, what is the MCC Commitment #: _____

In compliance with the Mortgage Credit Certificate Program Manual, this Notice of Denial/Cancellation of Eligibility for MCC is being provided to the Housing Finance Authority of Broward County, Florida (the "Authority"). The above named Applicant has been determined to be ineligible for the issuance of an MCC under the Authority's 2021 Mortgage Credit Certificate Program (the "Program") for the following reasons [check all that apply]:

_____ Loan withdrawn by applicant or will not close using an MCC.

_____ Applicant's current ANNUALIZED GROSS MONTHLY INCOME exceeds the Program income limits.

_____ The ACQUISITION COST of the Residence exceeds the applicable Program limits.

_____ Applicant does not meet the FIRST-TIME HOMEBUYER requirement or an exception thereto.

_____ Applicant's mortgage will be funded from a QUALIFIED MORTGAGE BOND or a QUALIFIED VETERANS' MORTGAGE BOND program.

_____ The loan proceeds will be used to REPLACE AN EXISTING MORTGAGE (other than a construction period loan or bridge loan or similar temporary financing on the Residence).

_____ The SIZE OF THE PROPERTY is greater than the normal and usual size of a lot in the area and in excess of that necessary for the basic livability of the Residence.

_____ Applicant intends to derive INCOME FROM THE REAL ESTATE associated with the Residence.

This information is being tendered to the Authority for the sole purpose of compliance with the Program Manual and is not to be used for any other purpose.

DATED: _____

(Participant)

By: _____

Name: _____

Title: _____